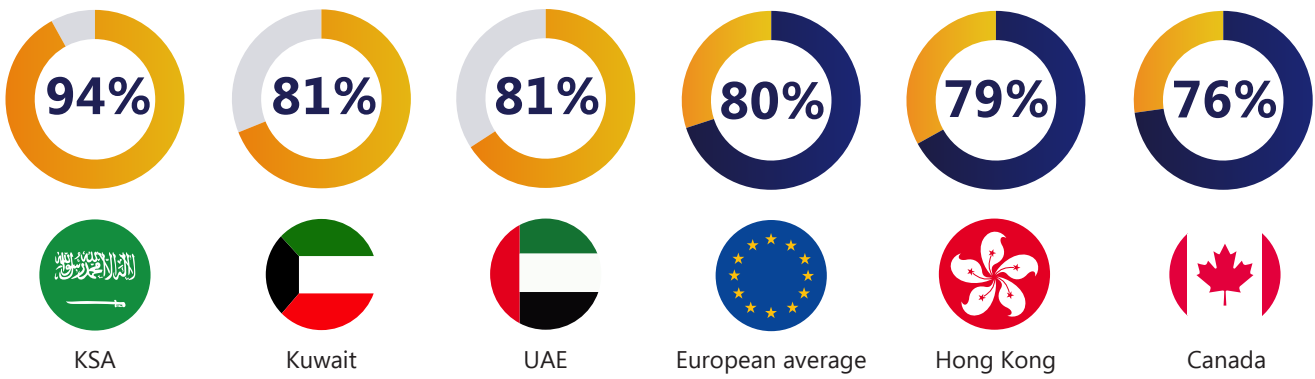


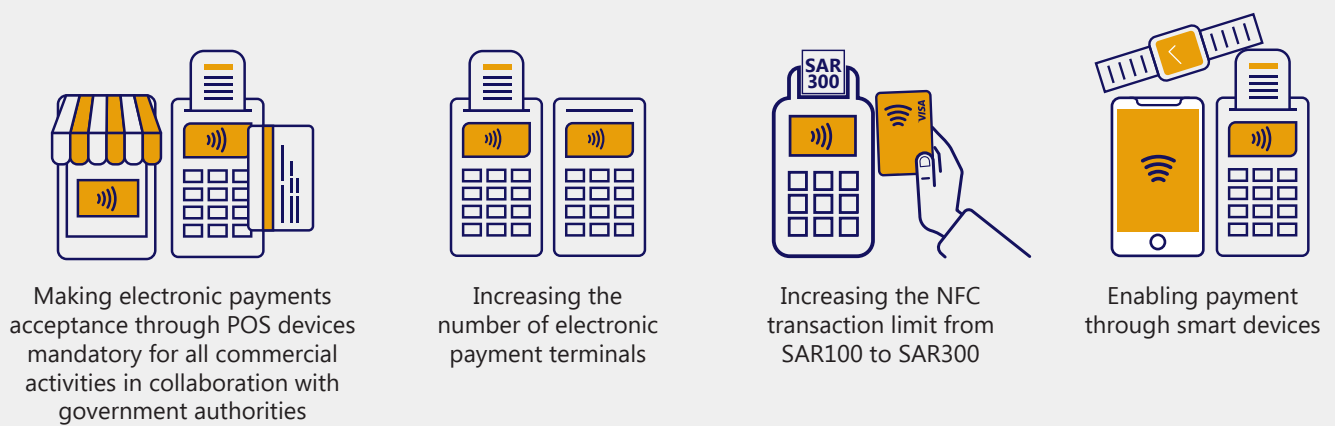
Saudi Arabia achieves highest adoption of NFC contactless payments in MENA, higher than European average, Hong Kong, and Canada



Near-Field Communication (NFC) payments penetration in Saudi Arabia:



Key initiatives by Saudi Payments that drove growth in adoption of NFC payments:



Visa's role in supporting the above-mentioned initiatives:



Breakdown of NFC transactions by commercial activity:

