



Visa Straight Through Processing



Fast, easy and seamless invoice payments

With Visa Straight Through Processing (STP), your customers will enjoy a secure and easy way to pay, ensuring you receive payments faster with a simplified reconciliation process.

How your business benefits



Earlier settlement for invoices

Get paid faster and reduce days sales outstanding



Improve your cash flow

Free up working capital for other short-term expenses



Less time reconciling invoices

Receive rich electronic remittance data for easy payment reconciliation



Payment automation

No need to change existing accounts receivable processes



Reduced commercial risk

Payment is secure and guaranteed on client payment request

Here's how Visa STP works



- 1 Your customer instructs their bank to make an invoice payment using their commercial card credit line
- 2 Visa processes the payment and sends it to your acquirer
- 3 You receive the payment and invoice details electronically
- 4 Visa securely sends the payment confirmation to your customer



Getting started is as easy as 1, 2, 3...

- 1 **Enrol your business** in Visa STP by contacting Visa at stpeu@visa.com
- 2 **Visa handles the rest**, creating a unique ID that you can share with your customers
- 3 **Tell your customers** you now accept Visa STP payments

Make invoice payments hassle-free

For more information visit www.visa.co.uk/run-your-business/stp-for-supplier.html