



WORLDWIDE PARTNER

FACT SHEET

Visa Inc. Latin America and Caribbean Overview

Corporate Overview

In Latin America Visa Inc. connects consumers, businesses, financial institutions and governments in more than 45 countries, enabling them to use digital currency instead of cash and checks.

- Currently, we offer transaction-based services to more than 557 financial institutions and over 3.7 million merchant customers through our secure, centralized and global processing platform. In addition, we provide value-added services, including risk management, fraud protection, loyalty, dispute management and debit issuer processing.
- We also offer a diverse range of branded payment products, which our financial institution clients use to offer credit, debit, prepaid and cash-access programs to their customers (individuals, businesses and government entities).
- We own and manage the Visa brand, which provides the assurance of acceptance at millions of merchant outlets and ATMs in more than 200 and territories worldwide.
- We continually look at how we can use our network breadth and payment expertise to extend the value of electronic payments so that more people can use Visa in more ways and more places around the world. For example, with the Visa mobile platform, we are helping accelerate the convergence of mobile technology and electronic payments.

In Latin America, we continuously expand our business by accelerating our card base and acceptance locations, augmenting our processing capabilities, and driving transactions at the point of sale. Our focus in the region is to provide payment solutions that are innovative, secure, flexible and efficient. Visa debit, credit and pre-paid payment products are accepted at millions of merchants from the Southern Cone to the Caribbean to Central America.

Our priority, in Latin America and worldwide is to build shareholder value by being the world's leading payments company and more. We aim to be a primary partner to our financial institution clients and the first choice of payment for all stakeholders, including but not limited to merchants, governments and corporations. We aim to be the preferred brand for consumers, business and governments worldwide, and we do this by leveraging our core assets – brand, network and products platforms – to expand our payment solutions and create new sources of revenue.

Statistical Overview

Visa Inc. is the world's largest retail electronic payments network, with more than US\$4.6 trillion transacted on our payment products over the four quarters ended March 31, 2010. In Latin America, payment volume exceeded US\$682 billion during the same period, demonstrating that consumers increasingly prefer to use digital currency instead of cash and checks.

Visa is not just a "credit card company." In the last 50 plus years, Visa has rapidly evolved beyond its credit roots to offer a broader range of payment products (credit, debit, prepaid) and transaction processing. Today, the majority of global payments transactions on Visa's network are on debit products. In fact in Latin America, debit payments volume in the three months ending March 31, 2010 totaled US\$18 billion, representing 30percent of all transactions.

Data	Global	Latin America
Financial institution customers	16,000	557
Visa cards (<i>As of December 31, 2009</i>)	1.8 billion	341 million
Total volume**	US\$4.6 trillion	US\$682 billion
Payments volume	US\$2.9 trillion	US\$227 billion
Total transactions****	64 billion	9 billion

Excludes Visa Europe, unless otherwise noted

**Based on payments volume, total volume, number of transactions and number of cards in circulation. Figures are rounded and as of March 31, 2010 unless otherwise noted.*

*** Includes payments and cash transactions.*

**** As reported by client financial institutions and therefore may be subject to change; includes ATMs in the Visa Europe territory.*

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Visa Inc. Latin America and Caribbean headquarters are in Miami, Florida.

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