What happens when you pay or get paid with Visa?

James buys a jumper from Z Fashion and pays £20 on his Visa with contactless.

What happens when he taps?

Who gets what?

What's the role of James' bank?

Enables James to pay while keeping him safe and secure

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

James' bank charges
£0.04

What role does Visa play?

Verifies James' payment and processes the transaction

- Analyses over 500 characteristics of James' payment in less than a second to verify it's being made by him
- Provides Z Fashion with unmatched scale and reliability – for the last 5 years, Visa's network has successfully processed over 99.999% of transactions
- 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

Visa charges
£0.01

What about Z Fashion's bank?

Enables Z Fashion to accept payments and safely sell their products

- 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
£0.18

Z Fashion pays **£0.23** for a simple, seamless and secure transaction.

James pays nothing!

Z Fashion receives
£19.77

VISA