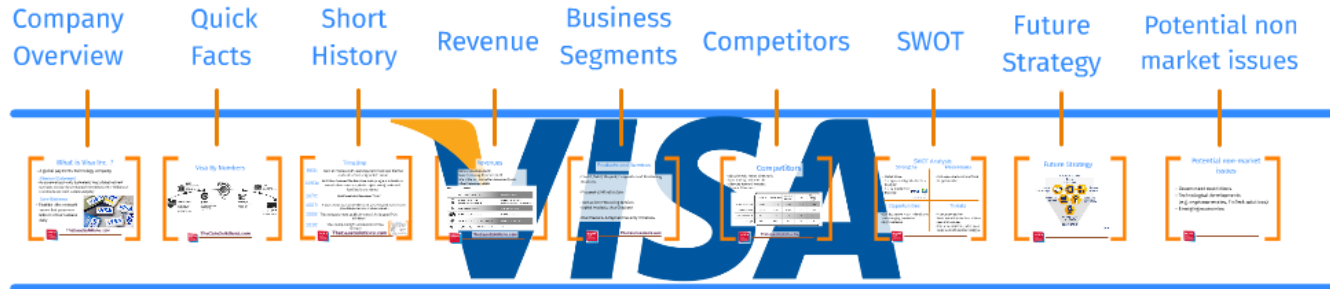


Visa Inc. and the Global Payments Industry

TheCaseSolutions.com



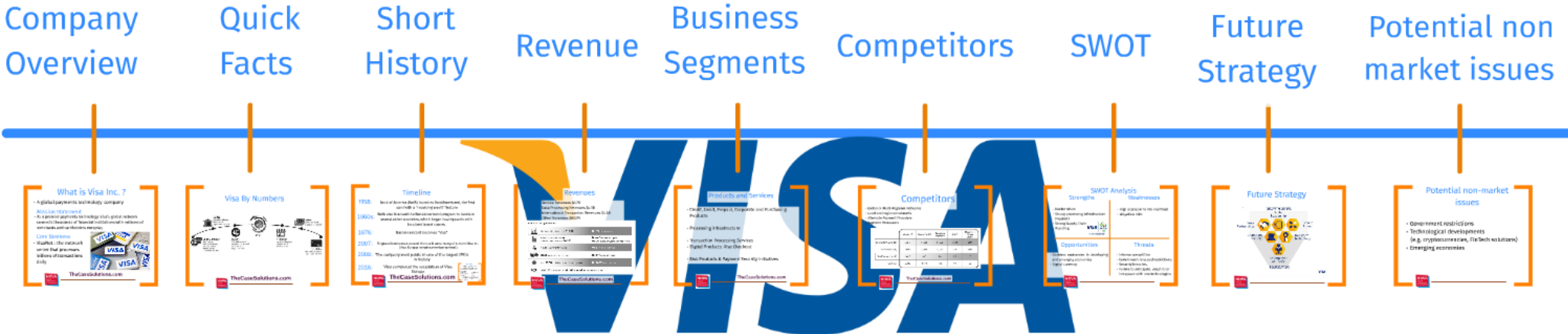
Nicolas Schneider

Tivadar Balog

Gréta Gombos

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What is Visa Inc. ?

