

## Visa Analytics Platform

Powerful payments intelligence for better decision making

# Better understand cardholder behavior

The dynamic nature of payments landscape means financial institutions need to better understand the spend and payment habits of their consumers to deliver a better cardholder experience and increase card usage.

### Visa Analytics Platform

Visa Analytics Platform puts the cardholder spend insights at your fingertips – empowering a variety of users across your organization to make faster, more informed business decisions.

**Whether you're a data analyst or an executive, Visa Analytics Platform can help you easily gain insights on:**



**Cardholder engagement level**



**Dormancy rate**



**Spend by point-of-sale (POS) entry mode roll up**

As-Is Disclaimer. The information contained herein ("Information") and recommendations are provided "AS-IS" and intended for informational purposes only and should not be relied upon for operational, marketing, legal, technical, tax, financial or other advice. Visa Inc. neither makes any warranty or representation as to the completeness or accuracy of the information within this document, nor assumes any liability or responsibility that may result from reliance on such information. The information contained herein is not intended as investment or legal advice, and readers are encouraged to seek the advice of a competent professional where such advice is required.

Best Practices Disclaimer. Recommended marketing materials should be independently evaluated in light of your specific business needs and any applicable laws and regulations. Visa is not responsible for your use of the marketing materials, best practice recommendations, or other information, including errors of any kind, contained in this document.

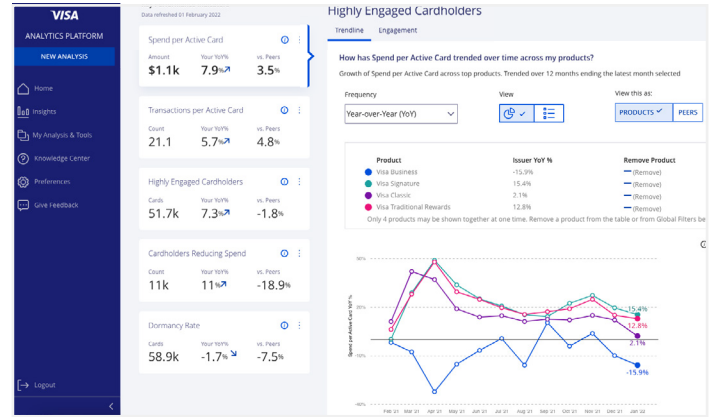
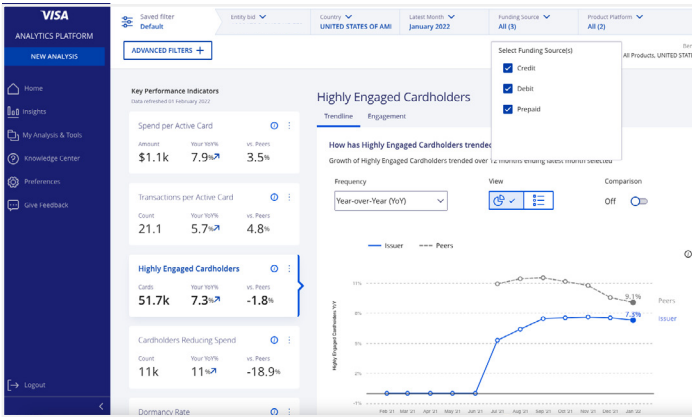
Confidentiality Disclaimer. This document is furnished to you solely in your capacity as a client of Visa and/or a participant in the Visa payments system. By accepting this presentation, you acknowledge that the Information is confidential and subject to the confidentiality restrictions contained in the Visa Core Rules and Product and Service Rules or other confidentiality agreements, which limit your use of the Information. You agree to keep the Information confidential and not to use the Information for any purpose other than in your capacity as a customer of Visa or as a participant in the Visa payments system. The Information may only be disseminated within your organization on a need-to-know basis to enable your participation in the Visa payments system. Please be advised that the information may constitute material non-public information under U.S. federal securities laws and that purchasing or selling securities of Visa Inc. while being aware of material non-public information would constitute a violation of applicable U.S. federal securities laws.



