

? WHAT IS VISA?

VISA Inc. is an American multinational financial services corporation, headquartered in Foster City, California, United States. It facilitates electronic funds transfers throughout the world, most commonly through VISA-branded credit cards and debit cards. VISA does not issue cards, extend credit or set rates and fees for consumers; Visa provides financial institutions with Visa-branded payment products that they then use to offer credit, debit, prepaid and cash-access programs to their customers. VISA offers the following ATM cash cards through its issuing members:

- Debit cards (pay from a checking/savings account; consumers have immediate access to their money, anytime)
- Credit cards (pay monthly payments with or without interest depending on a customer paying on time, repayments can be spread over a period of time, so cardholders can adapt their spending to changes in their monthly financial position, which provides reassurance for people using their card abroad or for online shopping)
- Prepaid cards (cards are pre-loaded with a set amount, offering cardholders convenience, security and control)

⚙ HOW DOES IT WORK?

VISA is a card payment method that can be used for POS and online purchases. Upon checkout in an online store, the consumer selects the Visa button or logo, enters their card number, expiry date and CVV2 (security code at the back of the card) and completes the payment. Merchants receive instant confirmation of the payment. Similar to other credit cards used online, Visa is known to be eligible for chargebacks.

★ WHICH ADDITIONAL FEATURES DOES VISA OFFER?

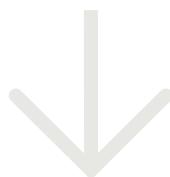
Verified by VISA is an authenticated payment system to improve online transaction security and encourage the growth of e-commerce payments. The Verified by Visa process recreates the high level of security of a physical payment environment by requesting further payment authentication. The objective is to provide a safe and secure online payment experience using a password that is validated by the card issuer and further checked by all other parties involved in the transaction.

Merchants that accept VISA online can protect their card sales by using Verified by VISA to verify the genuine cardholder at the moment of purchase and to reduce the number of chargebacks. This provides an extra layer of security both for the customer and for the merchant. Verified by VISA involves two quick steps in order to authenticate a purchase:

1. shopper sees the personal message that they have provided when signing up for Verified by VISA and that only they and their bank know about. This lets the shopper know that the security screen they are seeing is genuine;
2. next he will be asked to enter his Verified by VISA password.

✓ WHAT ARE THE BENEFITS FOR THE MERCHANT?

- One of world's best known online payment methods & dominant credit card brands
- One of the most advanced payment processing networks in the world
- Acceptance locations in over 200 countries
- VISA can handle 56,000 transactions per second
- Provides secure payments



\$ WHAT ARE THE TRANSACTION CURRENCIES?

Transactions are conducted in over 200 currencies.

←\$ ARE REFUNDS POSSIBLE?

Yes.

🏠 WHAT ARE THE SETTLEMENT CURRENCIES?

Settlement occurs in 46 main currencies.

👥 HOW MANY PEOPLE ARE USING VISA?

There are 2.4 billion VISA-branded cards in circulation.

↩️\$ ARE CHARGEBACKS ALLOWED?

Yes.

🌐 WHAT ARE THE OPERATIONAL AREAS?



Worldwide