- A global payments technology company

Mission Statement

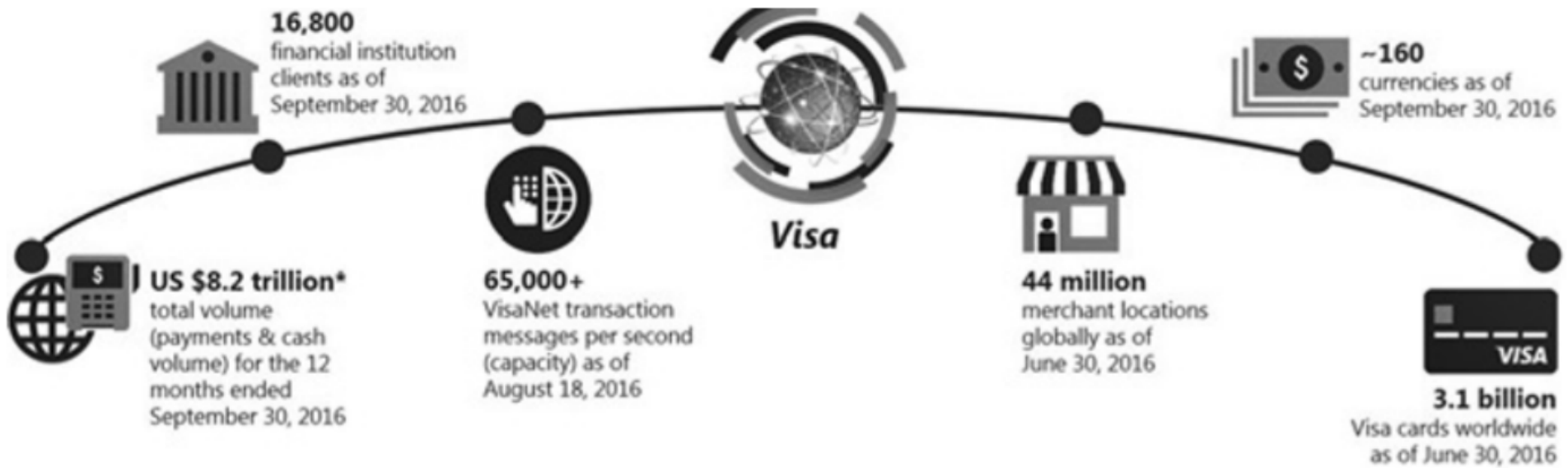
- As a premier payments technology, Visa's global network connects thousands of financial institutions with millions of merchants and cardholders everyday

Core Business

- VisaNet : the network server that processes billions of transactions daily



Visa By Numbers



Timeline

- 1958:** Bank of America (BoFA) launches BankAmericard, the first card with a "revolving credit" feature
- 1960s:** BoFA also licensed the BankAmericard program to banks in several other countries, which began issuing cards with localized brand names
- 1976:** BankAmericard becomes "Visa"
- 2007:** Regional businesses around the world were merged to form Visa Inc (Visa Europe remains member-owned.)
- 2008:** The company went public in one of the largest IPOs in history
- 2016:** Visa completed the acquisition of Visa Europe

Visa Today...

An international organization, with presence in more than **200** countries...
More than **6 000** employees around the world
Headquarters: Foster City, California, USA

5 main locations:

- Visa Asia Pacific
Singapore, Singapore
- Visa Latin America,
Miami, USA
- Visa Canada:
Toronto, Ontario, Canada
- Visa USA
San Francisco, USA
- Visa Central Europe, Middle East, and Africa
London, UK

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Revenues

Service Revenues \$6.7B

Data Processing Revenues \$6.3B

International Transaction Revenues \$4.6B

Other Revenues \$800M

Fiscal 2016 Key Statistics



Net Operating Revenue of **\$15.1B**

Up 9% over prior year



GAAP Net Income of **\$6B**
Adjusted Net Income of **\$6.9B***

Down 5% over prior year

Up 7% over prior year's adjusted results*



\$5.8T in payments volume

Up 17% over prior year



83.2B processed transactions

Up 17% over prior year



Paid **\$8.5B** in dividends and share buybacks

Up 107% over prior year



~14,200 employees in **107 office locations** around the world

Products and Services

- Credit, Debit, Prepaid, Corporate and Purchasing Products
- Processing infrastructure
- Transaction Processing Services
- Digital Products: Visa Checkout
- Risk Products & Payment Security Initiatives

Competitors

- Global or Multi-Regional Networks
- Local and regional networks
- Alternate Payment Providers
- Payment Processors

	Visa Inc. ⁽²⁾	MasterCard ⁽³⁾	American Express ⁽³⁾	JCB ⁽³⁾	Discover Diners Club ⁽³⁾
Payments Volume (\$B)	\$6,843	\$3,360	\$1,028	\$200	\$144
Total Volume (\$B)	\$9,905	\$4,564	\$1,040	\$207	\$154
Total Transactions (B)	148.5	69.5	7.4	2.9	2.3
Cards (M)	3,009	1,574	118	94	58