



**Session 4 – An Industry
Perspective on Realizing the
Benefits from Services
Liberalization – Payments Services**
**Services Trade: New Approaches for the 21st
Century - Hong Kong - 2 June 2011**

A decorative graphic on the left side of the slide, consisting of two overlapping, curved shapes. The top shape is orange and the bottom shape is blue, both pointing towards the right.

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Government Relations
for Asia

Disclaimer



The following presentation contains “forward-looking statements” within the meaning of the U.S. Private Securities Litigation Reform Act of 1995. These statements can be identified by the terms “continue,” “initiative,” “strategy,” “maintain,” “opportunity,” “goal,” “approach,” “may,” “plan,” “trends,” “will” and similar references to the future. Examples of such forward-looking statements include, but are not limited to statements regarding opportunities for growth, initiatives or strategies for growth, Visa’s position or competitive advantages, and expected benefits of Visa’s investments.

By their nature, forward-looking statements: (i) speak only as of the date they are made, (ii) are not guarantees of future performance or results and (iii) are subject to risks, uncertainties and assumptions that are difficult to predict or quantify. Therefore, actual results could differ materially and adversely from those forward-looking statements as a result of a variety of factors, including the impact of the U.S. Wall Street Reform and Consumer Protection Act, developments in current or future disputes, macroeconomic and industry factors, systemic developments, and the other factors discussed in our most recent Annual Report on Form 10-K and our most recent Quarterly Reports on Form 10-Q. You should not place undue reliance on such statements. Unless required to do so by law, we do not intend to update or revise any forward-looking statement, because of new information or future developments or otherwise.

Statistical Overview



Visa Inc. is the world's largest retail electronic payments network, with more than \$5.2 trillion transacted on our payment products over the four quarters ended December 31, 2010.



Figures are rounded, exclude Visa Europe and are as of December 31, 2010 unless otherwise noted. Figures from 1Q11 operational performance data except number of financial institutions and ATMs.

¹ Based on payments volume, total volume, number of transactions and number of cards in circulation.

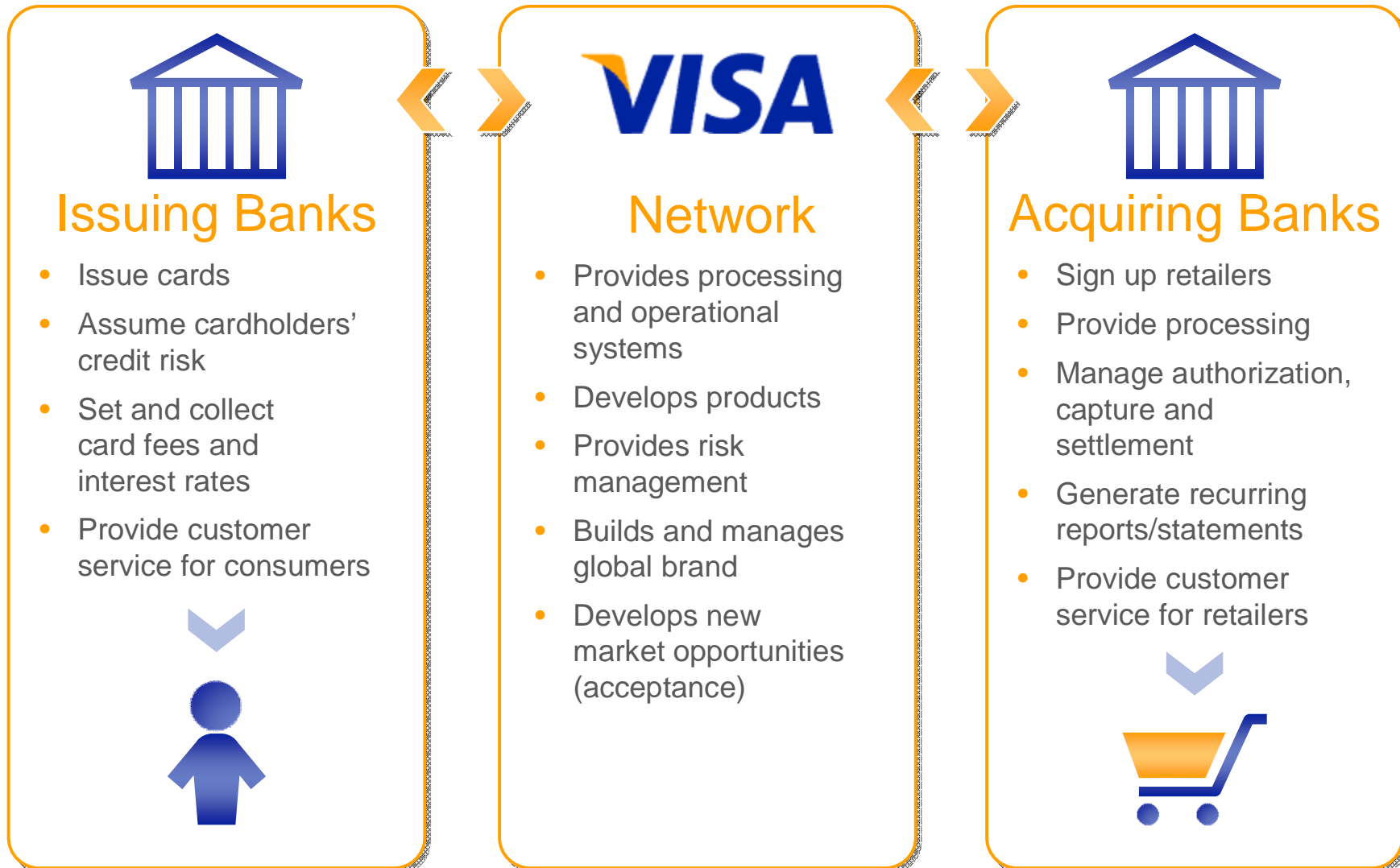
² Includes payments and cash transactions.

