Easy integration. Full automation. Complete control.

Optimize your accounts payable flow with Visa Straight Through Processing.

Make fully automated payments a reality with Visa Straight Through Processing (STP). This innovative commercial card processing technology works across the Visa Network. So you can connect with participating suppliers more efficiently.

Here's how your business benefits with Visa STP:

- **Eliminate manual processing** and human error

- **Gain added payment control** over the timing of each transaction

- **Automate payments and improve relationships** with participating vendors

- **Get enhanced Visa security** – no payment details are shared via email

▶ Make fully automated payments a reality

Contact your Financial Institution or Visa to enroll today

Learn more at visa.com/commercial/STP/buyer

VISA everywhere you want to be

See back for more information about Visa STP

5 reasons to make Visa STP the strategic payment solution for your business

1. Reduced payment costs – eliminate manual processing and the need to print paper cheques

2. Improved reconciliation – payments are initiated for a specific amount, making reconciliation fast, accurate and easy

3. Seamless integration into existing processes – implement quickly and easily without disrupting your business

4. Stronger vendor relationships – streamlining your payment process can lead to more favorable terms with participating suppliers

5. Greater control over payment timing – your accounts payable team can initiate payments with vendors on your schedule

Plus, Visa can even help identify suppliers who already use Visa STP.

Give your accounts payable team an end-to-end solution
Here's how Visa STP works:

You provide payment instruction file to your Financial Institution

Visa receives file from your Financial Institution and passes through for processing

Your supplier receives payment automatically

Visa securely sends you complete purchase detail for reconciliation

▶ Make fully automated payments a reality
Contact your Financial Institution or Visa to enroll today

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VISA *everywhere you want to be*

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