

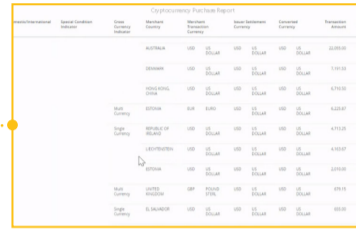
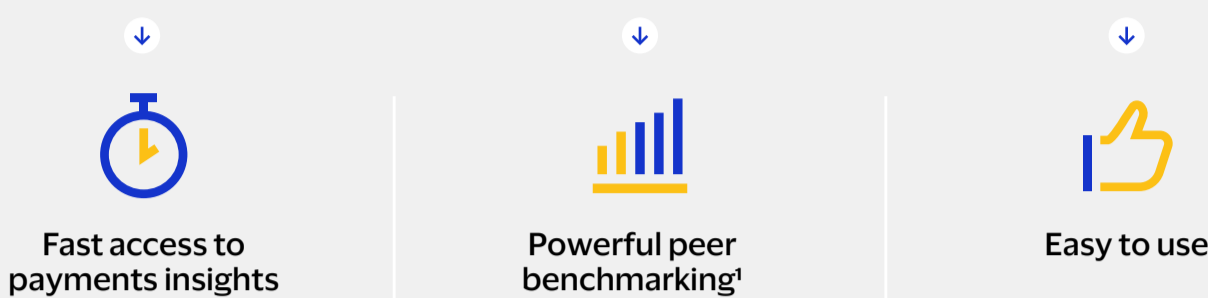
Powerful payments intelligence for better decision-making

Payments data offers key insights into customers' behaviors and needs. In today's digital age, a financial institution's ability to convert data into actionable insights and value can help them deliver personalized experiences and develop new revenue streams.

Being data-driven requires...

- 1 Actionable insights** to make data-driven decisions
- 2 Benchmarking data** to compare performance vs peers
- 3 Easy data access** to empower users to easily get access to and better understand data

Transform to a data-driven business with Visa Analytics Platform



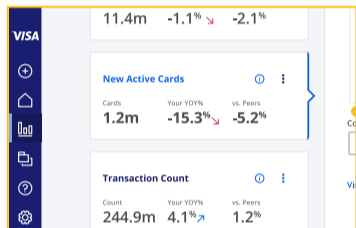
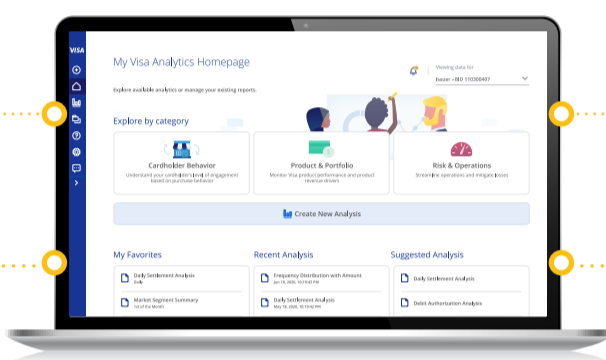
Self-service analytics for users of all skill levels...

The power of VisaNet – in your hands

- Extensive scale
- Granular payments data with historical trends

Ever-evolving capabilities

- Advanced analytics and scoring models
- Insights on emerging trends (Crypto, Tokenization, Contactless, Visa Direct)



...accelerate your ability to identify actionable insights across a variety of use cases – empowering you to make more precise, data-driven decisions.



Easy-to-use, interactive dashboards

- Pre-built dashboards and Insights Pages
- Customizable reports

Enhanced benchmarking¹

- Meaningful peer insights
- Relevant benchmarking¹ data

Actionable insights for a wide range of business needs

- Portfolio and product**
 - Monitor portfolio performance and evolving spend behaviors
 - Review cardholder usage across digital channels
 - Use peer benchmarking¹ insights to help inform growth strategies
- Finance**
 - Analyze interchange revenue sources
 - Better understand interchange rates and revenue trends
 - Compare and forecast product performance based on peer activity
- Risk and operations**
 - Review authorization trends and dispute volumes
 - Identify decline and dispute reason codes
 - Better understand authorization performance of 3DS vs non-authenticated transactions



- Marketing**
 - Better understand cardholder usage trends
 - Better inform and monitor outreach and engagement campaigns
 - Get insights into campaign impact on cardholder spend behavior
- Fraud mitigation**
 - Monitor existing fraud sources and patterns and identify new behaviors
 - Benchmark¹ fraud rates compared to peers
 - Analyze fraud rates for 3DS vs non-authenticated transactions
- Digital business**
 - Better understand cardholder behavior across digital channels
 - Review digital performance compared to peers
 - Monitor performance of different digital channels

Empower a variety of users to get fast access to insights and increase productivity



Executives

- Assess business performance at a glance
- Empower users – regardless of skill level – with key insights



Managers

- Easily create reports with rich, digestible insights using pre-built visualizations
- Automated reporting options help reduce analytics team burden



Analysts

- Get granular, faster, with detailed payments datasets
- Spend less time learning new workflows, and more time exploring your data

To learn more about Visa Analytics Platform:



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

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1. All benchmarks are based on competitive peer sets.