

Unlocking the Future of Business Transactions

Leveraging payment rails for transparency, speed and efficiency



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Vice President, Visa Northeast Regional Sales



64%

of surveyed SMBs indicate there are capability gaps in their business banking platforms¹



[1] Bank Administration Institute and BAI Center, 2023. [2] SMB Payments – Visa Direct and Payments & Commerce Market Intelligence Market Fit Analysis, July 2024

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Cashflow

Speed of Payments

Transaction Traceability

Integration Experiences



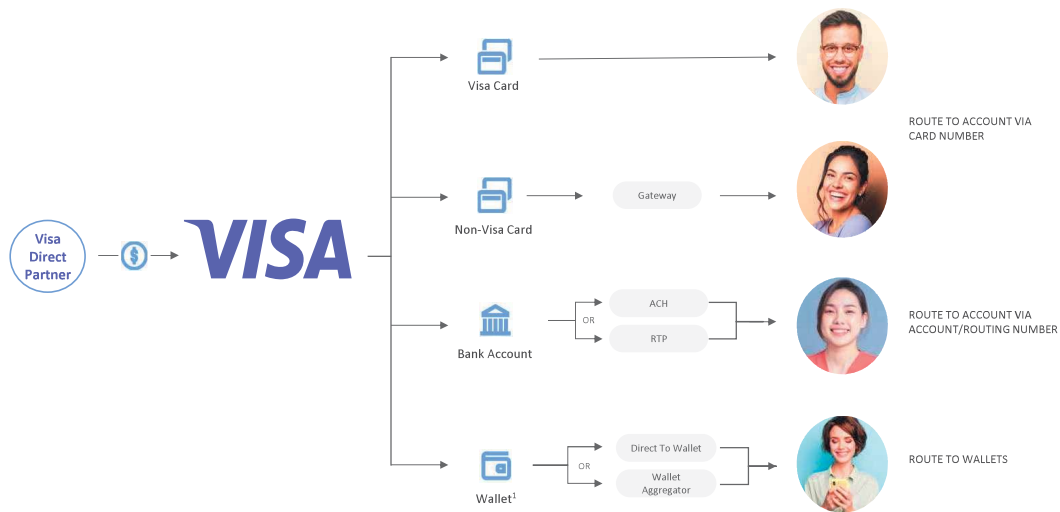
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69%

of surveyed banks are dissatisfied with fragmented processes for money movement¹

Ubiquitous, Secure, Streamlined, Real-time Money Movement



FINASTRA



Need

A scalable cross-border solution for banks to offer to SMB clients

Faster and Simplified U.S. collections for UK-based SMBs

Capabilities

Visa Direct | Pay to Account | BaaS

Multi-Country Collections
Real-time FX | Local USD Accounts



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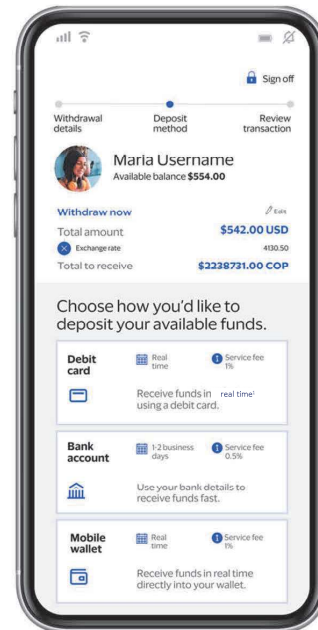
Improved Cash Flow and Responsiveness

Faster Reconciliation

Simplified Money Movement Processes

Flexible Supplier Payments via card

Reassurance for Transactions



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+10B

FY24 Annual Transactions



Scale: 190+ Countries | 160+ Currencies | 11B+ Endpoints



Efficiency: 90%+ Straight-through processing | 98%+ Global Success rate



Reliability: 24/7/365 Payment Delivery | 99.999% VisaNet Availability



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A Simple Path to Real-time Enablement

1. Segment Your SMB Base
2. Assess Their Needs
3. Engage Visa Direct



Thank You

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THANK YOU

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