

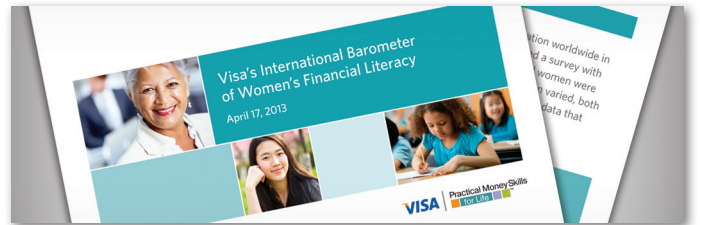
Visa's Financial Literacy Program

As a core tenant of Visa Inc.'s corporate responsibility effort, our award-winning financial literacy initiatives continue to expand in scope, reach and quality.

Overview

Visa Inc.'s financial literacy initiative was created in 1995 and has grown into a robust, multi-faceted program used by parents, teachers, students and consumers of all ages around the globe. A key principle of Visa's program is to consistently develop innovative channels that help people effectively learn the fundamentals of personal finance, including budgeting, saving and the wise use of credit.

The cornerstone of our flagship Practical Money Skills for Life program is providing interactive resources to help educate parents and consumers. We also offer a robust classroom curriculum for educators. Among the most popular components of the program are the educational video games Financial Football and Financial Soccer.



In 2013, Visa released an International Barometer of Women's Financial Literacy that provides insight into the personal finance strengths and opportunities of women in 27 countries.



THE HUFFINGTON POST
THE INTERNET NEWSPAPER: NEWS BLOGS VIDEO COMMUNITY

Social media channels play a crucial role in engaging consumers in personal finance. Visa runs Facebook pages, a YouTube channel, Twitter accounts, a weekly iTunes podcast and a blog on the Huffington Post website — all focused on financial literacy.



Visa has unveiled a dynamic new Practical Money Skills for Life financial literacy curriculum for high school educators, complete with teacher's guides, student activities and extension ideas.



Practical Money Skills
for Life™

Visa's financial literacy program reaches more than 85,000 teachers each month through an email newsletter, and the syndicated Practical Money Matters weekly column runs in over 500 newspapers and on the radio.

Financial Literacy & Education
SUMMIT 2013

**FEDERAL RESERVE BANK
OF CHICAGO**

Partnerships with government officials include an annual Financial Literacy & Education Summit with the Federal Reserve Bank of Chicago, and the adoption of Financial Football in collaboration with 37 state governments and the District of Columbia.

Program Reach

Visa's financial literacy programs are being used in more than 30 countries. Our program websites receive over 3.5 million page views each month. This number continues to grow at a steady rate as we continually increase the quality of our content.



Visa redoubled our pledge made at the Clinton Global Initiative Conference to reach 20 million people worldwide with our financial literacy program by May 1, 2013. That goal was surpassed one year ahead of schedule. We have now reached 28 million people and continue to add one million more each quarter.

A case study by Wells Fargo in partnership with Visa shows that early financial education has a dramatic impact on consumers' behavior. Young adults receiving their first credit cards who completed an online education program showed a 51.2 percent improvement in bankruptcy rates. Participants also had 20 percent lower revolving balances, and were 45.1 percent less likely to have past due accounts and were 22.8 percent less likely to have late fees on accounts than those who didn't take the lessons.

Global Programs



Visa teamed up with Marvel to develop an exciting comic book that teaches kids personal finance skills. In *Saving the Day*, the Avengers assemble to defeat the villain Mole Man and his evil army while learning important financial skills.

Available in eight languages in countries around the globe, the action-packed comic features a budgeting worksheet, finance terms and more.



Engaging students with educational video games makes learning about personal finance fun. Harnessing the power of the world's most popular sport, Financial Soccer has been used over three million times to date. The game has been localized and translated into 14 languages and has rolled out in more than 35 countries.



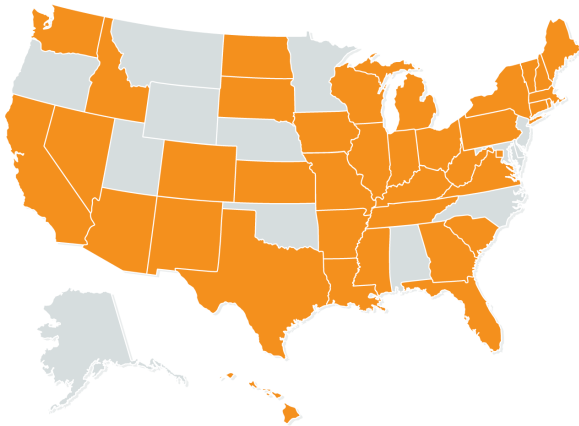
New Orleans Saints quarterback Drew Brees helped Visa distribute Financial Football, a fast-paced, interactive game available online and as a free app for iPhones and iPads on iTunes.

