

Visa Portfolio Management Platform Overview

May & June 2023



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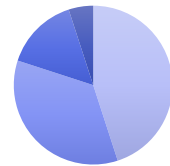
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Visa's Portfolio Management Platform was created to support issuers in overall cards portfolio strategy to growing card business performance and deepening customer relationships through data-driven, lifecycle marketing activities

Grow New Customer Relationships



Increase Market Share

Deepen Existing Relationships



Increase Wallet Share

Retain Profitable Relationships

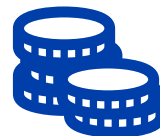


Optimize Portfolio Performance

Portfolio Management Platform help Issuers to save **Time, Money and Resources**, enabling the focus on **Revenue** generating activities



Accelerates marketing activities for the issuer



Focused marketing investment to gain efficiencies and driving better ROI



Visa handling all aspects of execution and analysis







Regular campaigns grow card business performance

The Portfolio Management Platform dramatically simplifies the process of managing the lifetime value of a customer

Solution provides full end to end card lifecycle marketing and management, removing many of the existing issuer challenges & operational overhead

Main challenges that banks are facing

How Platform solves for it

1	Availability of the necessary infrastructure in the bank		Cloud computing infrastructure with scalable capacity to support any request
2	Lack of resources for building on regular basis campaigns for the full customer lifecycle and analytics		Each campaigns automated and work on agreed schedule marketing campaign plan
3	In-ability to track the results and campaign impact		E2E funnel tracking and based on predictive model provides better targeting, which consistent efficiency management
4	People change, the experience is not passed to the new team		Platform works independently based on latest best practices

The Portfolio Management Platform provides full end-to-end CLM execution support

What results we want to achieve:

Portfolio Management Platform

provides execution support in overall strategy on how to attract, engage & retain customers profitably



- Provide infrastructure into support CLM and Portfolio Management activities
- Enhance on-boarding and increase activation speed
- Increase customers engagement and maximize retention
- Increase and maintain overall Customers Lifetime Value

What we cover in project framework:

1

PLATFORM INTEGRATION:

- Data Analysis & Segmentation
- Data Visualization
- Communication Channel Integration



2

CAMPAIGN PLAN DEVELOPMENT:

- Campaign Plan and Frameworks Development
- Testing of communications and barriers' hypothesis
- Development of Targeted Communications



3

CAMPAIGNS EXECUTION:

- Campaigns Launch
- Campaign Plan Managing



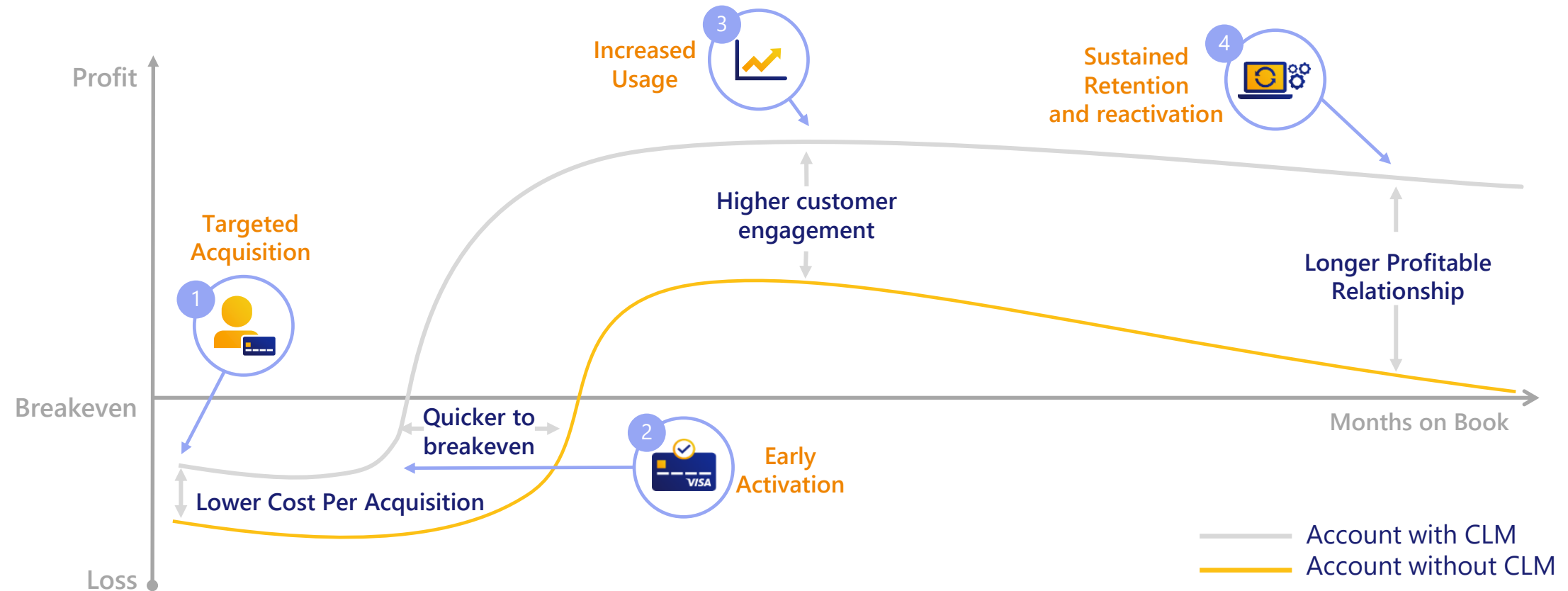
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END-TO-END REPORTING:

