



Banrisul and Visa sign partnership to expand the Banricompras network

Banrisul announced today (October 7th) that it is the newest Visa acquirer. After the partnership is concluded, Banricompras will begin capturing transactions with credit, debit and pre-paid Visa cards. Visa cardholders will have more options when paying for their purchases, particularly in the states of Rio Grande do Sul and Santa Catarina.

According to Banrisul's CEO, Túlio Zamin, the Banricompras network, which currently has more than 90,000 accredited merchants, will have a new market advantage. "The initiative will expand the Bank's own service chain, which will become a multibrand network offering various electronic means of payment alternatives in a single POS."

Mr. Zamin explained that, as far as Banrisul's expansion project is concerned, the strengthening of Banricompras is part of the Company's sales strategy, expanding businesses with retailers. Among the advantages offered to merchants are advances on receivables from Banricompras network transactions and working capital loans based on network sales.

"With Banricompras, clients and retailers will benefit from the Visa global processing network's security, convenience and up-to-date solutions," declared Rubén Osta, Visa do Brasil's CEO. "We work hard to guarantee the scale and flexibility that the Visa network needs to deliver on its promise of Visa acceptance anywhere and anytime," added Mr. Osta.

The Visa network has a processing capacity of more than 24,000 transactions per second and 71 billion transactions per year. For more than 18 consecutive years, the Visa network has maintained 100% availability in peak periods, such as Christmas and Mother's Day, ensuring maximum performance and efficiency for cardholders, merchants and other payment chain participants.

Banricompras uses the services of CSU CardSystem, which will be responsible for processing and settling transactions captured with Visa cards through the Banricompras network.



About Banricompras

Banrisul's own network for capturing credit and debit card transactions has 100,000 accredited merchants, most of which in the states of Rio Grande do Sul and Santa Catarina. An average of six million transactions worth R\$450 million are processed every month. Credit and debit cardholders can choose from various electronic means of payment options in the Banricompras network. Merchants are offered several advantages such as the use of a single technology in stores, leading to cost reductions; guaranteed payment of sales; lower delinquency due to the replacement of checks by cards; advances on receivables from card transactions; and the possibility of a unified checking account to receive credits from several cards. For further information access www.banrisul.com.br.

About Visa

Visa is a global payment technology company that connects consumers, businesses, financial institutions, and governments in more than 200 countries and territories to fast, secure, and reliable digital currency. This digital currency has the support of one of the world's most advanced processing networks – Visa – capable of handling more than 20,000 transactions per second, also offering fraud protection for consumers and guaranteed payment for merchants. Visa is not a bank and does not issue

cards, grant credit or determine client interest rates and fees. Visa's innovations allow its accredited financial institutions to offer a broader portfolio of solutions to end clients: payment on demand with debit cards, as well as pre-payment or post-payment with credit cards. For further information, access www.visa.com.br or <http://brasil.blog.visa.com/>.

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