



VISA

**VISA**

Our Purpose is to



uplift



everyone,  
everywhere



by  
being



the best way



to pay and be paid



# A Global Payments Technology Company



Provides **merchants** with assured payments and larger customer reach



Provides **acquirers** with low cost and low risk acceptance tools



Helps **issuers** continue to provide innovative and secure solutions for their customers



Gives **consumers** secure and convenient ways to pay and be paid



Provides **acquirers** with low cost and low risk acceptance tools



Works with **governments** to help get benefits to people faster and with less disruption

# Moving Money Globally



200+  
countries and territories

~14,500

financial institutions<sup>1</sup>



4.7B  
cards worldwide<sup>1</sup>

\$15.9T

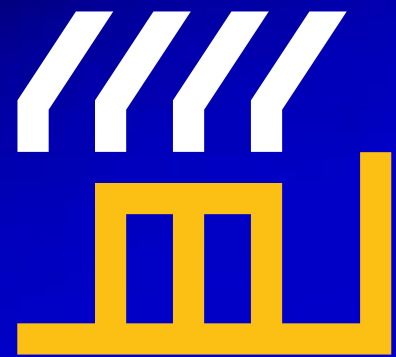
total volume<sup>2</sup>



310.4B  
total transactions<sup>2</sup>

150M+

merchant locations<sup>3</sup>

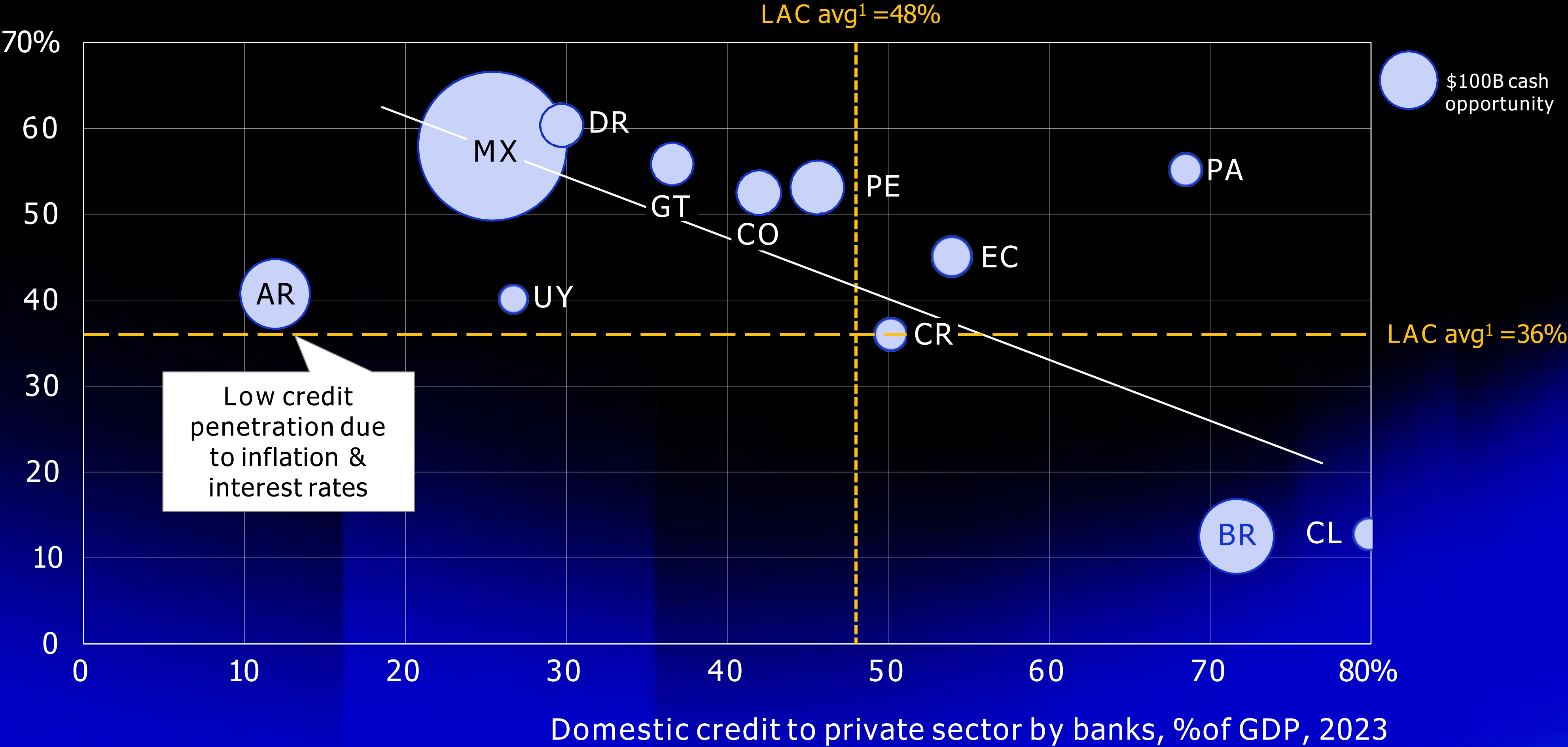


<sup>1</sup> Card data at September 30, 2024; <sup>2</sup> As of December 31, 2024; <sup>3</sup> For the 12 months ended December 31, 2024; total volume includes payments and cash volume and total transactions include payments and cash transactions; <sup>4</sup> The number includes an estimated 42 million locations through payment facilitators, which are technology providers that provide payment acceptance services to merchants on behalf of acquirers. Data provided to Visa by acquiring institutions and other third parties as of June 30, 2024.