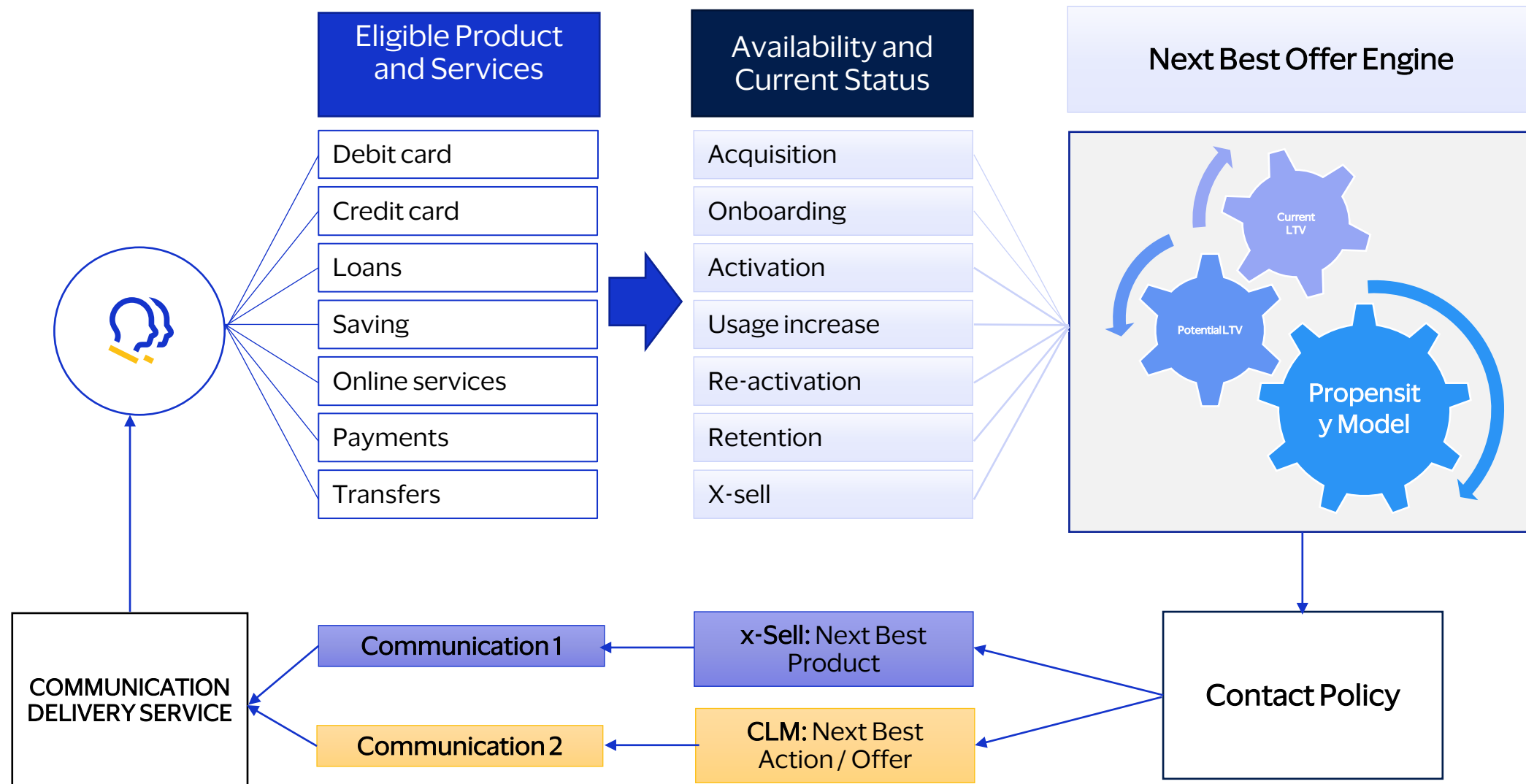
- Campaigns Analytics
- Monitoring and Measuring Performance
- Insights & recommendations for future consideration