³ As reported by client financial institutions and therefore may be subject to change; includes ATMs in the Visa Europe territory. As of September 30, 2010.

⁴ Includes payments and cash transactions.

⁵ As of September 30, 2010.

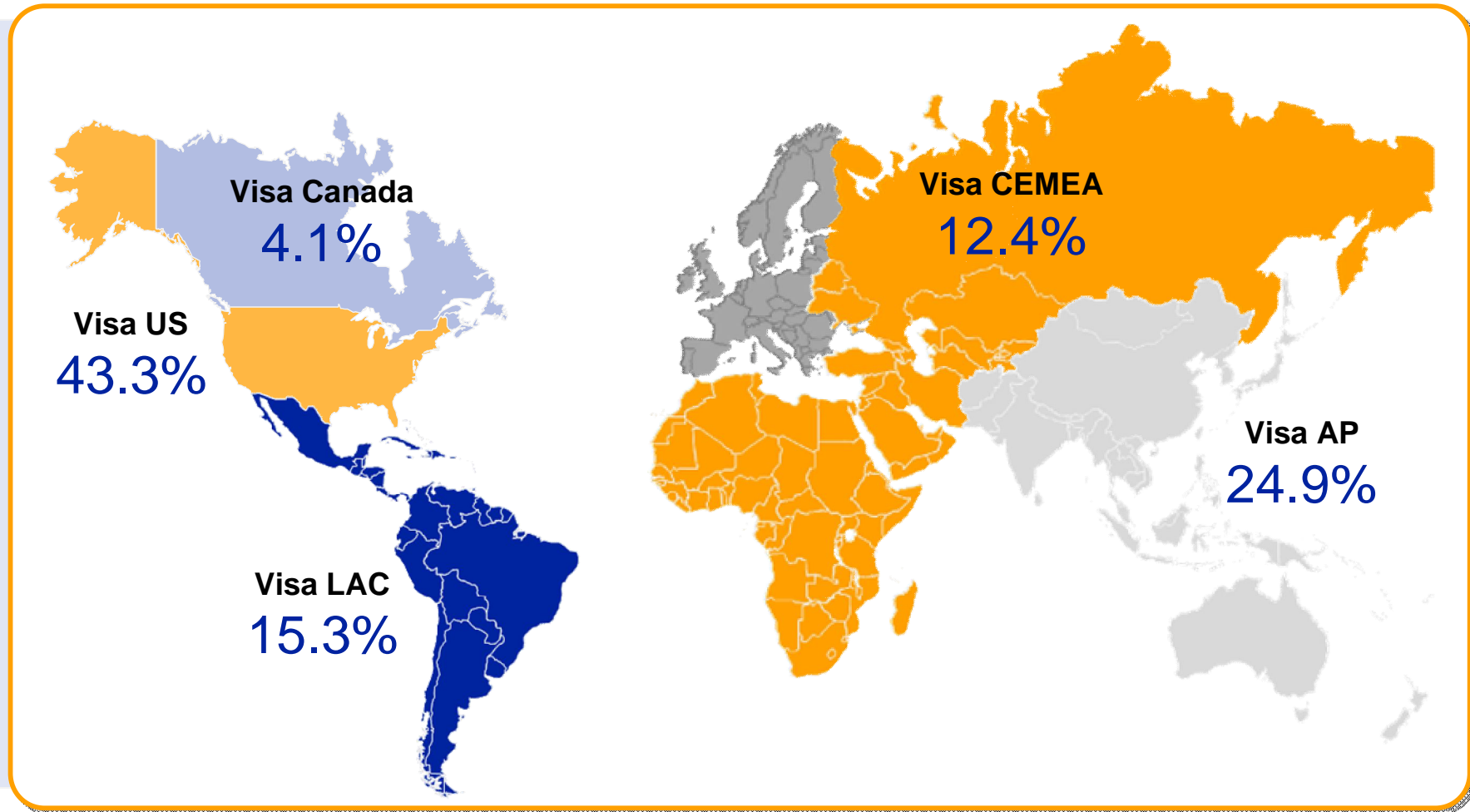
The Role of Payments Networks



Globally Diversified Business



Total volume by region, four quarters ended December 31, 2010*



* Includes payments and cash transactions. Figures are rounded.

