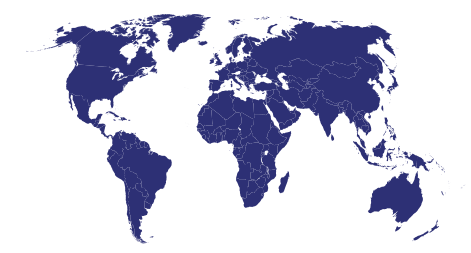


International Benchmarking and Gap Assessment



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Acquirer Client



Challenge

A leading global acquirer believed it had exhausted most growth opportunities identifiable from best practices in its own domestic market. The client was interested in being benchmarked against other, more mature markets.

- How does our performance compare to those in developed markets?
- What are the key lessons we can derive from industry leaders, and how do we capitalize on those learnings to grow revenue or increase efficiency?
- Can we increase the size of the market by creating new acceptance that provides incremental revenue to my existing business?

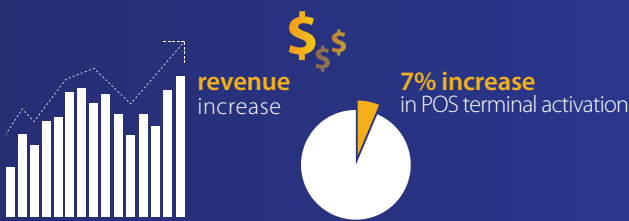
Solution

Visa Performance Solutions was engaged to benchmark the client's key performance indicators (KPIs) for user experience against international players in order to understand global best practices, optimize processes and drive increased POS volumes. Our solution approach included the following actions:

- Performed diagnostic, drawing on international benchmarks, to assess client's opportunities across the merchant lifecycle
- Identified opportunities to improve processes at each phase of the merchant lifecycle — targeting, sales, application & onboarding, activation, usage and retention
- Prioritized recommendations based on ease of implementation and size of the opportunity

Client Impact

- Generated incremental revenue by increasing acceptance in untapped merchant segments and new geographical areas
- Realized a 7 percentage point increase in POS terminal activation



Visa Performance Solutions is the advisory business arm of Visa, Inc. Our tailored consulting services and automated solutions are designed to help financial institutions, acquirers, and merchants succeed in today's fast-changing payments industry. For more information, please visit www.visa.com/VPS or send an e-mail to vps@visa.com.