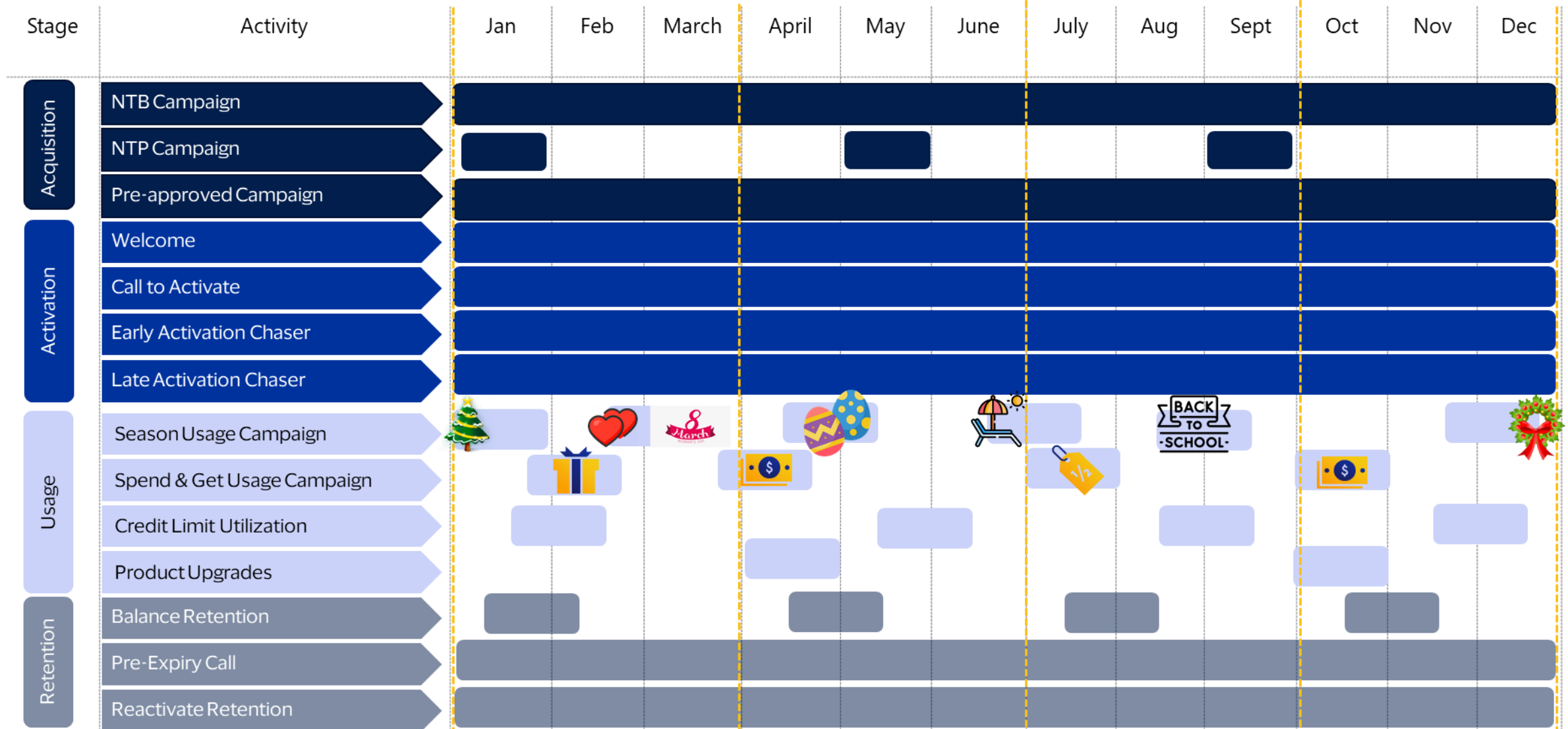
Portfolio Management Platform covers all CLM stages



