

Visa vision of electronic payments in CIS: deepen partnership for future growth

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CIS International Financial & Banking Forum of CIS member states:
"Minsk business meetings"

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SECURITY

MOBILE

EXPERIENCES

DIGITAL PAYMENT TRENDS

TECHNOLOGY

DATA UBIQUITY

Digital leaders expanding into payments



	Direct consumer relationship	Card/account-on-file model	P2P payments	Digital wallet	Digital presence (ecommerce/mobile)	Physical presence (e.g., delivery)	Merchant aggregation	Merchant services	Merchant lending	POS offering	Mobile hardware/software	Credit model
PayPal												
Square				Wallet			Market	Register	Capital	Reader		
Amazon												
Alibaba												
Apple		Apple Pay		Apple Pay								
Samsung										Pending		
Google										Pending		
Facebook			Pending									
Twitter												
MCX												
Uber												

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Mobile is central to daily life

A life companion: Infotainment, personal assistant, communication, health, ...



77%
of people would never leave home without their phone



150
Number of times the average consumer picks the phone out per day

¹75% of 25-29 year olds sleep with their phones; 66% of people would pick their phones over their lunch if forced to choose

SOURCE: Digital Trends.com; Time Mobility Poll, qualcomm.com/media/documents/time-mobility-poll-cooperation-qualcomm;

JULY 2013

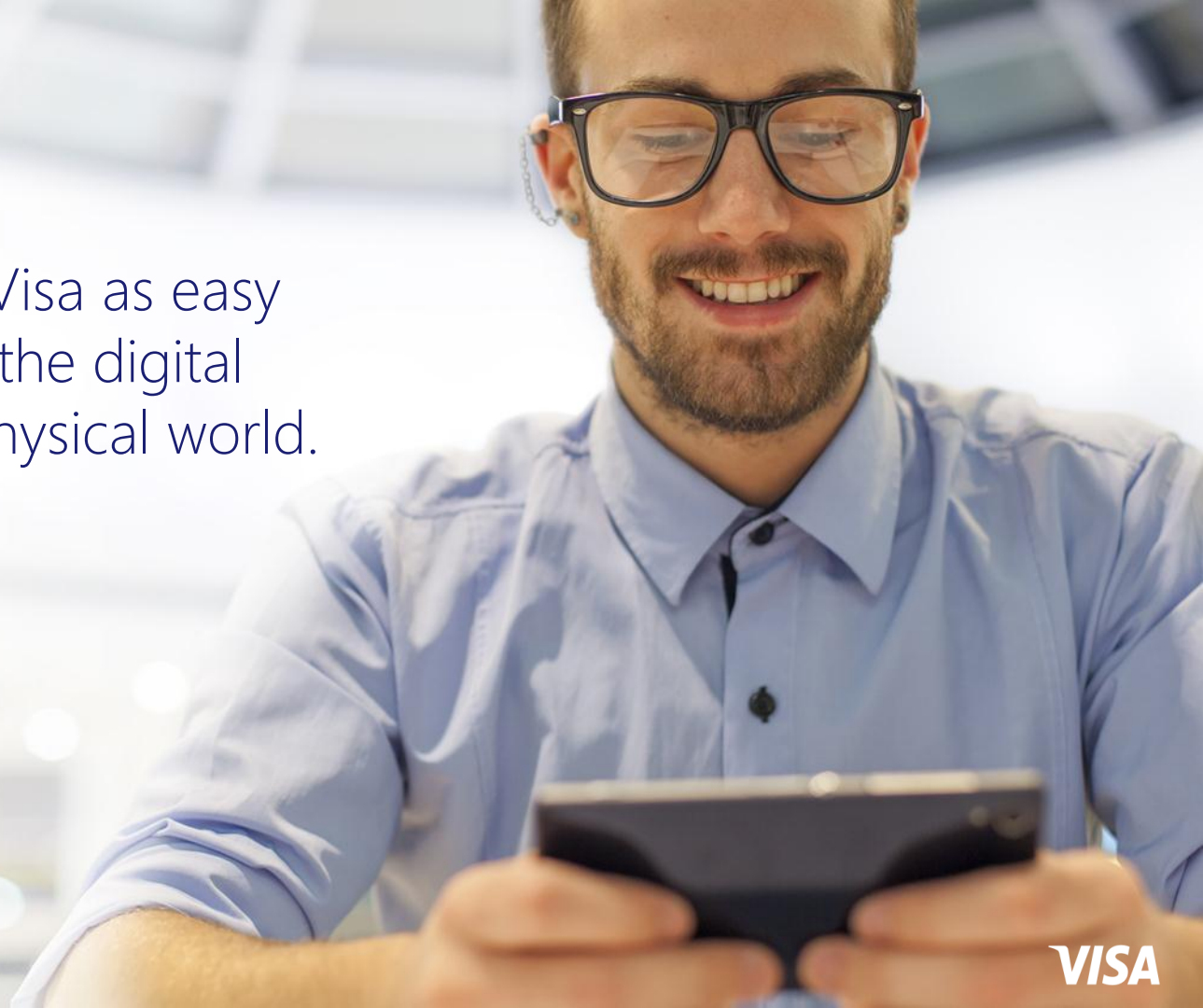
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New challenges in payments

Questions by issuers and merchants



Our goal is to make Visa as easy to use and accept in the digital world as it is in the physical world.



Visa's strategy and goals



Our Principles



Visa Digital Solutions

Ecosystem
Digital
Payment
Experiences

3rd-Party Partner
Solutions



Issuer Solutions

- Digital issuance and provisioning
- Issuer app-based payments
- Push payments (P2P, disbursements)
- Support for 3rd-party solutions (e.g. Apple)

Visa Solutions

- Visa Checkout
- Visa Direct
- mVisa

Merchant Solutions

- eComm/mComm payments
- In-app payments
- Proximity payments (NFC, QR Code)

Visa
Platforms

Application Programming Interfaces (APIs)
Software Development Kits (SDKs)

Digital Solutions Platform

VisaNet

Thank you

VISA