

**Strictly private and confidential**

Visa International Service Association (“*Bidco*”)

P.O. Box 8999

San Francisco, CA

94128-8999, USA

24 December 2018

Dear Sir/Madam

**Recommended cash offer for Earthport Plc by Bidco, a wholly-owned subsidiary of Visa Inc.**

We refer to the announcement of the recommended cash acquisition of Earthport Plc by Bidco, a wholly-owned subsidiary of Visa Inc. to be made pursuant to Rule 2.7 of the City Code on Takeovers and Mergers on or around the date hereof (the ***Rule 2.7 Announcement***).

Goldman Sachs International hereby gives its consent to the inclusion in the Rule 2.7 Announcement of references to its name in the form and context in which they appear.

Yours faithfully

/s/ Chris Emmerson

For and on behalf of

**Goldman Sachs International**