Strong Secular Trends Are Driving a Shift to Electronic Payments.



Consumers

Increasingly attracted to convenience, security, enhanced services and rewards

Business and Governments

Looking to improve efficiency, visibility, control and security

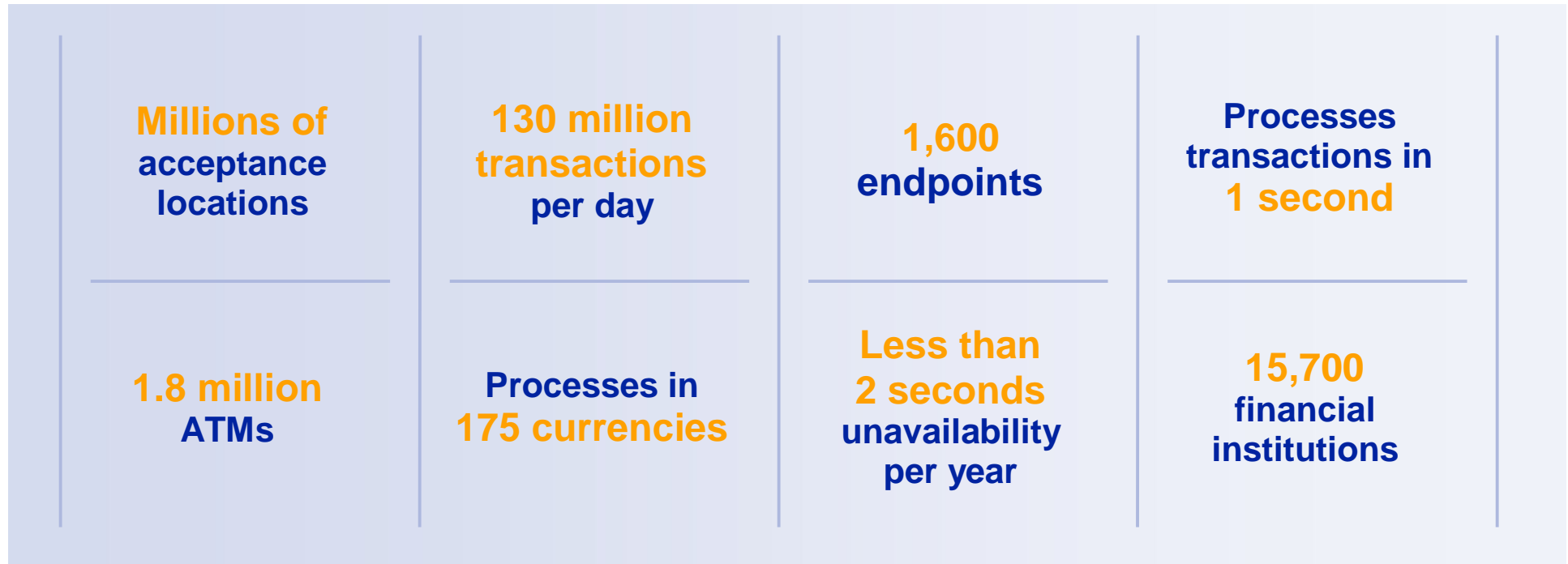
Merchants

Accepting electronic payments to improve customer convenience

VisaNet Today



 The world's largest and one of the most advanced payments networks.

