

Championing Security in Electronic Payments



VISA

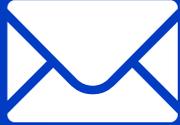
Forward Looking Statement

These presentations contain forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995. These statements can be identified by the terms "objective," "goal," "strategy," "opportunities," "continue," "can," "will" and similar references to the future. Examples of such forward-looking statements include, but are not limited to, statements we make about our corporate strategy and product results, goals, plans and objectives. By their nature, forward-looking statements: (i) speak only as of the date they are made, (ii) are neither statements of historical fact nor guarantees of future performance and (iii) are subject to risks, uncertainties, assumptions and changes in circumstances that are difficult to predict or quantify. Therefore, actual results could differ materially and adversely from those forward-looking statements because of a variety of factors, including: the impact of new laws, regulations and marketplace barriers; developments in litigation or government enforcement; economic factors; industry developments; system developments; loss of organizational effectiveness or key employees; failure to effectively develop products and businesses; Visa Europe's exercise of their put option, and the other factors discussed in our most recent Annual Report on Form 10-K filed with the U.S. Securities and Exchange Commission. You should not place undue reliance on such statements.

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The amount of data is enormous and growing



Email users send

204,166,667
messages

Google

Google receives over

2,000,000
search queries

facebook

Facebook users share

684,478
posts



Twitter users send over

100,000
tweets



644,444
phishing emails sent

***every
minute.***

What's driving the massive data creation?



In 2016....

6.4 billion
connected devices

In 2020....

25 billion
connected devices



Our future depends on building layers of security to protect and harness data

Devalue Data

Render data useless for criminals, reducing incentive for payment breaches



Empower Consumers

Engage cardholders as an underutilized resource in fighting fraud



Data



Protect Data

Safeguard payment data



Harness Data

Identify fraud before it occurs and increase confidence in approving good transactions



Securing our growth requires us to balance convenience and security



Convenience



Security

DATA