



Delivery Channels for Microfinance

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Next Generation Access to Finance
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Visa simplifies payment transactions between banks and merchants



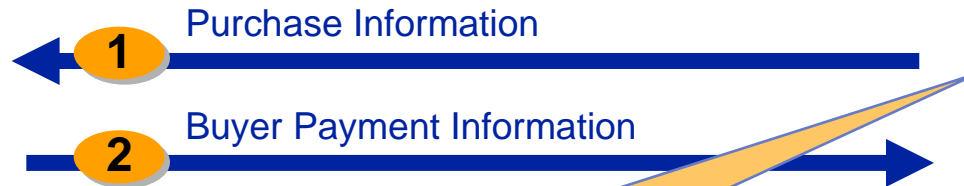
A worldwide network for payments



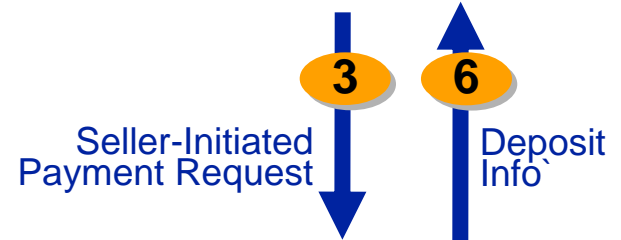
CARDHOLDER
(lives in Sydney)



SELLER
(London)



The Visa acceptance network is a vast infrastructure with significant potential



ISSUER
(Cardholder's bank, Melbourne)



ACQUIRER
(Merchant's bank, London)

New point-of-sale applications - Brazil



Large, populous country with 3500 cities

- Approximately 1 million Visa acceptance points*
- However, large sections of the country are very remote with little banking infrastructure

Challenges

- Expand financial services in remote areas
- Increase debit card point-of-sale usage
- Provide new revenue opportunities for merchants

Solution – Deliver new services through existing infrastructure

- Bill payment
- Cash withdrawals

A new model for Visa processing

* Source: Visa member quarterly statistics as of 31 March 2007 and therefore subject to change

New point-of-sale applications - USA



Developed country with over 7 million Visa acceptance locations*

Challenges

- Growing number of Visa-branded prepaid cards
- Provide greater consumer utility by enabling reloading at local merchant locations
- Provide new revenue opportunity for merchants

Solution

- Visa ReadyLink service implemented
- Uses existing point-of-sale infrastructure
- Growing number of participating merchant sites nationwide

* Source: Visa member quarterly statistics as of 31 March 2007 and therefore subject to change

Expanding acceptance



Illustrative

Objective – Enable electronic payments in rural areas with minimal infrastructure

- Rechargeable mobile handset that enables Visa acceptance at more merchant locations globally
- Visa investment in Way Systems, designer of mobile payment systems and solutions
 - Dual phone / terminal capabilities
 - Built-in magnetic stripe and a smart card reader
 - Compatible with most GPRS networks
 - Meets all security requirements

A spectrum of commerce potential



Illustrative

Conclusions



Through the provision of electronic payments, Visa is helping to:

- Lower transaction costs
- Bank the unbanked
- Boost financial intermediation
- Improve financial transparency

Dedicated to turning our ideas into reality and developing new products and services to meet our Members needs

Visa is innovating to meet challenges

- New distribution channels
- New technologies
- New solutions



Thank You