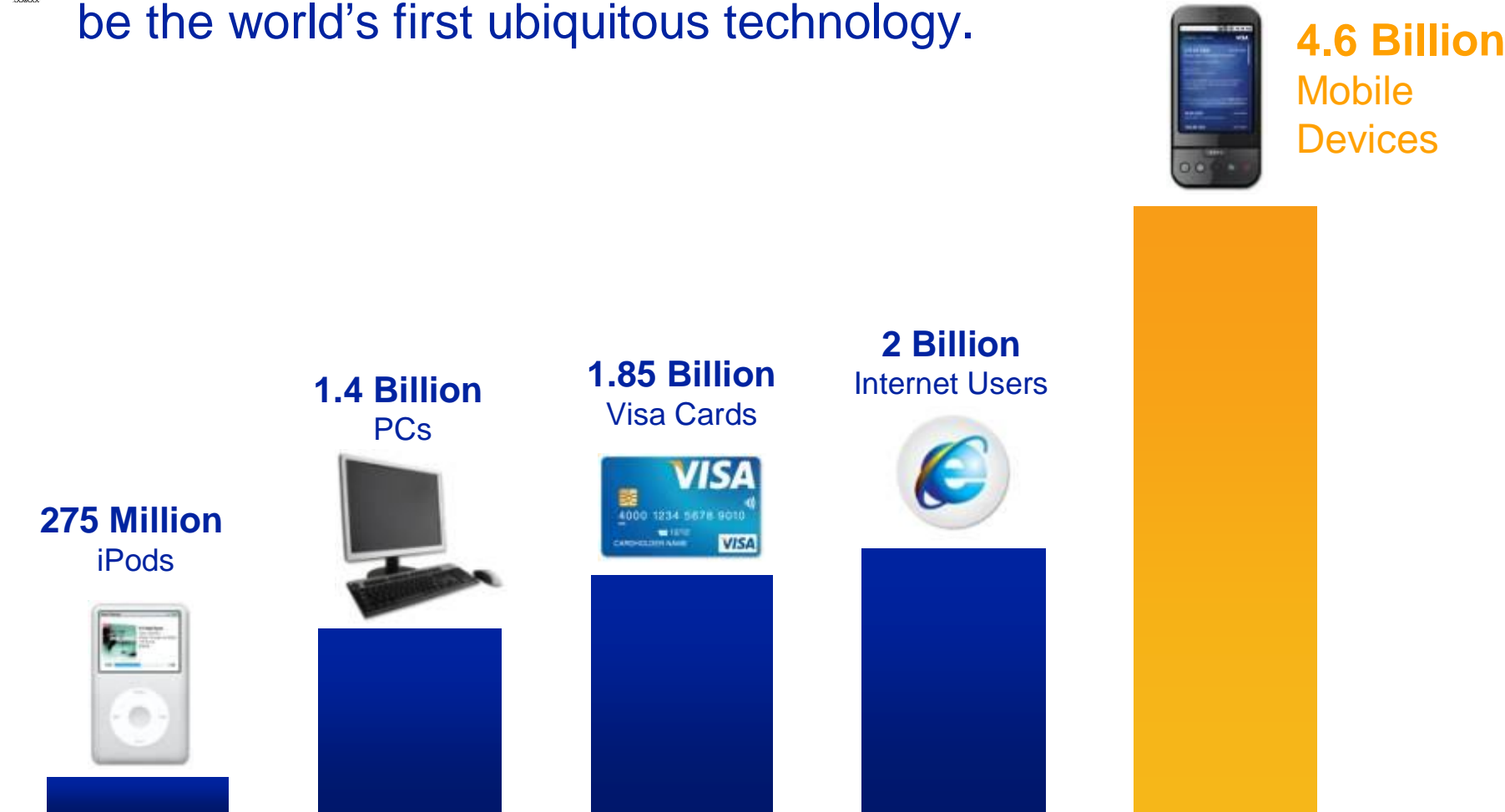


fast • secure • flexible • reliable • scalable

Mobile Opportunity



➤ With more than 4.5 billion devices, mobile may be the world's first ubiquitous technology.