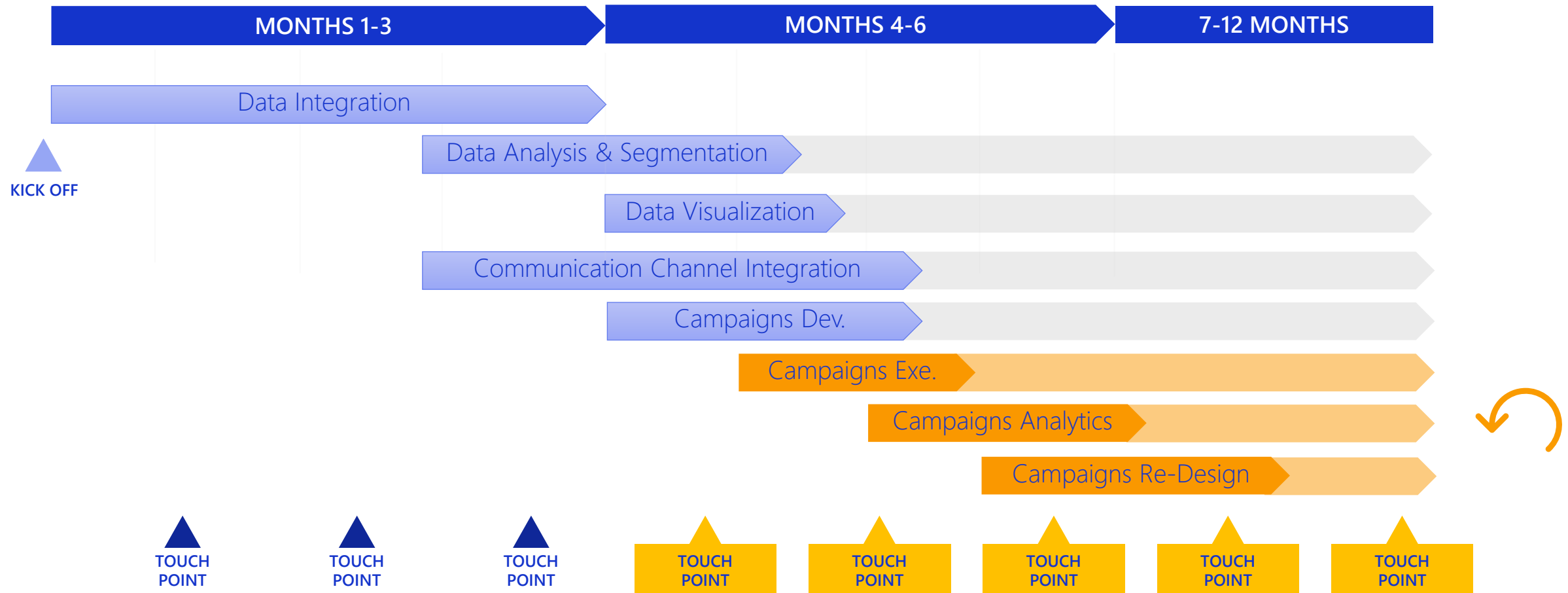
Communication plan develop based on customers profile and bank's delivery channels



