

Visa Direct: VSPs Merchant Settlement

October 03, 2017

Visa Direct overview
Fast funds payment solutionsFunds disbursements
Convenient + cost efficientPerson-to-person payments
Fast + easy

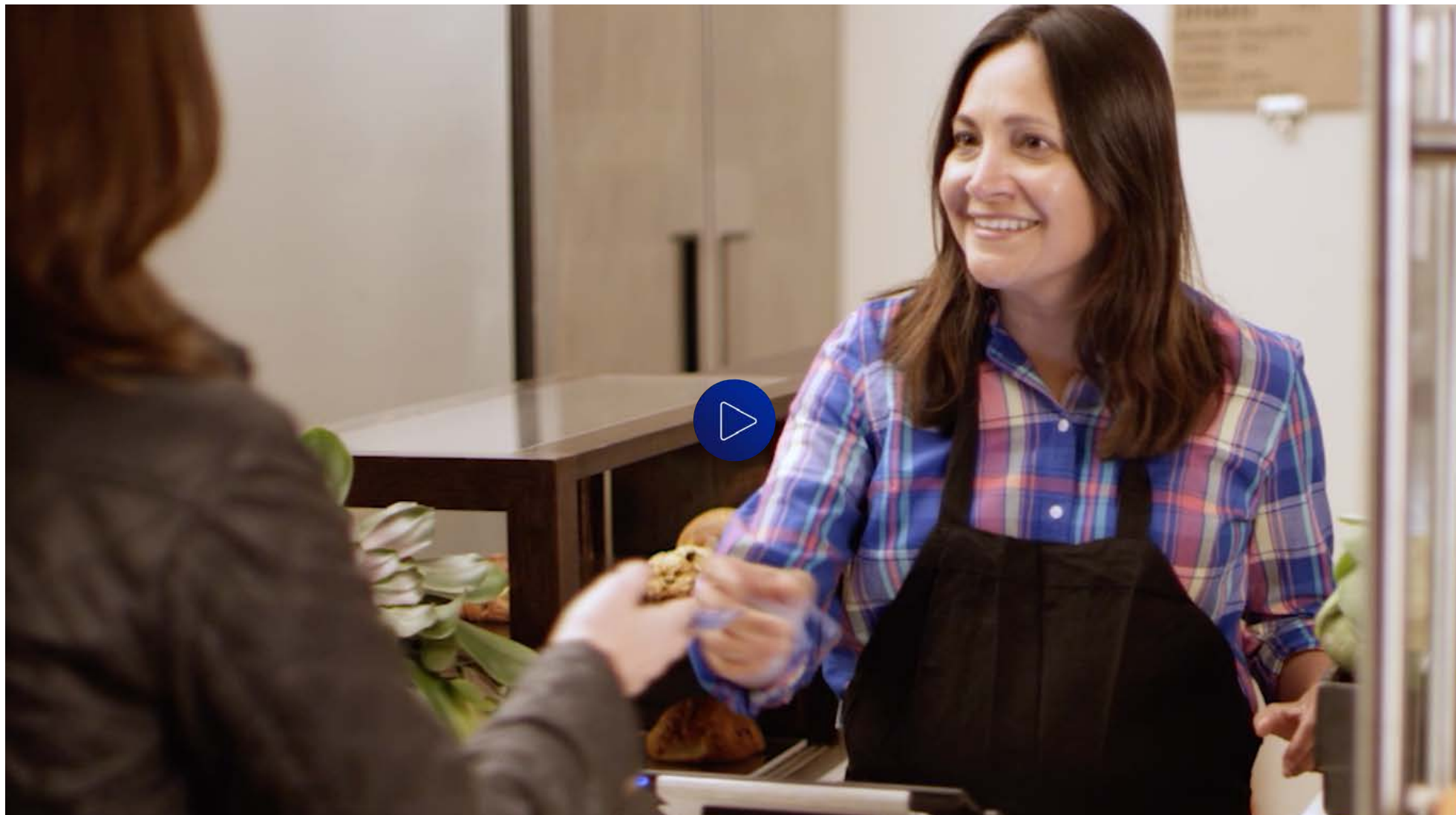
Merchant Settlement

Secure, real-time merchant settlement of funds

Get started with Visa Direct >

Enable faster cash flow with Visa Direct

Offer merchants control of their cash flow with real-time merchant settlements, straight to their business card



Visa Direct eliminates the number one challenge for merchants

Access to funds in real time provides empowers merchants to manage their monthly cash flow and avoid expensive cash advances



Cash flow is vital to small business

Cash flow is the most common business challenge for small businesses¹

Current cash flow Instruments are costly

36% to 350% the range of the annual percentage rates on Merchant Cash Advances (MCA)²

A market primed for opportunity

75% of businesses prefer instant funds availability – and are willing to pay for it³¹ Source: Federal Reserve Banks NY, Boston, Atlanta, Cleveland, Philadelphia, Richmond, St. Louis - 2015 Small Business Credit Survey, 2016.² Source: Nerd Wallet, Merchant Cash Advance: Find a Better Alternative, 2017.³ Source: US Federal Reserve Bank Strategies for Improving the U.S. Payment System 2015, Federal Reserve Report, 2014.