Source: iPods: Apple.com (Sept. 2010); PCs: Reuters (Oct. 2010); Internet users: Internetworldstats.com (Oct. 2010); Mobiles: International Telecommunication Union (Feb. 2010), GSMA (Feb 2009). Visa cards as of September 30, 2010

Visa Mobile Payments & Related Services



➤ Extends Visa payment, money transfer, value-added services and acceptance capabilities to mobile channels.

Payment



Point of Sale (POS)
Mobile Visa payWave payment

Value-Add



Offers
Mobile offers and discounts



Remote
Via IVR, SMS, mobile Internet



Alerts and Notifications
Direct to Visa account holder
SMS alerts based on transaction size, location, type

Money Transfer



Remittances
Cross border and domestic

Acceptance

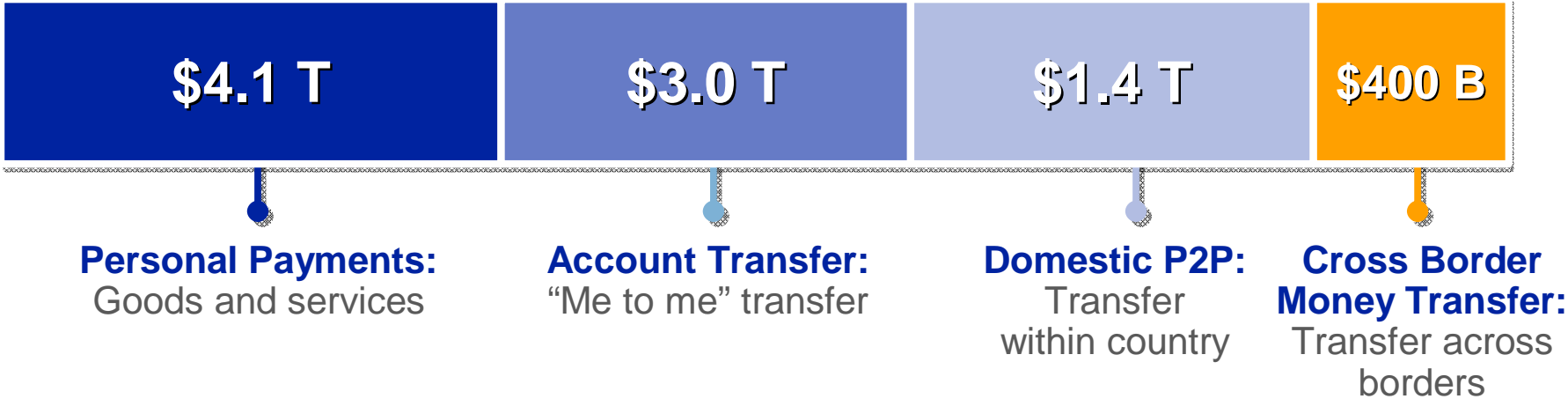


Mobile Acceptance
Mobile device enabled to accept Visa payments

Global Digital Money Transfer Landscape



➤ **Total Global Opportunity: \$8.9 Trillion**



Sources: 2010, AITE Group, World Bank, IMF, McKinsey Payment Practice, Visa Money Transfer segmentation estimates.

Global eCommerce Landscape



Global eCommerce sales expected to reach \$963 billion by 2013 ⁽¹⁾



Security, convenience and reliability are key consumer concerns in the eCommerce channel



Alternative payments options are proliferating among merchants

- Moving from niche to online retail to other emerging channels
- Competitive activity ramping up from both traditional and emerging players

Global eCommerce Strategy



Enabling and optimizing the use of core payment products

- Credit, debit, prepaid and commercial



Optimizing the consumer shopping/checkout experience

- Rightcliq, payclick, “Single-Click”



Ensuring parity at POS by delivering added-value products and services to merchants and acquirers

- Visa Developer Center, “Single-Click”



Securing the channel through best-in-class fraud and risk management tools, security features and authentication services

- VbV, CNP Authentication efforts, CyberSource



Spotlight: Financial Inclusion



Our Goal

- Bring more people into the formal financial system to support economic growth and contribute to poverty alleviation

Our Approach

- Create products and run a global network that can help the underserved receive and store money safely and conveniently
- Integrate these products into the daily lives of the underserved, such as through government benefits disbursement
- Provide the poor with the knowledge and skills needed to thrive in the financial system

Our Partnerships

- Visa works with leading non-government organizations, including:



THANK YOU



Questions?

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