



## Introducing Visa Cross-Border Solutions: Unlock the next generation of money movement

Welcome to Visa Insights for Issuers, where we bring you the latest perspectives on the payment ecosystem. In this edition, we are thrilled to introduce to you our new solution: **Visa Cross-Border Solutions** designed to empower issuers like you, to provide your customers with seamless cross-border money movement capabilities.

At Visa, we understand the rapidly changing landscape of the payment industry. The B2B segment currently dominates 96%<sup>1</sup> of all global cross-border payment volumes, and we recognize the significance of banks in the global infrastructure. Our goal is to leverage technology to enhance offerings for all, enabling you to maintain a leading position in the market and seize new opportunities for growth.

We believe that European banks play a vital role in the global infrastructure, and we are committed to empowering you with the tools and technology necessary to compete effectively.

Visa Cross-Border Solutions, which combines Visa's cross border reach, scale and security, as well as the flexibility and agility of our Currencycloud platform, is here to propel your institution towards greater growth and innovation.

Thank you for being a valued partner of Visa. Together, we can shape a future where financial services reach every corner of the globe, uplifting lives and businesses alike. To explore our solutions further and discuss its potential benefits for your institution, please contact our dedicated team at [IssuersCommunityEU@visa.com](mailto:IssuersCommunityEU@visa.com)



Sincerely,

*Luciana Mosoia*

Luciana Mosoia  
GM, EMEA, Visa Cross-Border Solutions  
**Visa**



## SMB CROSS-BORDER LANDSCAPE

# \$111 trillion

is the projected **value of the global B2B payments** market by 2027.<sup>2</sup>  
A considerable rise from its present worth of over \$88 trillion in 2022.

## 54%

of global companies say **speed of payment is their primary factor** in choosing cross-border B2B payment solutions.<sup>3</sup>

## 90%

of global companies consider it important or very important for **fast payments to carry smart, extensive remittance information** with them.<sup>4</sup>

## THE OPPORTUNITY EMPOWERED BY VISA

Leveraging our FX purchasing power, deep cross border expertise and risk mitigation to deliver the extraordinary **at scale**.

SMBs have the flexibility to hold and manage funds in up to **+34 currencies**. Payments are received and paid out via SWIFT and domestic routes; to more than **180 countries and territories**.

Visa Cross-Border Solutions empowers issuers to optimize end-to-end payments, leveraging cutting-edge technology like **AI, automation, and straight-through processing (STP)** for enhanced efficiencies.

Most payments settle to the end beneficiary in seconds or minutes; setting a new standard of **speed, transparency and security** for our customers everywhere.

Reconciliation is made easy by combining the ability to issue customers with **unique IBANs** and named accounts, end-user notifications and transparent tracking and reporting capabilities.

# How Starling Bank solved global challenges for SMBs



Embedded cross border capability enabled SMB customers to seamlessly pay and get paid, exchange and manage funds with their international suppliers and customers in 18 currencies.

[Read Starling Bank case study](#)



## Upcoming events

Join us at Visa in reshaping the future of banking by making cross-border payments fast, transparent, and affordable.

### MoneyLIVE Nordic Banking

23 – 24 October 2023

Copenhagen

[Meet us there](#)

### Visa Cross-Border Money Movement

9 November 2023

Visa London

[Coming soon](#)

### MoneyLIVE Payments Europe

21 – 22 November 2023

Amsterdam

[Meet us there](#)

1. EY Global 2021, [How new entrants are redefining cross-border payments](#)
2. B2B payments: [Key opportunities, segment analysis & market forecasts 2022-2027 \(2\)](#)
3. [2022 AFP digital payments survey report \(1\)](#)
4. [2022 AFP digital payments survey report \(1\)](#)