Illustrative Example CLM Activity Calendar



Project Timeline – Portfolio Management Platform Implementation



Requirements for Issuer

From the Bank side required resources – Project manager (retail product team), Marketing and IT (e.g.DWH)

Preparation

Bank: sign VNL, sign NDA with VISA technical partner Luxena, provide data based on data request form, define project manager and project team

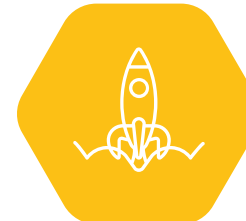


Quarterly meetings/calls

Quarterly status updates with sponsors ensuring project is properly aligned with the overall strategy

Implementation

Bank: define portfolio targets and prioritize card product further communication strategy, approved creatives set with communication templets, deployment of landing pages from the bank side



Monthly meetings/calls

Monthly status with program managers/stakeholders ensuring proper alignment at all levels and synchronized actions across multiple activates

Execution & Support

Bank: participation on operational calls during the execution to discuss results and approve changes

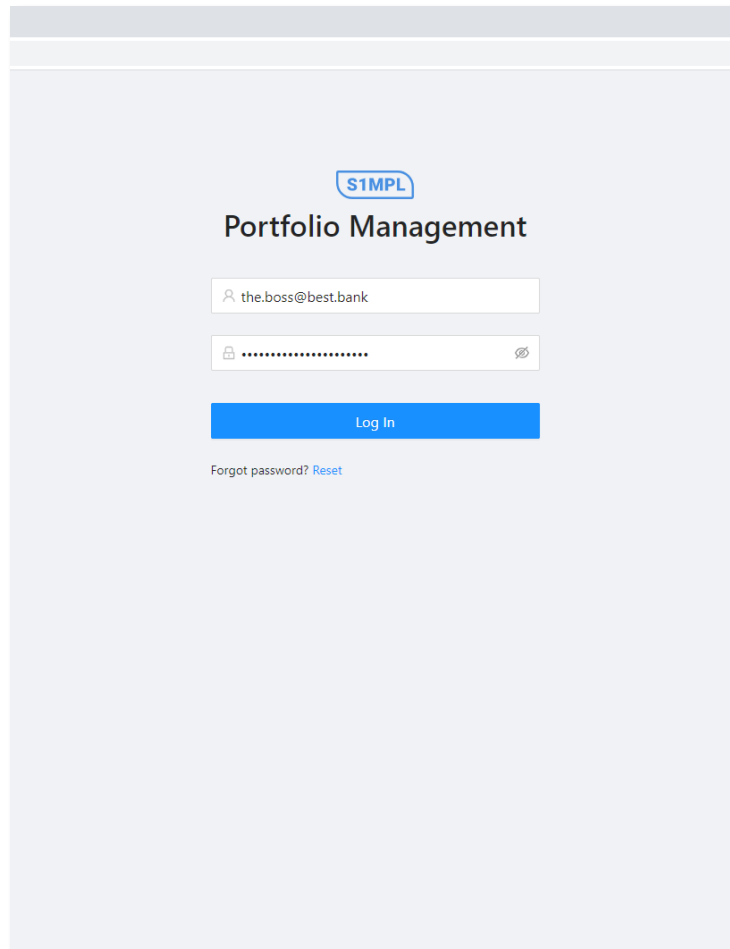


Weekly meetings/calls

Operational meetings/calls at Project Managers level ensuring proper project management and progress, operational management during the execution phase

