



Visa Straight Through Processing

Optimal cashflow. Seamless integration. Greater control.

Pay your supplier effortlessly and securely. Visa Straight Through Processing (STP) lets you improve your accounts payable flow and connect with participating suppliers more efficiently.

How your business benefits



Better cashflow

Utilise your commercial credit card line to improve your working capital position



Easy implementation

Seamlessly integrates into your existing processes without disrupting your business



Greater control

Your accounts payable team can initiate payments with vendors at any time



Stronger relationships

The potential for more favourable terms with participating suppliers by automating payments



Simplified admin

Faster and more accurate reconciliation as you receive complete payment details from Visa



Enhanced security

No need to share sensitive payment details via email or over the phone

Here's how Visa STP works



- 1 You provide a payment instruction file to your bank
- 2 Visa receives the file from your bank and passes it through for processing
- 3 Your participating supplier receives the payment automatically
- 4 Visa securely sends you the complete purchase details for reconciliation



Make fully automated payments a reality

For more information contact your bank or visit www.visa.co.uk/run-your-business/stp-for-buyers.html