



Welcome to Visa Insights for Issuers. In today's edition, we'll continue looking at the important of payments data analytics, focusing on the benefits on offer and how you can start accessing powerful insights today.

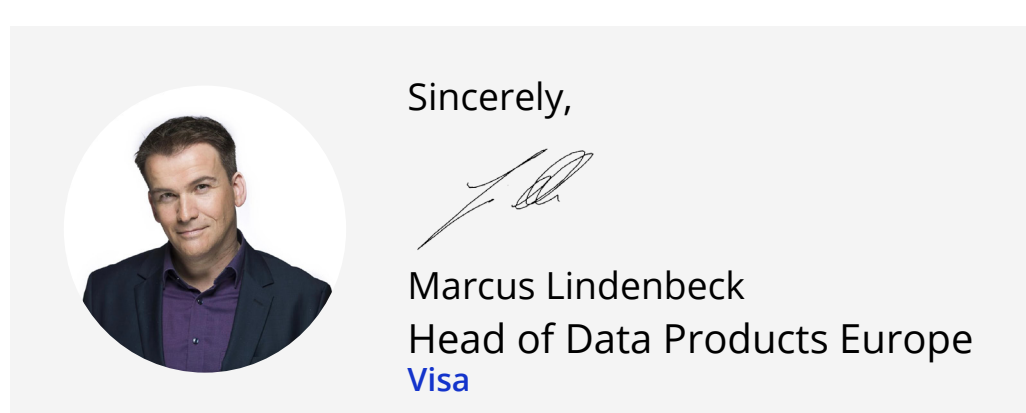
Digital payment adoption is on the rise. From online purchasing to contactless payments and e-wallets, consumers are embracing digital payments more than ever. This has led to a massive increase in payments data, which issuers, like you, can leverage to gain a competitive advantage.

Payments data that's easily accessible can help you assess trends in critical areas, such as declines, interchange, cardholder behaviour and more. By combining these insights with global economic trends, you can optimise your operations, enable highly personalised experiences and ultimately, drive business growth.

However, as the volume of payments data grows, it's becoming increasingly difficult to access the right data and analyse it effectively. While proprietary data systems can help, they need dedicated experts and maintenance, which limits the time and resources for analysis. What's more, getting data into the hands of the right people as and when they need it can prove challenging.

Visa has the tools and expertise to help you access key payments data and insights at pace. Additionally, our extensive data, gathered from over **4 billion cards worldwide** and **259 billion transactions annually**<sup>1</sup>, can help you identify and capitalise on strategic opportunities.

Now is the time to act. Visa is ready to help accelerate your payments data analytics journey.



## The Power of Payments Data Analytics

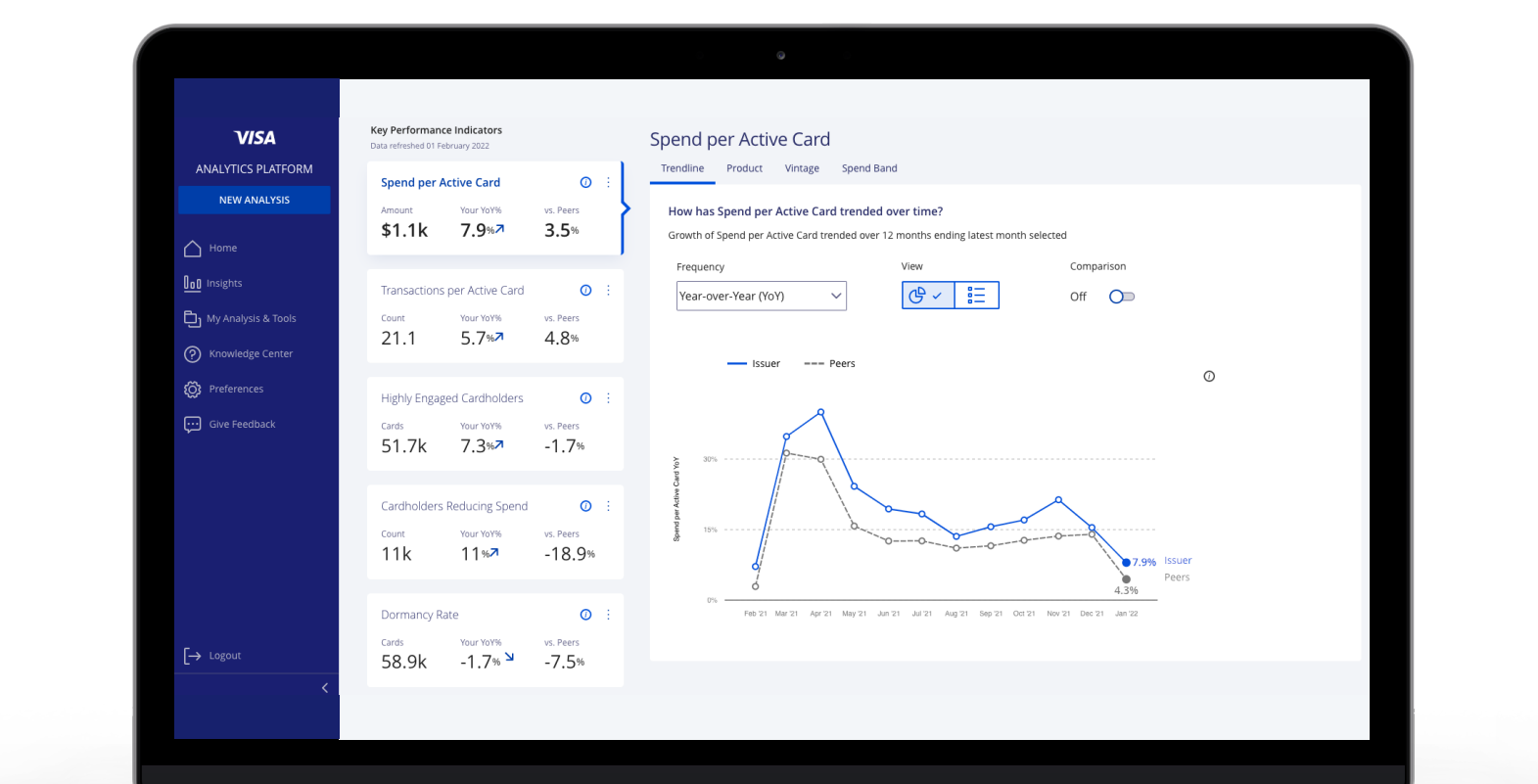
From uplifts in authorization rates to increases in revenue, payments data analytics can offer greater insight, while creating opportunities in the areas that matter most to you.

