

Secure Remote Commerce

January 2020



Notice of confidentiality and disclaimers

This presentation is furnished to you solely in your capacity as a customer of Visa Inc. and/or a participant in the Visa payments system. By accepting to view this presentation, you acknowledge that the information contained herein and associated discussion (the "Information") is confidential and subject to the confidentiality restrictions contained in Visa's operating regulations and/or other confidentiality agreements, which limit your use of the Information and address feedback provided by you, patents, proprietary rights, joint development and disclaimers of warranty. You agree to keep the Information confidential and not to use the Information for any purpose other than in your capacity as a customer of Visa Inc. or as a participant in the Visa payments system.

The Information may only be disseminated within your organization on a need-to-know basis to enable your participation in the Visa payments system. Please be advised that the Information may constitute material non-public information under U.S. federal securities laws and that purchasing or selling securities of Visa Inc. while being aware of material non-public information would constitute a violation of applicable U.S. federal securities laws.

Studies, survey results, research, recommendations, and opportunity assessments are provided for informational purposes only and should not be relied upon for marketing, legal, regulatory, or other advice. Recommendations and opportunities should be independently evaluated in light of your specific business needs and any applicable laws and regulations. Visa is not responsible for your use of any studies, survey results, research, recommendations, opportunity assessments, or other information, including errors of any kind, or any assumptions or conclusions you might draw from their use. Except where statistically significant differences are specifically noted, survey results should be considered directional only.

All brand names and logos are the property of their respective owners, are used for identification purposes only, and do not imply product endorsement or affiliation with Visa.

Forward-looking statement and disclaimer

This presentation includes programs, concepts and details under continuing development by Visa. Depictions may be illustrative only and capabilities and features may require development, implementation and resources by you based on your business and operational details. Participation, prototyping or collaboration activities are subject to Visa's additional terms and conditions. Any Visa features, functionality, implementation, branding, and schedules may be amended, updated or canceled at Visa's discretion. The timing of widespread availability of programs and functionality is also subject to a number of factors outside Visa's control, including but not limited to deployment of necessary infrastructure by issuers, acquirers, merchants and mobile device manufacturers. In addition, certain existing features are not available in all countries.

This presentations 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 "outlook," "expected," "forecast," "projected," "continue," "should," "will" and similar references to the future. Examples of such forward-looking statements include, but are not limited to, statements we make about our corporate strategy and product results, goals, plans and objectives. By their nature, forward-looking statements: (i) speak only as of the date they are made, (ii) are neither statements of historical fact nor guarantees of future performance and (iii) are subject to risks, uncertainties, assumptions and changes in circumstances that are difficult to predict or quantify. Therefore, actual results could differ materially and adversely from those forward-looking statements because of a variety of factors, including: the impact of new laws, regulations and marketplace barriers; economic and geopolitical factors; and industry and market developments. You should not place undue reliance on such statements.

By 2022, the number of connected devices is expected to reach

more than 50 billion

including mobile phones, wearable technology, home appliances, and cars globally¹

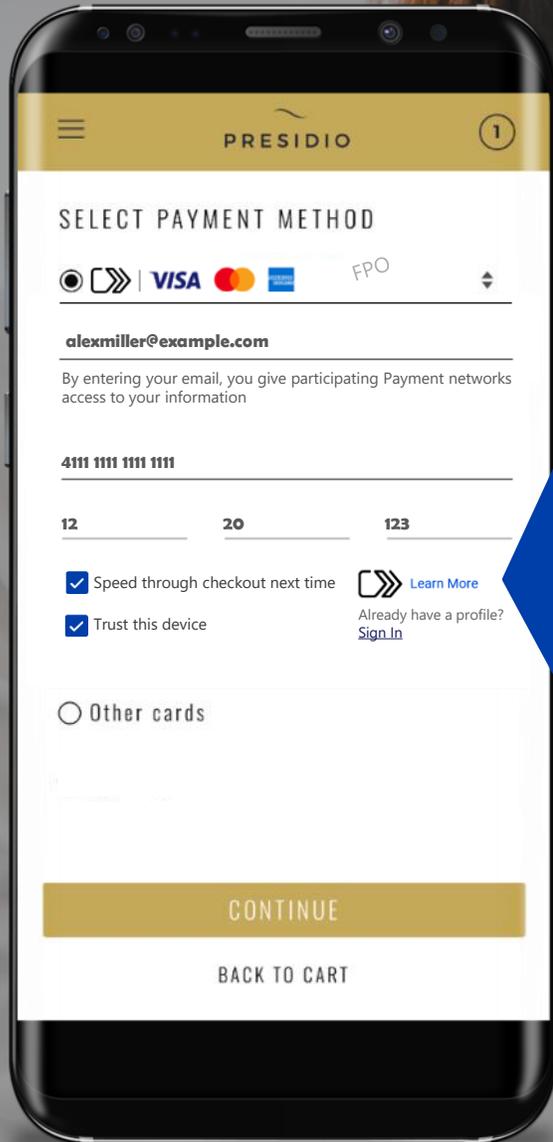


Designed with the Future in Mind

EMV Co.'s open framework for Secure Remote Commerce anticipates the technologies of the future and aims to be forward-compatible.

Consumers' devices may change, but their payment methods and profiles won't have to.





