



### Visa Analytics Platform

Powerful payments intelligence for better decision making

# Assess portfolio performance

Understanding portfolio performance empowers financial institutions to help identify growth drivers and increase revenue.

Creating a successful portfolio strategy requires both a clear understanding of your product performance over time (across market segments, merchants, channels, and geography) — and the ability to identify areas of concern and new business opportunities by comparing your performance against peers.

#### **Visa Analytics Platform**

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

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



**Active card count** 



Net interchange volume and top interchange revenue drivers



### **Transaction amount**

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. Usai Inc. neither makes any warranty or representation as to the completeness or accuracy of the information within this document, nor assumes any lability 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.

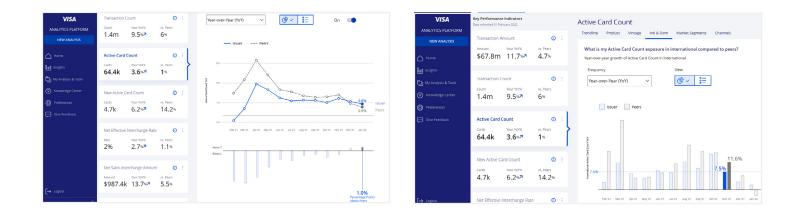
Best Practices Dischimer. Recommended marketing materials should be independently evaluated in light of your specific business needs and any applicable laws and regulations. Visa is not responsible for your use of the marketing materials, best practice recommendations, or other information, including 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 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 is confidential and not use the information for any purpose of there than in your capity as a customer of Visa or as participant in the Visa fore Rules or other confidentiality agreements, which limit the visa to restriction and your capity as a customer of Visa or as participant in the Visa fore Rules or other confidentiality agreements, which limit the visa to restriction and your capity as a customer of Visa or as participant in the Visa to restriction and your capity as a customer of Visa or as participant in the Visa to restriction and your capity and that purchasing or selling securities of Visa in while being work or material non-public information would constitute a violation of applicable U.S. federal securities laws and that purchasing or selling securities of Visa in while being work or material non-public information moder u.S. federal securities laws and that purchasing or selling securities of Visa in while being work or material non-public information moder u.S. federal securities laws and that purchasing or selling securities of Visa in while being work or material non-public information moder u.S. federal securities laws and that purchasing or selling securities of Visa in while being work or material non-public information moder u.S. federal securities laws and that purchasing or selling securities of Visa in the Visa being work or material non-public information moder u.S

What is your active card count and how do you compare against peers?

# Use the Product & Portfolio Insight Page to review your performance. For example:

- Your active card count has grown YoY and this growth rate is higher than that of your peers.
- Your active card exposure in international markets was 4.1% percentage points below your peers in November 2021.





What is your net interchange volume and what are the top interchange revenue drivers?

Use the Net Interchange Summary Report and the Product & Portfolio Insight Page, to review your performance. For example:

- Your interchange volume for card not present is higher than card present.
- Restaurants market segment is your top interchange revenue driver in January 2022 but has seen a -0.8% decline vs. peers.

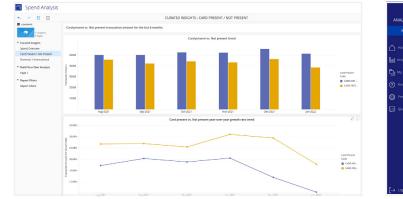


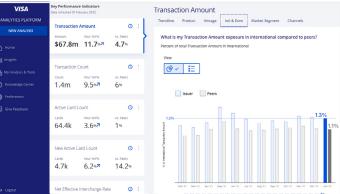
\*The data on this page are used for illustration only and do not reflect actual Visa data

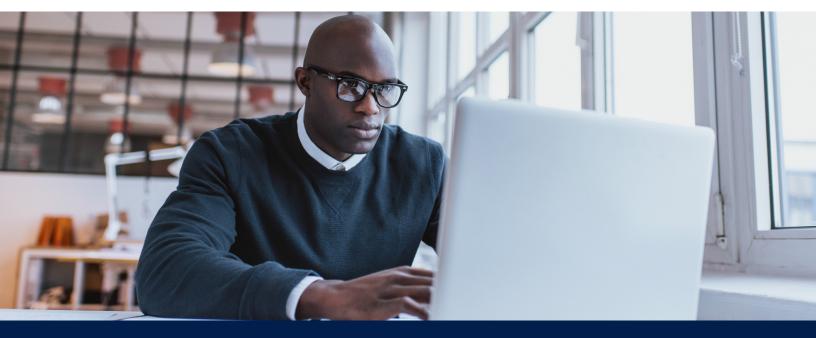
## What is your transaction amount and how do you compare against your peers?

#### **Use the Spend Analysis Report and the Product** & Portfolio Insight Page, to review your performance. For example:

- A higher percent of your transaction volume in the last six months is driven by card not present transactions.
- Transaction amount in international markets in the last 12 months is higher than that of your peers.







To learn more:

....



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

