



Beyond Boundaries

Claus Richter

Country Manager, Denmark



Disclaimers and Notice of confidentiality

Case studies, comparisons, statistics, research and recommendations are provided “AS IS” and intended for informational purposes only and should not be relied upon for operational, marketing, legal, technical, tax, financial or other advice. Visa Inc. neither makes any warranty or representation as to the completeness or accuracy of the information within this document, nor assumes any liability or responsibility that may result from reliance on such information. The Information contained herein is not intended as investment or legal advice, and readers are encouraged to seek the advice of a competent professional where such advice is required.

Best Practice Disclaimer: These materials and best practice recommendations are provided for informational purposes only and should not be relied upon for marketing, legal, regulatory or other advice. Recommended marketing materials should be independently evaluated in light of your specific business needs and any applicable laws and regulations. Visa is not responsible for your use of the marketing materials, best practice recommendations, or other information, including errors of any kind, contained in this document.

Confidentiality: This presentation is furnished to you solely in your capacity as a client of Visa and/or a participant in the Visa payments system. By accepting this presentation, you acknowledge that the information contained herein (the “Information”) is confidential and subject to the confidentiality restrictions contained in the Visa Core Rules and Product and Service Rules or other confidentiality agreements, which limit your use of the Information. You agree to keep the Information confidential and not to use the Information for any purpose other than in your capacity as a customer of Visa or as a participant in the Visa payments system. The Information may only be disseminated within your organization on a need-to-know basis to enable your participation in the Visa payments system. Please be advised that the Information may constitute material non-public information under U.S. federal securities laws and that purchasing or selling securities of Visa Inc. while being aware of material non-public information would constitute a violation of applicable U.S. federal securities laws.

Nordic Fintech Week 2024

- 01 Nordics within the digital space
- 02 Visa beyond boundaries
- 03 Payments in an AI context



Nordic Fintech Week 2024

- 01 Nordics within the digital space.
- 02 Visa beyond boundaries
- 03 Payments in an AI context



Status on Denmark and
the Nordics within the

digital space.

Digital Strength of the Nordic Business



Denmark, Finland and Sweden are **top 4** in digital
competitiveness in Europe

Nordics are at the **forefront** in Artificial Intelligence
in Europe

Status on Denmark and
the Nordics within the

digital space.

NORDIC

Highly digital population



96% buys online once a month

5G coverage close to **100% by 2025**

Over 80% of the population uses social media and growing

Status on Denmark and
the Nordics within the

**digital
space.**

NORDIC-3

Visa's role & commitment



**Removing Friction, Improving the
Environment and supporting the
Economy**

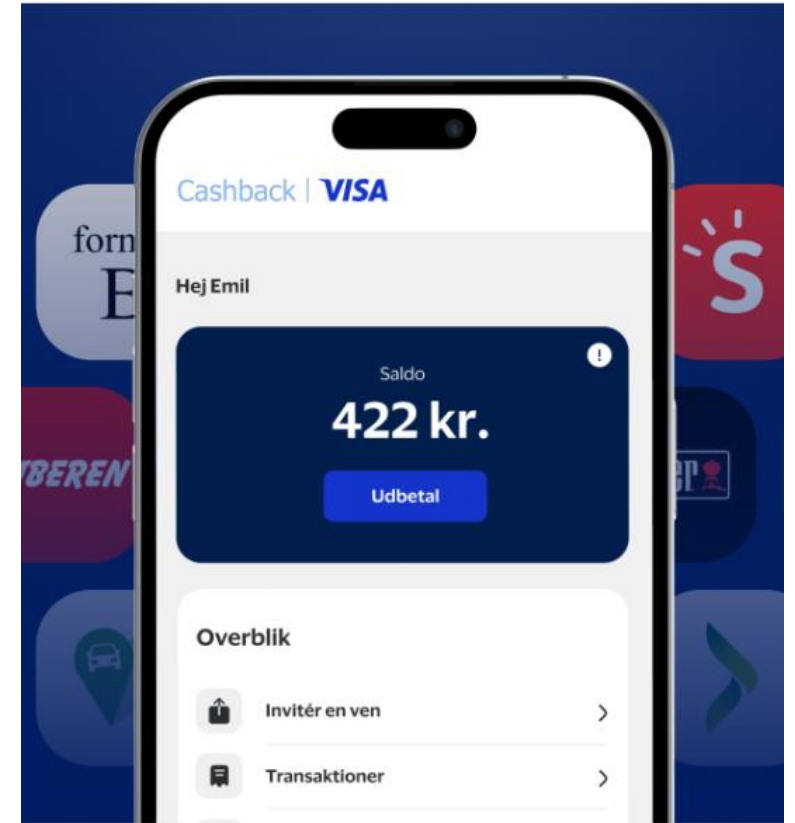
Visa's role & commitment



Storebælt



Tomra



Cashback

Nordic Fintech Week 2024

- 01 Nordics within the digital space.
- 02 **Visa beyond boundaries**
- 03 Payments in an AI context



There are three key trends influencing the market

01

Consumerization of B2B commercial payments

02

Increased adoption of digital technologies

03

Modernization of legacy platforms

A2A
POTENTIAL

\$200T

Visa Card
volume \$14,3T

Visa Direct

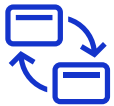
Move money your way



Collect



Hold



Convert



Send



Source placeholder

Innovating to put customers first with 65 years of experience and trust

A new solution

Extending Visa into A2A



User experience

*Consistent and trustworthy
experience with new API
and UX standards*

Rulebook

*Consistent and trustworthy
experience with new API
and UX standards*

Disputes

*Consistent and trustworthy
experience with new API
and UX standards*

Commercial model

*Consistent and trustworthy
experience with new API and
UX standards*

Operating model

*Consistent and trustworthy
experience with new API and UX
standards*

Visa Direct enabling both clients as well as partners

Trends and reach.



Uber



LUNAR^o



Revolut



Froda

Nordic Fintech Week 2024

- 01 Nordics within the digital space.
- 02 Visa beyond boundaries
- 03 Payments in an AI context



The AI Journey with Visa

Yesterday



Predictive
AI



Narrower
focused
application



Increase
authorizations



Reduce
fraud



Settlement and
Forecasting



Risk
Evaluation

The AI Journey with Visa

Today



**Generative and
Predictive AI**



**Growing
exponentially**



**Positive customer
experience**



**Increased
productivity**



**Government and
business**

The AI Journey with Visa

Tomorrow



**AI in our
everyday lives**



**A changing
world and
economy**



**AI
enhanced
payments**



**New risk
landscape**

AI used for fraud detection

Transaction Attributes
Evaluated with AI

500 / ms

Annual Fraud savings with
Visa Tools & Capabilities

\$41B

Thank
you

NEW24

VISA



Claus Richter

Country Manager, Denmark