# How has your cardholder engagement trended over time?

Use the Cardholder Behavior Insight Page to review your performance. For example:

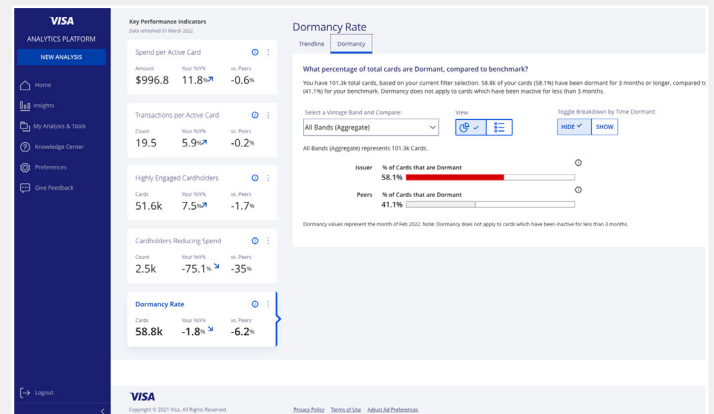
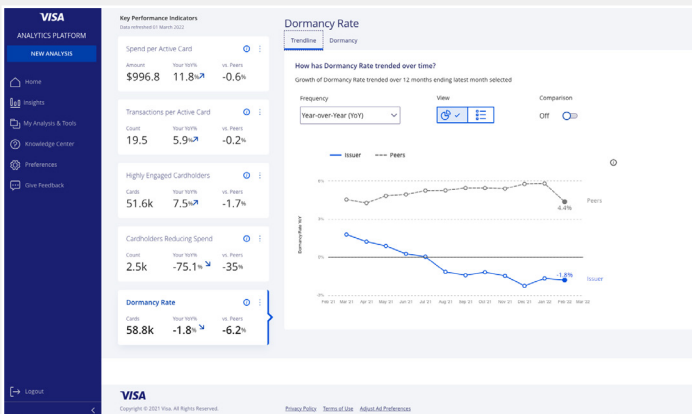
- Your highly engaged cardholders grew 7.3% YoY, but you are behind (-1.8%) peers in the YoY growth.
- Growth of Spend per Active card for one of your products "Visa Business" has declined 15.9% YoY.



# How has your dormancy rate trended over time?

Use the Cardholder Behavior Insight Page to review your performance. For example:

- Your dormancy rate has decreased 1.8% YoY.
- 58.8% of your cards have been dormant in the last three months as compared to 41.1% for your peers.



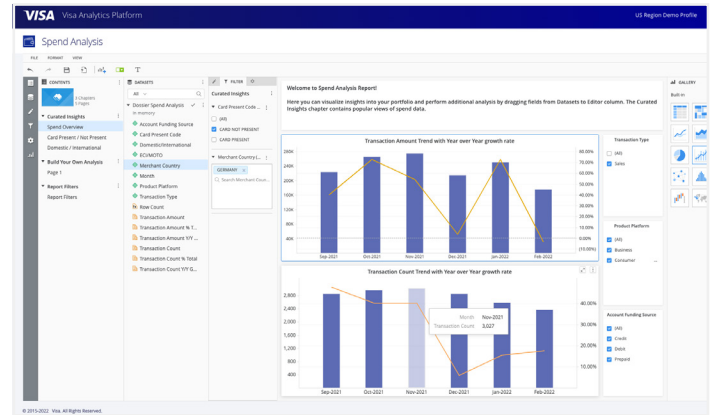
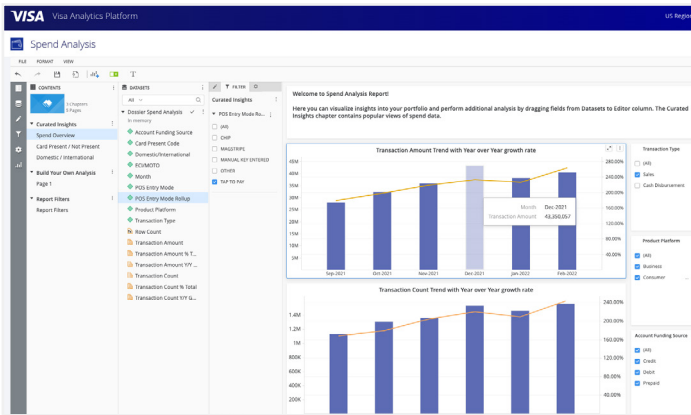
\*The data on this page are used for illustration only and do not reflect actual Visa data.



# How has your transaction activity trended over time?

## Use the Spend Analysis Report to review:

- Transaction activity by POS entry mode roll up. For example, in Dec'21 the transaction amount by "tap to pay" is \$43.35M.
- Transaction activity by location. For example, Nov'21 had the highest number of card-not-present transactions in Germany in the last six months.



To learn more:



Contact your Visa Account Executive | Email at [VisaAnalyticsPlatform@visa.com](mailto:VisaAnalyticsPlatform@visa.com) | Visit [visa.com/analyticsplatform](https://visa.com/analyticsplatform)