

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...



Actionable insights to make data-driven



Benchmarking data to compare performance vs peers

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

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Fast access to payments insights

Powerful peer benchmarking¹

Easy to use

 $\mathbf{1}$



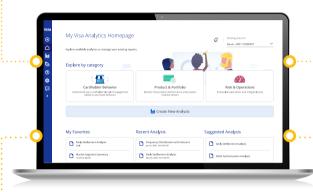
VisaNet – in your hands

- Extensive scale
- Granular payments data with historical trends

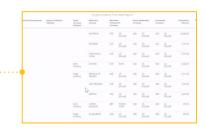
VISA	11.4m -1.1% ≽	-2.1%			
Ð	New Active Cards	0	1		
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000	1.2m -15.3 [%] ⊾	-5.2%			ca
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0	Transaction Count	0	4		vi
		vs. Peers			
Ô	244.9m 4.1 [%] 7	1.2%			



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



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



Ever-evolving capabilities

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





interactive dashboards

- Pre-built dashboards and **Insights Pages**
- Customizable reports

Lill) 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

Better understand cardholder

Better inform and monitor

Get insights into campaign

impact on cardholder spend

outreach and engagement

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



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



Marketing

usage trends

campaigns

behavior

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



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



- 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 <u>VisaAnalyticsPlatform@visa.com</u> | Visit <u>Visa.com/analyticsplatform</u>

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

1. All benchmarks are based on competitive peer sets.