# There is still a ~\$1.5T cash digitization opportunity in LAC

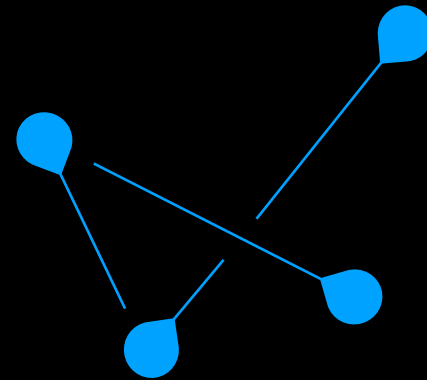


Cash as % of PCE, %, 2023-2024



<sup>1</sup> Weighted average based on the 12 markets represented in the graph  
Source: Oxford; Euromonitor; World Bank; Visa analysis

# Six Solutions that Will Reshape Commerce



## Visa Intelligent Commerce

Introducing five integrated services and a partner program to enable a new way to buy with AI



## Stablecoins

Initiatives to support use of stablecoins across payments, commerce, and financial services



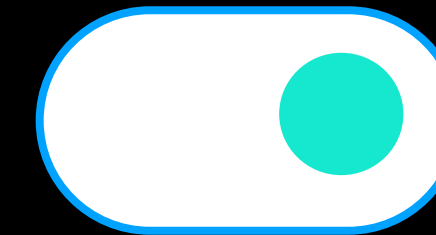
## Digital Identity

Suite of probabilistic and deterministic solutions to identify and authenticate digital users



## Visa Pay

Enables consumers' digital wallets to be used at Visa-accepting merchants globally



## Visa Flex Credential

Single credential that allows cardholders to switch between multiple account funding sources

