



# Realize untapped payment potential with mVisa

## Cash continues to dominate consumer payments

US \$11 Trillion<sup>1</sup> transactions in cash and checks



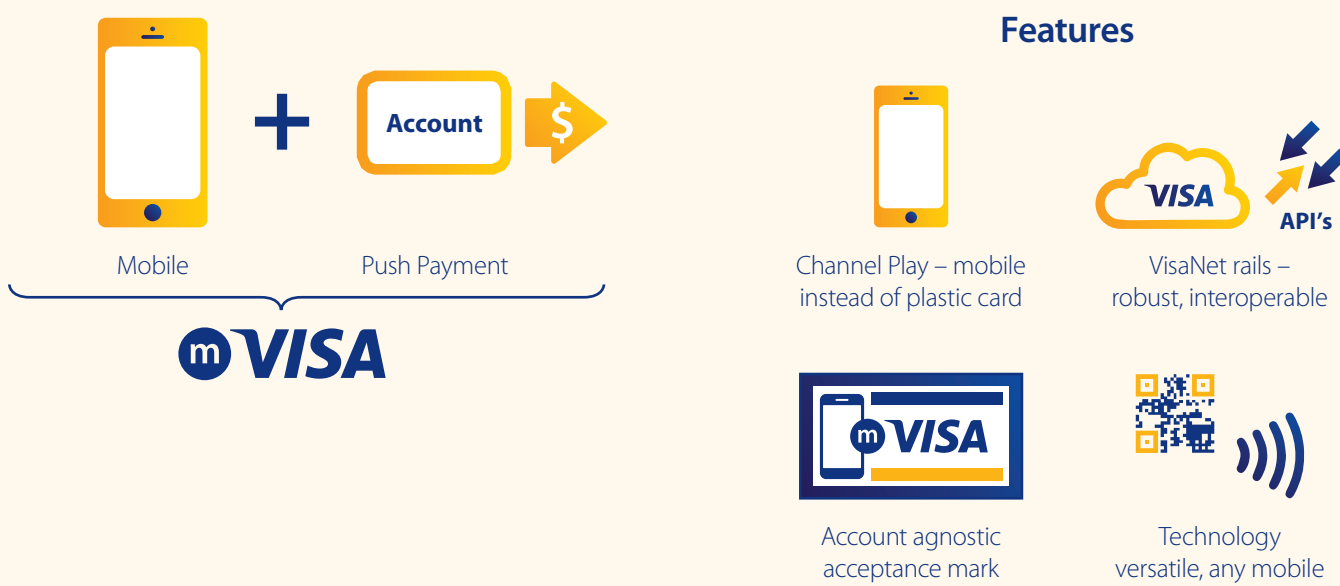
- Card mainly used for cash withdrawal
- Risk perceptions hinder POS use
- Low acceptance for everyday spend

- 200 million potential businesses do not accept cards
- Difficult to become a merchant
  - POS machine cost
  - Acquirer underwriting

## New digital technologies are helping overcome these barriers

### What is mVisa

Combines the power of pervasive mobile connected devices with lower risk “push transactions”



### How mVisa works

Low cost, lower risk acquiring to expand acceptance ... and more!



### How mVisa benefits everyone

- Easy for **merchants** to adopt, onboard and use
- Gives **consumers** control over payments on their favorite device
- Helps **issuers** activate cards and enhance mobile banking with payment functionality
- Provides **acquirers** with a low cost, lower risk, lower dispute acceptance tool

**Transformational**  
No payment card or card reader needed

**Secure**  
Consumers' sensitive information not shared with merchant – lower disputes

**Fast**  
Quick to set up, simple to transact

▶ Contact your Visa representative to learn more about mVisa



<sup>1</sup>Data from Euromonitor Merchant Segment Survey estimates 2013  
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