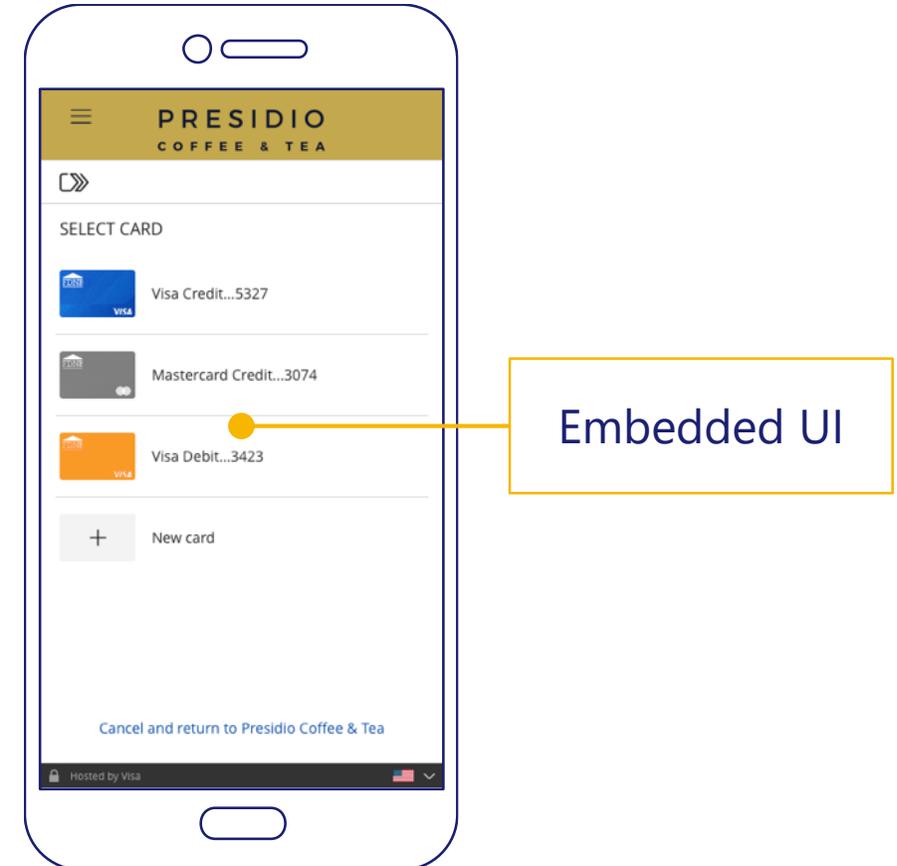
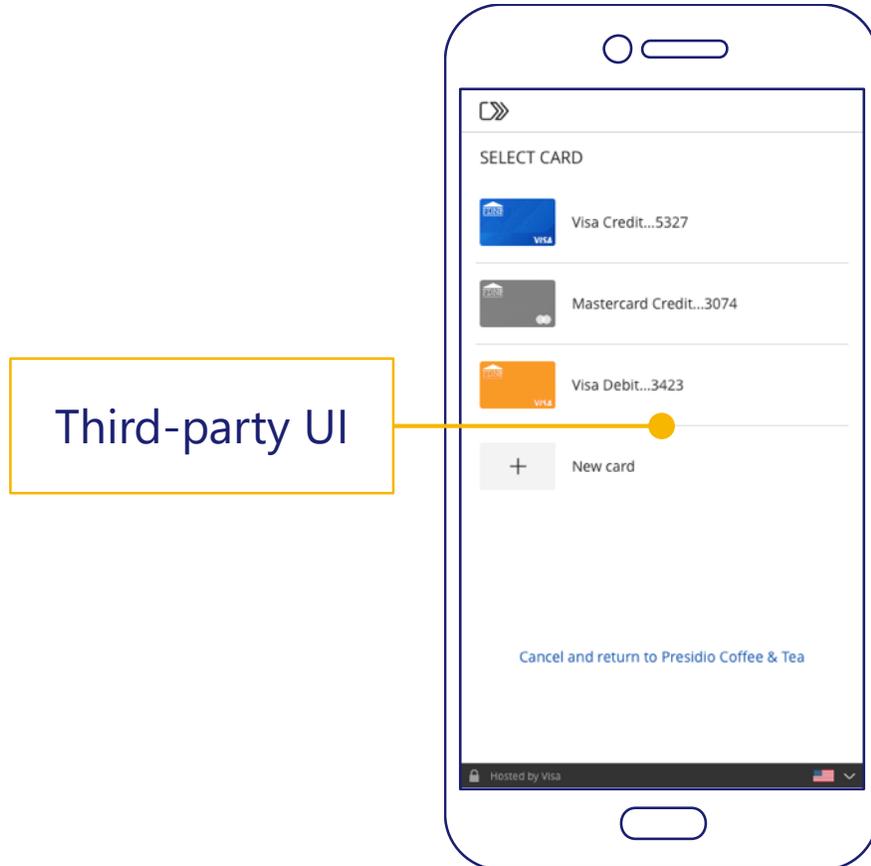
Illustrative SRC "Click to Pay" Experience – Securing Card Entry Form

- Speed through checkout next time  [Learn More](#)
- Trust this device

Flexibility in implementation: Third-party and merchant experiences

Third-party experience

Merchant experience



Converging forces expected to drive rapid adoption



Consumer demand

for simple and secure online transactions—payment solutions they can trust



Merchant needs

to improve eCommerce performance, simplify integration, and deliver a standout customer experience



Issuer goals

to help increase transaction volume and deliver more convenience to cardholders at no cost to them



PSP business goals

to provide merchants with enhanced, value-added solutions

Industrywide standards that encourage speedy implementation to keep up with payment trends

Thank You!

