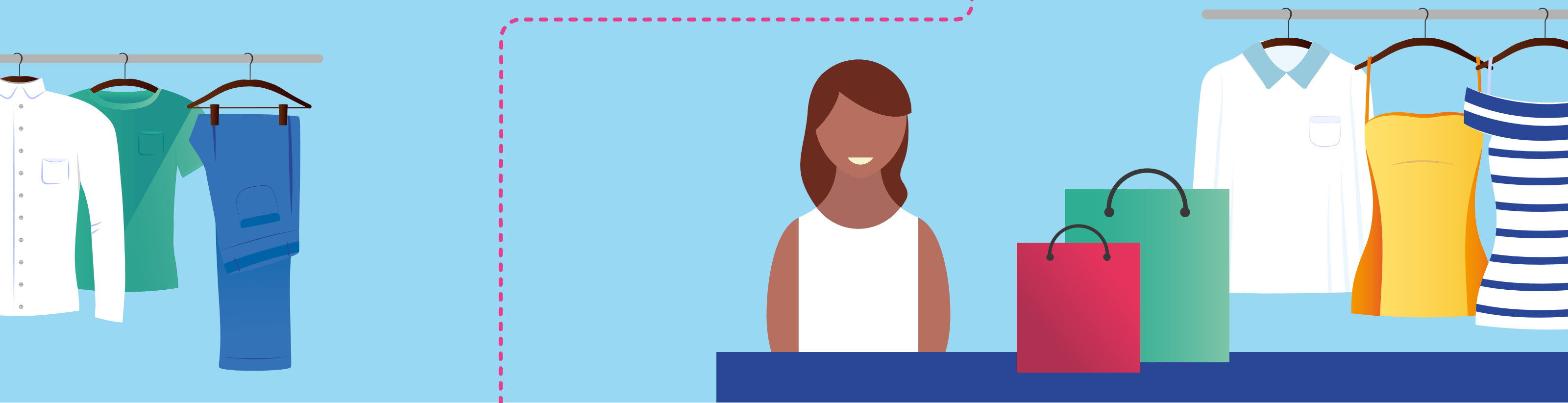# What happens when you pay with Visa?

VISA everywhere you want to be

£30

James buys a jumper from Z Fashion and pays £30 on his Visa with contactless

What happens when he taps?

VISA

Who gets what?

What's the role of James' Bank?

★ Enables James to pay in the most convenient way for him
★ Verifies that each payment made is from James
★ Protects James from fraudulent activity
★ Enables James to shop when and where he wants, online, at home and abroad
★ Keeps James' details safe and secure
★ Helps James track his spending

James' bank charges
£0.06

What is Visa's role?

VISA

★ Analyses James' payment in less than a second to identify it's definitely him
★ Provides protection if James' Visa card is lost, stolen or fraudulently used
★ Alerts James' bank when a payment has occurred on his account
★ Moves the money from James' bank to Z Fashion's bank
★ Manages the return of James' funds should he decide to return his purchase
★ Guarantees James won't be held responsible for unauthorized charges via Zero Liability Policy*

Visa charges
£0.01

What's the role of Z Fashion's bank?

Z FASHION

★ Enables Z Fashion to accept all forms of digital payments
★ Guarantees Z Fashion receives their payment
★ Records each transaction removing unnecessary paperwork
★ Helps Z Fashion accept payments in different currencies
★ Enables Z Fashion to sell online and in-store
★ Helps protect Z Fashion from fraud or theft

Z Fashion's bank charges
£0.56

Z Fashion pays £0.63 for a simple, seamless and secure transaction. James pays nothing!

£

Z Fashion receives
£29.37

Z FASHION

Example shown is for a purchase with a UK domestic debit account. The retailer's bank fee is an average based on published Merchant Service Charge (MSC) fees in the UK. The cardholder's bank fee is regulated at 20 basis points. Fees may vary depending upon the specific merchant and transactions type.