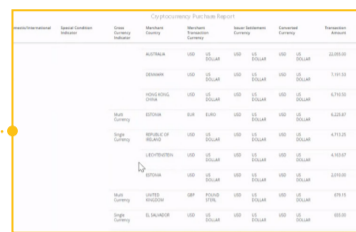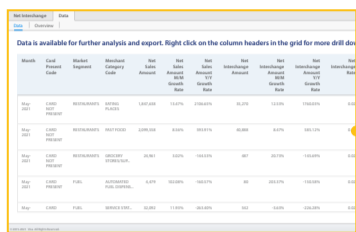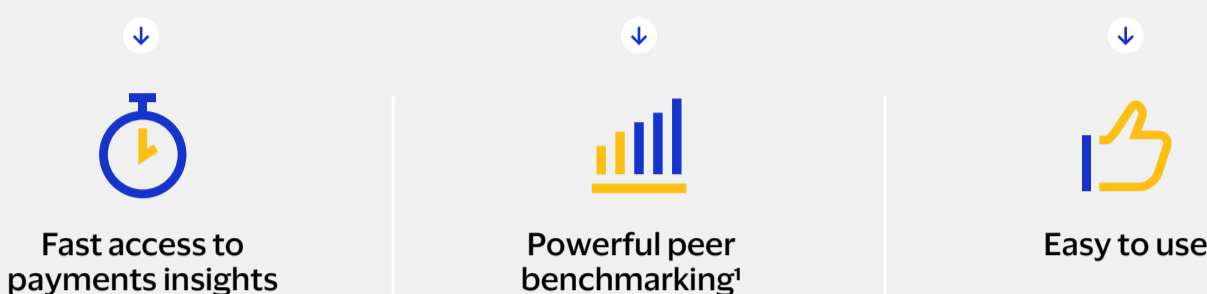VISA

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

Fast access to payments insights

Powerful peer benchmarking[1]

Easy to use

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

The power of VisaNet — in your hands
- ✔ Extensive scale
- ✔ Granular payments data with historical trends

Easy-to-use, interactive dashboards
- ✔ Pre-built dashboards and Insights Pages
- ✔ Customizable reports

My Visa Analytics Homepage

11.4m   -1.1%   -2.1%
New Active Cards
1.2m   -15.3%   -5.2%
Transaction Count
244.9m   4.1%   1.2%

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

Enhanced benchmarking[1]
- ✔ Meaningful peer insights
- ✔ Relevant benchmarking[1] data
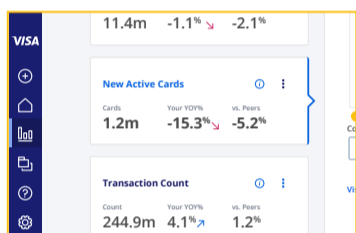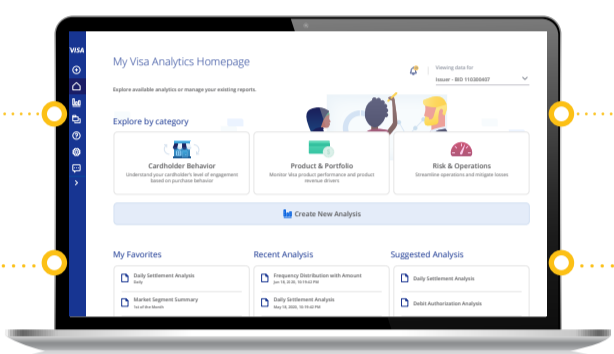
...accelerate your ability to identify actionable insights across a variety of use cases — empowering you to make more precise, data-driven decisions.

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 benchmarking[1] 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
- Benchmark[1] 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**

VISA