

VOICES IN FOCUS

INDUSTRY INSIGHTS FROM APPU PARTNERS

INTERVIEW WITH **VISA**

Held during the APPU Postal Business Forum 2024



Nat Scheer

Head of Partnerships | Visa Government Solutions, Asia Pacific

APPU:

Everyone in the world, I think, knows Visa. But please tell us — what is Visa?

Nat Scheer:

Visa is a payments technology company, and we've been active in the public sector space for over 60 years. We work with governments, NGOs, and post offices, helping to drive financial inclusion and expand access to digital financial services.

APPU:

Can you explain in more detail how Visa works with post offices around the world?

Nat Scheer:

We engage on multiple levels. Globally, we work through partnerships — such as with the UPU - and explore how we can advance research and thought leadership for the postal sector.

APPU:

How is Visa helping connect citizens through postal networks?

Nat Scheer:

We work with postal organizations on several fronts — from thought leadership on financial inclusion to financial literacy programs. We also work directly with post offices to expand digital services like payment solutions.

APPU:

Most of us know Visa for cards. But what other services does Visa provide?

Nat Scheer:

We're well known as a consumer brand for cards, but we've evolved. Today, we're a leader in payment innovation. We offer digital payment acceptance, helping post offices accept digital payments. We issue both physical and virtual

cards, which can be embedded in mobile apps. One exciting area is our collaboration on remittances and money movement.

We've made significant investments in recent years to strengthen our ability to move money quickly, transparently, and securely around the world. These services fall under our Visa Direct brand. We can transfer money not only to cards, but also to mobile wallets and bank accounts globally.

APPU:

In the Asia-Pacific region, we have many countries that are among the world's top remittance senders. How can Visa support posts in this area?

Nat Scheer:

I believe the future is hybrid — not purely digital. Post offices play a key role in the last mile, maintaining physical branches as well. Visa can partner on various channels for remittances and digital payments — whether that's in-branch, online, or via mobile apps — to make sure everyone, everywhere has access.

APPU:

What role does Visa play in the e-commerce space?

Nat Scheer:

We facilitate the payment part — helping with acceptance of retail transactions. We also support merchants with supplier payments, and even assist in launching and managing platforms, either through Visa solutions or in partnership with technology players who build and maintain those platforms.

APPU:

In recent days, we've heard a lot about post offices working with MSMEs. Does Visa play a role in that sector?

Nat Scheer:

Yes, we have a global strategy to support micro, small, and medium-sized enterprises. It's a key focus area for Visa. This includes partnering with post offices to launch e-marketplaces tailored for MSMEs. We sometimes describe it as "an e-marketplace in a box." We do this through collaboration with tech providers and postal operators, supporting the entire value chain — from logistics to payments.

APPU:

You've been active at the APPU Postal Business Forum over the past few days. What are your key takeaways?

Nat Scheer:

It's clear the industry is in flux. There are pressures — from competition, pricing, and costs — but also many opportunities. E-commerce is a big one, and I believe it's a space the postal sector should fully embrace.

There are also opportunities to extend digital services, like government services to citizens, leveraging the post office's widespread physical network. One strong message throughout the forum was just how integrated postal services are in citizens' daily lives. That connection is a valuable asset — one that can be used to deliver more services to more people.

APPU:

We hope you've had a rewarding conference experience. We look forward to seeing Visa collaborate further with post offices in the region, especially on financial inclusion.

Nat Scheer:

Thank you. It's been a great experience, and I look forward to returning next time.