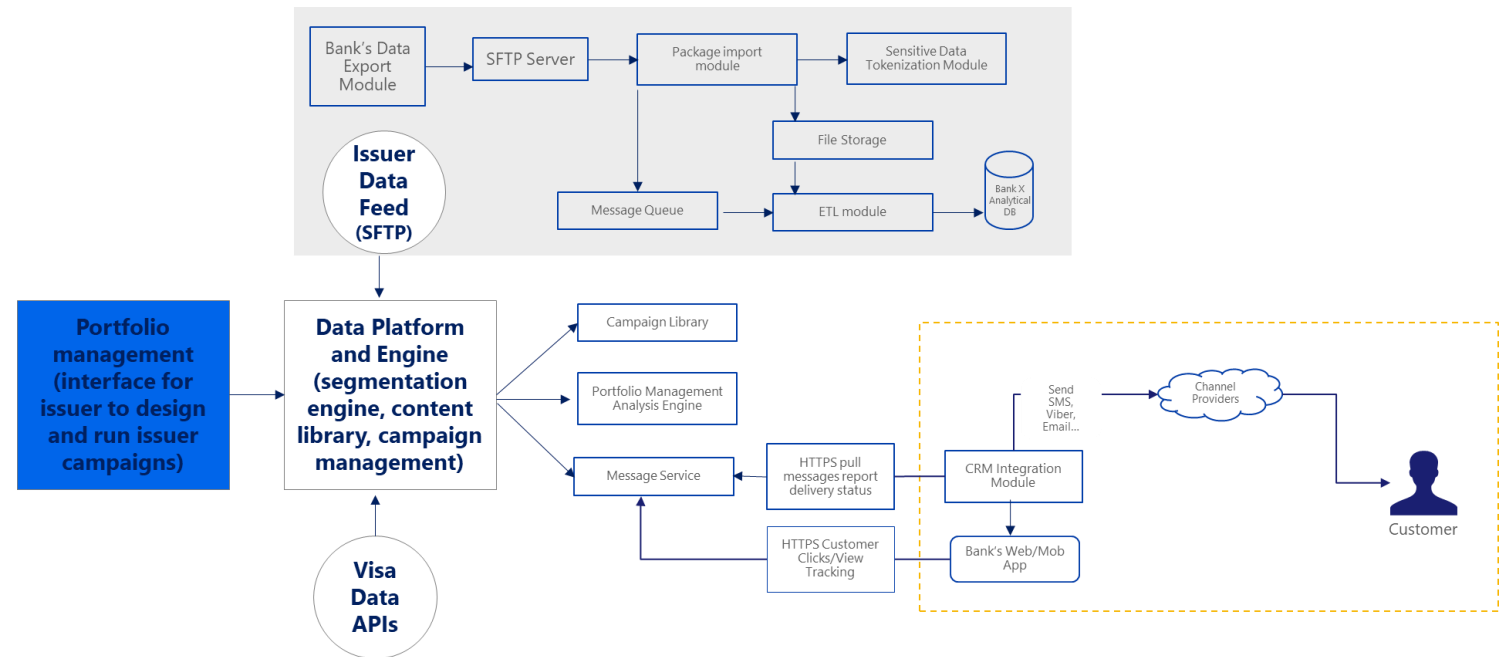
Integration Process

Issuer need only Login and password for using Platform



Visa provide full technical support

ILLUSTRATIVE



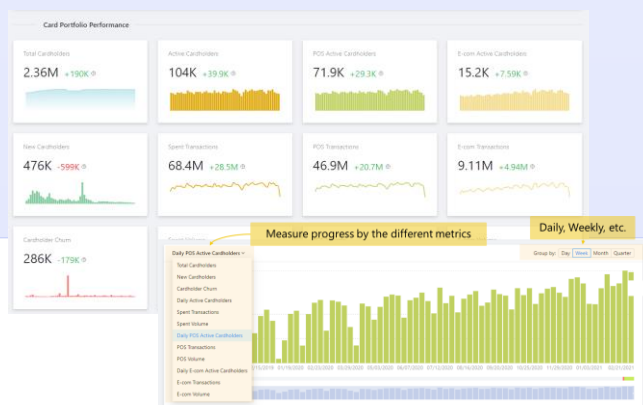
Portfolio Management Platform *Campaign Analytics*

