

Merchant Sales Health Check



Acquirer Client



🎯 Challenge

A Southeast Asian acquirer client wanted to grow its merchant business and help its merchant clients reduce the cost of accepting payments. The client had a good base from which to build its merchant business, with a sound acquiring and bank strategy, large cardholder base and broad branch network. The client was well-positioned in certain industry segments but was underserving others.

🛠️ Solution

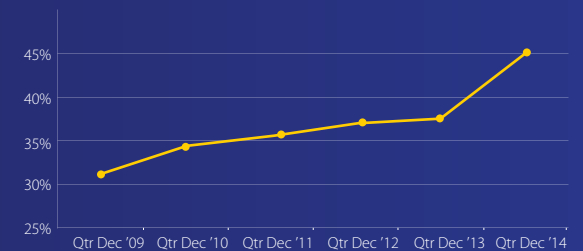
The client engaged Visa Performance Solutions to help improve their new business pipeline while retaining profitable merchants. Our solution approach included the following actions:

- Performed detailed analysis of:
 - Merchant data by region, industry and revenue
 - Regional macro and microeconomic market data
 - Visa market share in each merchant segment
 - Market trends (e.g., GDP growth forecasts) from sources such as the International Monetary Fund
- Conducted onsite interviews and workshops focused on strategy, sales targets and merchant needs
- Provided recommendations, including target industry segments linked to bank strategy based on profitability, size, growth and margin

🌐 Client Impact

- Realized growth and deeper penetration in customer base, improving performance across regions/geographies
- Identified opportunities to optimize distribution channels, such as branches or relationship managers
- Refocused sales activities in recreation, gas, medical, insurance and hotels

Client Market Share



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