



Optimize Your Decision Making with Visa Spend Insights



Your own first-party data is probably your company's most valuable marketing asset—and by teaming up with Visa, you can make it even more so, by expanding your understanding of consumers, competitors and the industry.

Introducing Visa Spend Insights, a new product from Visa that enables you to get data insights for a clearer view of your business, with the privacy standards you would expect from Visa. Whether you are looking to understand if you're growing at pace with your competitors, identify opportunities to potentially capture spend share, or learn more about your customers to potentially increase wallet share, Visa Spend Insights can help.

Key potential benefits



Holistic view across the market

Benchmark your performance against custom peer sets to understand how you're performing relative to your competitors' brands. Drill down on geographic locations to see how you're performing at the zip code or MSA level.



Customer Loyalty Matrix

Receive a unique view into your customer loyalty and customer value while understanding opportunities to potentially gain share by acquiring customers who spend highly in the category, but not currently with you. Understand whether the customers you consider most loyal actually are loyal or if they are heavier spenders elsewhere.



Best-in-class data source

Visa's unparalleled scale and reliability make us a trusted solution by both businesses and consumers. Sourced from Visa's more than \$3.6 trillion in annual U.S. payment volume,¹ Visa's scale will help you to fill in the gaps and explore questions beyond what your first-party data can answer.

Visa offers insights based on actual consumer spend data (not survey data), which may be extrapolated.



Ease of use and access

Our portal is self-service and timely, giving you insights at your fingertips. Utilizing Visa's own data source, the platform is not reliant on external third parties to aggregate data.

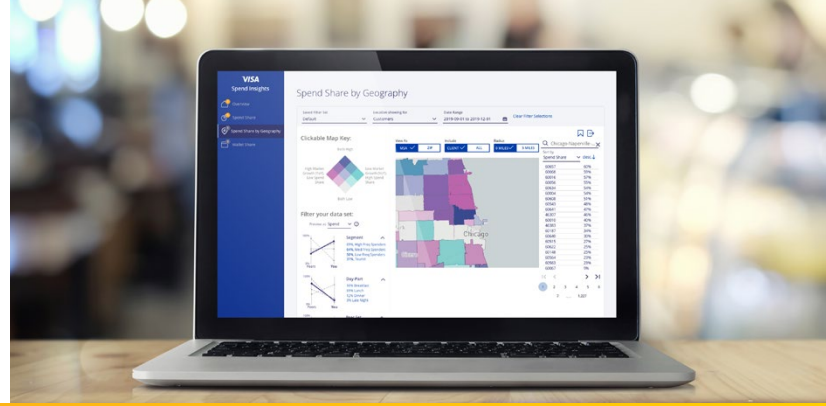
Answer questions like:

- Where are my brands gaining or losing share?
- Is my growth unique or being experienced industry-wide?
- Are my loyal customers actually loyal? Do they spend even more at similar brands elsewhere?
- How are my stores performing relative to the local and regional markets during a specific time period or event?

1. Visa U.S. credit and debit card spend volume was more than \$3.6 trillion in 2018. Source: The Nilson Report 1147 (Feb 2019)

Turn insights into action

Let Visa identify your most profitable consumers or high category spenders, so you can take action at scale. Activate against these segments for upcoming campaigns to reach your fine-tuned audiences across digital, social and TV.



Spend Share details

Metrics

- **Spend share and transaction share**—understand how much of the market you are capturing relative to your competitors

Description

Visibility into week-over-week, month-over-month, and year-over-year trends so you can see growth and decline in your brand's share compared to peers, while understanding where there are opportunities to potentially grow your share.

Wallet Share details

Metrics

- **Average wallet share**—understand what segments of customers² are the most loyal
- **Average indexed spend**—get a sense of a segment's spend potential and value
- **Number and percentage of customers in a segment**—gain insight into the potential size and opportunity of a segment

Description

Segments customers by loyalty with you and spend in the overall category.

Identify valuable segments that are spending a lot in the category, but not with you. Click on segments to learn more about their spend potential and size, to potentially grow wallet share. You can also request an audience through the Visa Audiences product to reach the desired segment for a digital campaign¹.

Spend Share by Geography details

Metrics

- **Spend share by geography and market growth**—understand localized performance compared to peers and view a market's growth potential

Description

Understand spend share and market growth metrics at the zip or MSA level, helping you to assess store performance and identify areas for potential expansion and consolidation.

Visa Spend Insights is a solution designed to help businesses benchmark performance against peers, understand customer loyalty and spend behavior, and help you to translate these insights into action.

Contact SpendInsights@Visa.com to learn more.

1. A merchant can take additional action on these insights through digital targeting, by requesting a custom Visa Audience for any of the segmented populations. Email visaadvertising@visa.com to receive more information on Visa Audiences.

2. A Customer is an individual Visa Card that has made a purchase at the Merchant

All products and concepts are under development by Visa. Features, functionality, implementation and branding may be updated, changed or cancelled at Visa's discretion.
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