Visa developed two educational video games to provide elementary school children with foundational personal finance skills. Peter Pig's Money Counter teaches kids to count coins, while Money Metropolis helps them learn about saving for a goal. Both games can be played online. Peter Pig is also available for Android phones and tablets.



Partnering with Policymakers

Visa's Financial Football video game has been enthusiastically embraced by state government officials. So far, 37 state governments and the District of Columbia have endorsed the game and distributed free copies to every public high and middle schools in those states—over 28,000 schools.



Visa co-hosted the seventh annual Financial Literacy & Education Summit with the Federal Reserve Bank of Chicago on April 17, 2013. Themed “Improving Women’s Financial Literacy and Capabilities Globally,” the Summit was webcast live and viewed by thousands of financial literacy leaders around the world.



Summit 2013 Keynote speaker Richard Cordray, Director of the Consumer Financial Protection Bureau.

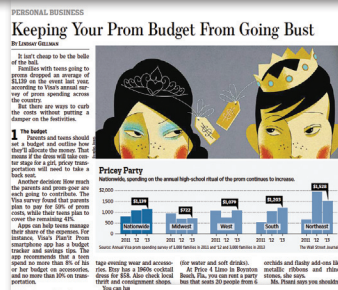
Featured speakers included: Richard Cordray, Director of the Consumer Financial Protection Bureau (CFPB); Yaseen Anwar, Governor, State Bank of Pakistan; Linah Mohohlo, Governor, Bank of Botswana; and Bernie Ripoll, MP, Parliamentary Secretary to the Treasurer, Australia.



Panel discussion during the Summit addressed international challenges to improving financial literacy and capabilities for women.

Communication

Visa's innovative efforts have earned coverage from media outlets including: The Wall Street Journal, USA Today, The New York Times, CNBC, CNN, Fox News, and The Washington Post to name a few. Stories have also been featured in global outlets, including Brazil's Diário do Comércio, Mexico's TV Azteca and Canada's National Post, among countless others.



Visa's weekly Practical Money Matters newspaper column runs in over 500 community papers throughout the U.S. in both Spanish and English, as well as on the popular Huffington Post website. Visa has also developed a companion syndicated radio series, which is aired on radio stations across the country and available as free podcasts on iTunes.

Another direct communications channel, the Practical Money Skills monthly newsletter, which has over 85,000 subscribers and provides educators with timely articles, tips and curriculum updates.

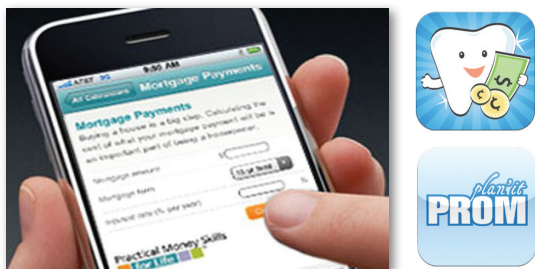
Social Media

Fully utilizing social media channels is a high priority for Visa and financial literacy provides us a strong platform for this effort. Our social media channels include



Facebook, Twitter and YouTube. Our personal finance channel on YouTube is continually updated with new videos, including those created by Sal Khan, founder of the Khan Academy.

We are a key part of the digital conversation on improving financial literacy education by communicating with educators, government and non-profit partners through social media.



Knowing that the screen of choice for many today is their mobile phone, we launched a free Plan'it Prom app in April 2013 for iPhones, iPads and Android phones. With prom spending at an all time high, Plan'it Prom empowers students and parents to plan, budget and cut costs with a prom countdown, timeline and budget health meter in a layout that is fun and easy to use. Prior to that, the Tooth Fairy Calculator app was introduced for iPhones and iPads, which allows parents to see what the tooth fairy is leaving under the pillow in other similar households. Our popular Financial Football game is also available for free for the iPhone and iPad.

Partnering with Clients

Providing our financial literacy expertise to Visa clients is one of the unique value propositions our program offers. More than 250 banks and credit unions have cobranded Visa's financial literacy sites and used our content to power their own efforts.



The cobranded initiative with McDonald's remains the largest U.S. employer-based financial literacy program. In 2012, McDonald's added a Practical Money Skills Budget Journal tool and videos to educate its

employees about making financial goals, building budgets and tracking purchases. Since its inception in December 2008, more than one million of McDonald's employees have taken advantage of these services. Other workplace programs were launched for employees of Dominos Pizza and the City of Chicago.

Resources

Practical Money Skills

www.practicalmoneyskills.com

What's My Score

www.whatsmyscore.org

Financial Football

www.practicalmoneyskills.com/football

Financial Soccer

www.financialsoccer.com

Financial Literacy & Education Summit 2013

www.practicalmoneyskills.com/summit

McDonald's

www.practicalmoneyskills.com/mcdonalds

Facebook

www.facebook.com/PracticalMoneySkills

www.facebook.com/WhatsMyScore

www.facebook.com/FinancialFootball

www.facebook.com/ToothFairyCalculator

Twitter

www.twitter.com/PracticalMoney

YouTube

www.youtube.com/pmsfl