Deliver settled funds in minutes, not days

Capture market share by eliminating payment delays

Attract and retain customers by providing settlement solutions that fit their lifestyle. Compared to ACH and checks, Visa Direct enables rapid payment in a fraction of the time, funds are available to cards within 30 minutes.

- 95% of debit and prepaid cards in the U.S. already enabled
- Transactions & notifications process in real time
- Enable scheduled payments or deposits on the merchant's schedule



Meet market trends with convenient & flexible payment solutions

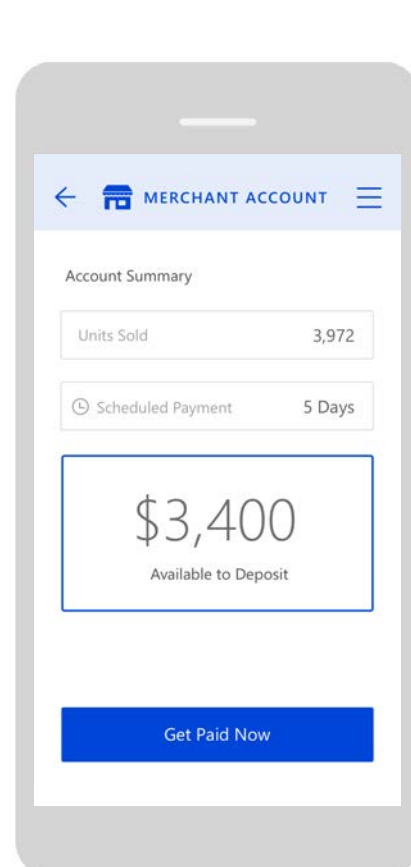
Leverage Visa Direct's capabilities in solving cash flow challenges merchants commonly face

Offer settlement on demand

Visa Direct enables completely new payout solutions for merchants of any size. Real-time settlement makes cash flow management easy. Create new revenue opportunities when you introduce real-time settlement solutions never before possible using Visa Direct.

Benefits

- New use cases**
Visa Direct enables new and innovative real-time settlement experiences in the payment processing industry
- New revenue opportunities**
These use cases open up the real-time payments market to you, opening up new revenue opportunities.
- Brand differentiated services**
Stand out from the competition with features that meet the demands of merchant clients.

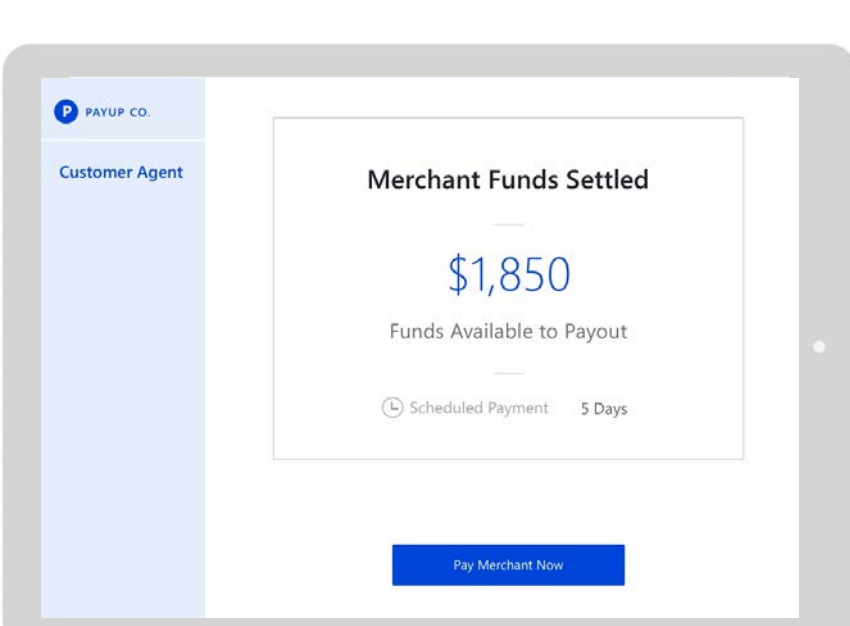


Enhance merchant access to funds

Maximize merchant satisfaction by enabling flexible cash flow management. Deliver expedient on-demand or scheduled card deposits to help your customers avoid business challenges before they arise thanks to the speed you've come to expect from Visa. Differentiate your organization's brand by saving your customers both time & money.

Benefits

- Differentiate your service with flexible settlement**
Visa Direct enables merchants to access their funds at the speed their business demands.
- Mitigate negative PR risk**
Cut the chance for poor PR with instant resolutions at the point an issue arises.



Enhance payments options with Visa Direct

Meet the varied needs of customers with simplicity and convenience



Immediate payouts for store merchants

Store merchant has account with payment service provider for POS-based transactions and uses debit card for instant deposit of funds from merchant account.



Immediate payouts for e-commerce merchants

Online/E-Commerce merchant has account with payment service provider and wants to use their Debit Card for instant payout of eligible card based sales for that day.



Cash flow conditional settlement

In the event of low liquidity, enable merchants to automatically initiate settlement to cover near term expenses.

¹Actual fund availability varies by financial institution. Visa requires U.S. issuers to make funds available to its cardholders within a maximum of 30 minutes of approving the transaction.

Get started with Visa Direct

Begin launching real-time payout experiences today

Get Started with Visa Direct >