Earn loyalty with enhanced payment experiences

Globalization has fueled a desire among consumers and businesses to reach more people and places than ever before, creating a demand for fast, secure, and convenient payment solutions to connect them and keep commerce flowing. As agile digital providers continue to proliferate in response, it is important for banks to rapidly innovate and significantly enhance their services in line with expectations.



Global money movement represents a lucrative opportunity

$3.5T
expected value of remittances in 2025[1]

~50%
of surveyed banked consumers globally send funds cross-border[2]

$46T
expected value of cross-border B2B payments by 2027[3]

But banks are navigating an array of challenges

Loyalty to the primary bank is eroding

52%
of surveyed consumers prefer to have funds held across several bank accounts[2]

90%
of SMBs surveyed reported dissatisfaction with their primary bank[4]

Legacy infrastructure and operational inefficiency hamper agility

99%
of surveyed banks use legacy providers to route cross-border payments[5]

Fraud continues to become more sophisticated and elusive

141% ↑
projected growth in fraud, reaching $107 billion by 2029[6]

Modernize to maintain relevance

Visa Direct can help banks provide a modern, global money movement experience

- Attract and retain customers, recover lost payment flows and stay competitive by meeting expectations for fast, convenient cross-border and domestic payment experiences
- Improve operational efficiency leveraging a single provider for global payment capabilities, including fast cross-border payments, multi-currency wallets and international collections, unlocking new revenue streams
- Enhance customer protection and maintain institutional integrity by reinforcing existing fraud and risk strategies with sophisticated tools and solutions

Move money on a global scale and capture more payment flow opportunities

195+
markets and territories

150+
currencies

11B
endpoints across card, wallet and account credentials

Provide convenient **virtual accounts** to receive money from abroad in real-time*

Offer the ability to top-up and hold balances in **32 currencies**, making it easy to spend in different markets



Enable customers to send fast, secure, cost efficient payments to **195+ countries and territories**.

Monetize FX for **160 currencies** by customizing rates charged

* Actual fund availability varies by receiving financial institution, receiving account type, region and whether transaction is domestic or cross-border

[1] Digital Money Transfer 2022-2027 Data Forecasting, Juniper, July 2022.
[2] Unlocking the future: banking on cross-border payment habits, IPSOS & Visa, November 2024.
[3] B2B Payments 2022–2027 Data Forecasting, Juniper, October 2022.
[4] The Future of the Branch in SMB Banking, Datos Insights, October 2024.
[5] Visa sponsored research conducted by East & Partners, 2024
[6] Global Merchant Fraud Prevention 2024-2029 Market Data and Forecasts, Juniper, October 2024.

To learn more about Visa Direct, visit visa.com/visadirect to learn more.