<h1 style="font-size: 2em; margin: 0;">500k</h1> <p style="margin: 0;">increase in sales per month<sup>2</sup></p>	<p><b>Reduce declines and increase authorizations</b></p> <p>Benchmarking and authorization reports helped Luminor Bank identify and analyse the cause of issues with their transaction decline rate. Using these insights, they were able to adjust their authentication strategy to increase authorizations and sales.</p>
<h1 style="font-size: 2em; margin: 0;">150k</h1> <p style="margin: 0;">in interchange fees recovered<sup>3</sup></p>	<p><b>Drive interchange revenue</b></p> <p>Using interchange performance reports, Asociación Popular de Ahorros y Préstamos identified interchange fees that were incorrectly settled and paid across two of their products.</p>
<h1 style="font-size: 2em; margin: 0;">127%</h1> <p style="margin: 0;">YoY increase in international spend<sup>4</sup></p>	<p><b>Enhance portfolio performance</b></p> <p>Leading airline Etihad Airways leveraged payments data analytics to create and benchmark marketing campaigns focused on encouraging cross-border spend for cardholders who had purchased future international flights.</p>
<h1 style="font-size: 2em; margin: 0;">40%</h1> <p style="margin: 0;">reduction in annual international fraud value<sup>5</sup></p>	<p><b>Reduce fraud</b></p> <p>The Coastal Federal Credit Union utilised insights from fraud reports to easily isolate their impacted cards and identify trends connecting fraudulent transactions in high-risk markets.</p>
<h1 style="font-size: 2em; margin: 0;">22%</h1> <p style="margin: 0;">consistent increase in overall spend<sup>6</sup></p>	<p><b>Improve cardholder loyalty to remain top of wallet</b></p> <p>Advancial Federal Credit Union used payments data analytics to improve their top of wallet status by identifying top merchants their cardholders spend at and measuring the impact of subsequent targeted reward campaigns.</p>

## All Possible Through Visa Analytics Platform

A powerful, easy-to-use analytics platform that enables issuers to quickly turn payments data into actionable insights. Helping to improve operational performance, drive revenue streams, and enhance the cardholder experience.

<p><b>Rapid access to insights</b></p> <p>Enabling faster and more informed decision-making capabilities</p>	<p><b>Powerful peer benchmarking</b></p> <p>Providing you with rich data to help you better benchmark performance</p>	<p><b>A user-friendly self-service platform</b></p> <p>Pre-built dashboards and customisable reports to simplify your analysis</p>
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To find out how you can start leveraging insights from our Visa Analytics Platform, get in touch today at [IssuersCommunityEU@visa.com](mailto:IssuersCommunityEU@visa.com)

1. VisaNet Data, 2022  
 2. <https://usa.visa.com/content/dam/VCOM/regional/na/us/partner-with-us/documents/luminor-case-study.pdf>  
 3. <https://usa.visa.com/content/dam/VCOM/regional/na/us/partner-with-us/documents/apap-visa-case-study.pdf>  
 4. <https://usa.visa.com/content/dam/VCOM/regional/na/us/partner-with-us/documents/etihad-case-study.pdf>  
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 6. <https://usa.visa.com/content/dam/VCOM/regional/na/us/partner-with-us/documents/advancial-case-study.pdf>

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