

# Cross-border payments, reimagined

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Visa B2B Connect

**VISA**

## Visa B2B Connect – delivering efficient, more transparent B2B cross-border payments

In a recent survey of what you and  
your clients want from cross-border  
payments, three priorities were  
highlighted...

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1

For the beneficiary to receive exactly the  
amount the payer intended



2

For funds to move swiftly and accurately  
within a predictable timescale



3

For end-to-end visibility of funds while  
the transaction is taking place.



Research was conducted by East & Partners on behalf of Visa Inc. in June 2019, looking  
at cross-border payments across 20 countries.

Both domestic US banks and top revenue corporates were interviewed by telephone  
to identify corporate cross-border practices, usage, needs and pain-points.



With Visa B2B Connect you can deliver on all these priorities and maximize your value to corporate clients.

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Visa B2B Connect leverages Visa's reputation and expertise to deliver an innovative multilateral network for B2B cross-border payments.

Visa B2B Connect is a single-connection network which integrates with your existing systems. This network is made up of known participants, providing enhanced security, optimized liquidity and the ability to rationalize correspondent relationships. Transactions to banks outside the network are also available.





## Good for you and your clients

For your customers this means their in-network cross-border payments can be made with certainty and predictability. Using a one-to-many connection, Visa B2B Connect reduces the number of correspondent transfers required to process a payment between participants. This allows for more cost-effective cross-border transactions, delivered in full value to the beneficiary bank, with rich data enhancing payment reconciliation.

This puts you in a unique position to address an increasingly important, growing market - one that's worth over \$10 Trillion a year\*.

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\* Sources – McKinsey *Global Payments Map* and Visa analysis.

**VISA**



Visa B2B Connect is an innovative multilateral payment network, offering you an alternative cross-border solution that can address many of the inefficiencies associated with the current correspondent banking processes.

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Efficient B2B cross-border payments directly between banks, through an international multilateral network. Transactions to banks outside of the network are also available.

Enhance the customer experience  
you offer with predictable,  
consistent payments globally

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### Finality

Visa B2B Connect delivers irrevocable payments to the beneficiary bank in full value, every time.

### Predictability

Know exactly when the funds will be delivered.



### Transparency

Fees and foreign exchange rates are clear at the outset.

Benefits applicable to transactions between Visa B2B Connect Participants.  
Transactions to banks outside of the network are also available.

## How Visa B2B Connect benefits you...

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### Reduced cost

Visa B2B Connect offers you a more cost-effective process for your cross-border payments:

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**One connection** – a single connection to a global network with no intermediary fees

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**Ready for use** – easy implementation and enhanced translation mean reduced upfront infrastructure investment

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**Optimization** – efficiently manage liquidity and reduce dependency on correspondent relationships, reducing operational overheads.

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### Security and efficiency

Visa B2B Connect combines innovative technology with Visa's 60+ year track record as a global payments leader:

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**Layered safety** – the network is made up of known participants screened by Visa B2B Connect for enhanced payment security

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**Protection** – our digital identity feature tokenizes an organization's sensitive business information giving them a unique identifier

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**Rich data** – direct messaging within the network facilitates efficient case resolution.

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### Innovation and optionality

The Visa B2B Connect network offers you the opportunity to provide value-added services to attract and retain clients:

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**Complementary** – you can choose to complement your other payment services with Visa B2B Connect

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**Choice** – you have the options to use your own or Visa's FX rates for foreign currency payments

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**Innovative technology** – our unique technology offers significant benefit when compared to alternative solutions.

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# Visa Business Solutions

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We push the limits of possibility to make business environments faster, smarter, and more connected. For companies of any size in any industry globally\*, we create a more efficient payments infrastructure that flexes as their needs evolve.

We design solutions to meet business objectives, creating ways to improve visibility and optimize cash flow, so businesses can confidently make smart decisions. And through our global reach, we deliver industry insights and technical expertise that empower them to succeed now and into the future.

[Visa.com/VisaB2BConnect](https://www.visa.com/VisaB2BConnect)

\* Availability varies by country. Contact your Visa representative for current availability.

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The Visa logo is positioned in the bottom right corner of the page. It consists of the word "VISA" in a bold, white, sans-serif font. The background of the entire page is a high-quality image of Earth from space, showing the curvature of the planet and a bright sunburst effect on the right side, creating a sense of global connectivity and innovation.