Enabling Mobile Services: From Concept to Reality

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Forward-Looking Statements

Today’s presentations may contain, in addition to historical information, forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended.

These forward-looking statements are based on our current assumptions, expectations and projections about future events which reflect the best judgment of management and involve a number of risks and uncertainties that could cause actual results to differ materially from those suggested by our comments today. You should review and consider the information contained in our filings with the SEC regarding these risks and uncertainties.

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Visa’s Business Network

1. **Build Network:**
   Increasing the number of participants in Visa’s network

2. **Drive Access:**
   Growing the number of interactions between participants

3. **Deliver Enhanced Value:**
   Enhancing the value of each interaction for all stakeholders
Opportunity

Mobile may be the world’s first ubiquitous technology with 3.3B devices

Source: 2006 GSM Association; ICT Research; Morgan Stanley – Global Internet Trends
Visa’s mobile strategy extends Visa payment, money transfer, value-added services, and acceptance capabilities to mobile channels.
Visa Mobile Pilots
Thank you