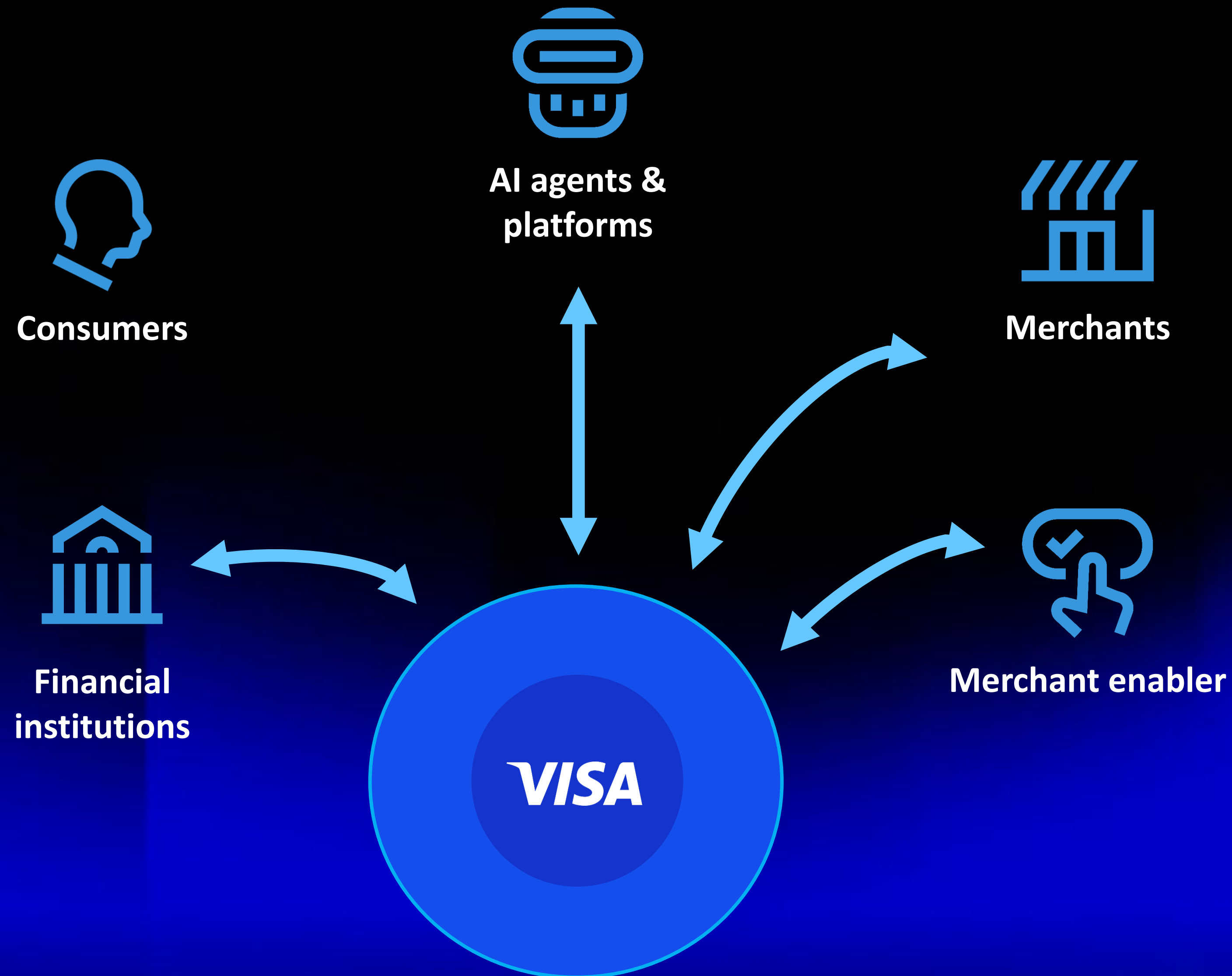


## Visa Accept

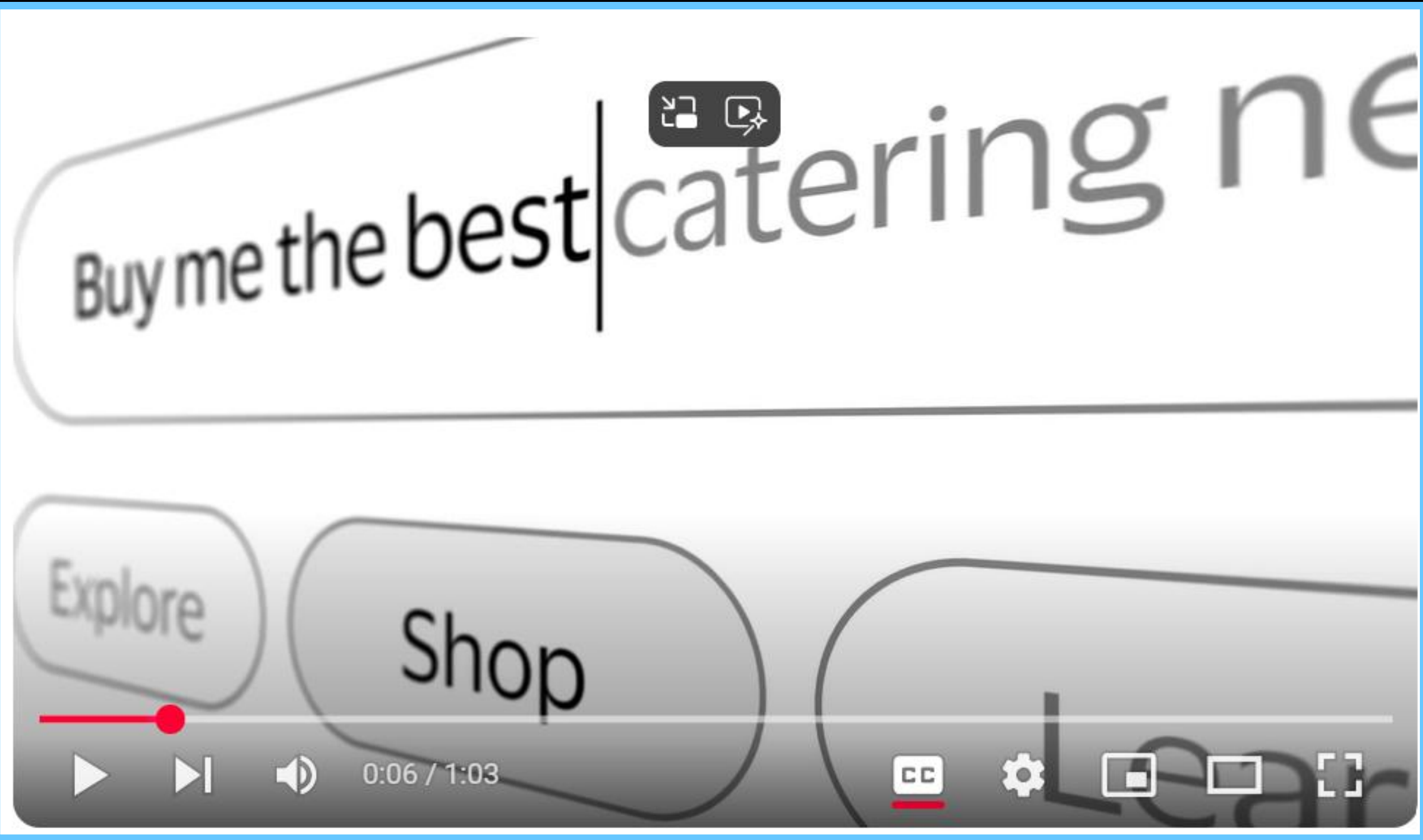
Enables small sellers to easily accept card payments with an NFC enabled smart phone



# Visa Intelligent Commerce Ecosystem



Watch for more!



[Visa Intelligent Commerce](#)

[Visa Product Drop Event 2025](#)

