#### Visa Analytics Platform

Powerful payments intelligence for better decision making

#### Better understand merchant performance

Understanding merchant performance over time across metrics such as location, channels, and product can help financial institutions create strategies to improve customer engagement and increase spend.



#### **Visa Analytics Platform**

Visa Analytics Platform puts merchant performance insights at your fingertips — empowering a variety of users across your organization to make faster, more informed business decisions.

With Visa Analytics Platform you can easily gain insights on:



**Top market segments driving spend** 



**Top merchant category codes (MCCs) driving spend** 



Top merchants driving spend

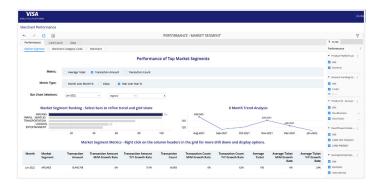
As-is Disclaimer. The information contained herein ("information") and recommendations are provided "AS-IS" and intended for informational purposes only and should not be relied upon for operational, marketing, legal, technical, tax, financial or other advice. Visa inc. neither makes any warranty or representation as to the completeness or accuracy of the information within this document, nor assumes any liability or responsibility that many 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 respons ble 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 or agree to keep the Information conditional and not to use the Information for any purpose and 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 and 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.

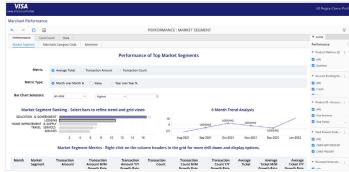


# What are your top performing market segments?



### Use the Merchant Performance Dashboard to review:

- Top five market segments based on YoY growth in transaction amount. In this example, the transaction amount for Airlines grew 101% YoY.
- Top five market segments based on MoM growth in average ticket size. In this example, the average ticket size for Travel Services grew 11% MoM.

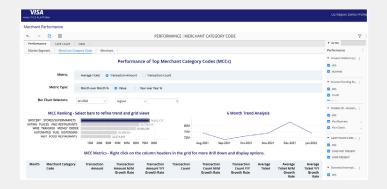


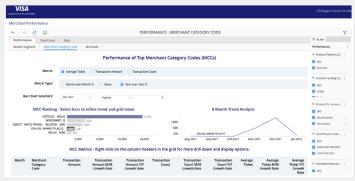


# What are your top performing MCCs?

# Use the Merchant Performance Dashboard to help identify:

- Top five MCCs based on transaction amount value along with their growth rate. In this example, the transaction amount growth rate for Grocery Stores/Supermarkets declined 9% MoM.
- Top five MCCs based on MoM growth in average ticket size. In this example, the average ticket size for Online Marketplaces declined 31% YoY.



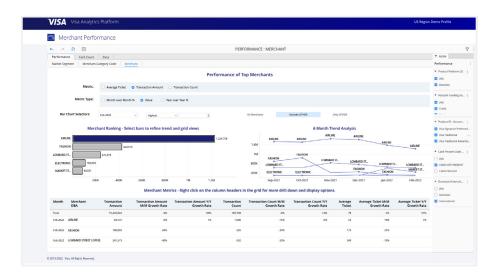




## Who are your top performing merchants?

#### Use the Merchant Performance Dashboard to review:

- Top five merchants in international based on card not present transaction volume.
- Top merchants based on account funding source and product type.





To learn more:







Contact your Visa Account Executive | Email at <u>VisaAnalyticsPlatform@visa.com</u> | Visit <u>visa.com/analyticsplatform</u>