Portfolio Management Platform consists of 3 main blocks

which covered all portfolio analytical data and campaign management block

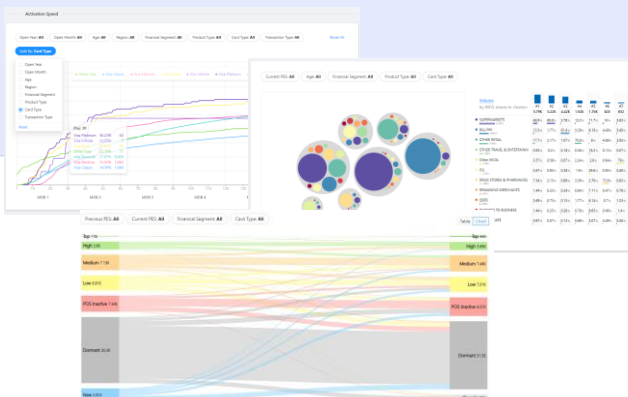
1. Dashboard

- Card Portfolio Performance
 - total, new, churn, active, POS active, e-com active cardholders
 - Spent, POS, e-com transaction
 - Spent, POS, e-com volume
- Heatmap



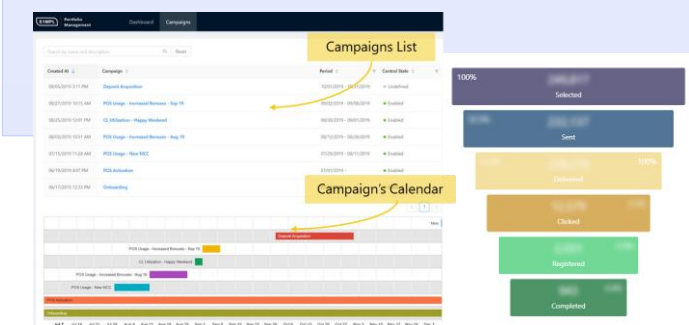
2. Analytics

- Newly opened accounts
- Activation Speed
- TOP-10 MCGs of Activation
- TOP-10 MCGs of Usage
- Clustering (k-means) by MCGs
- Clustering (k-means) by Channels & Geo
- POS Engagement Score
- Recency by Transaction Type & MCGs



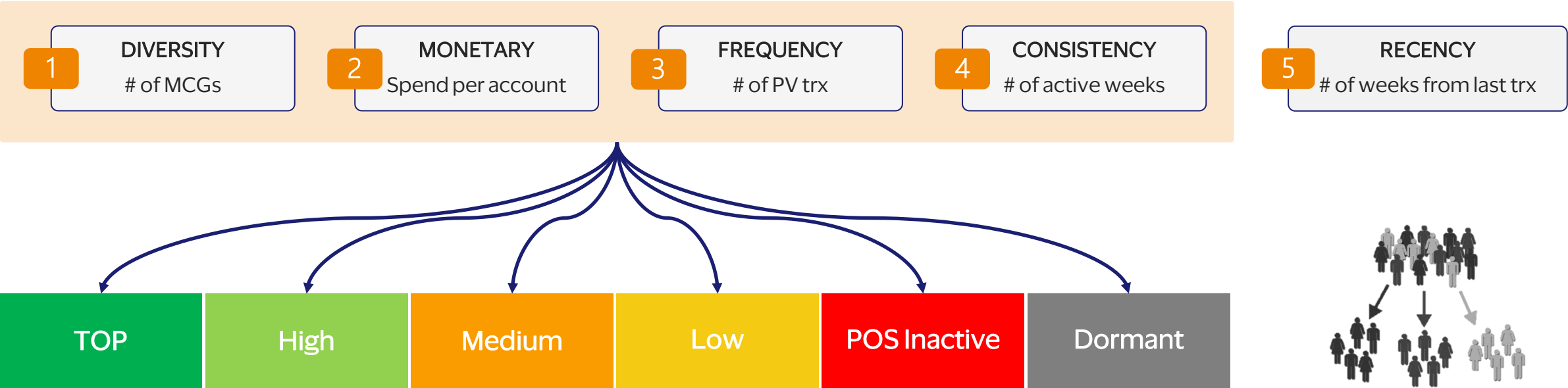
3. Campaigns

- Campaigns analytics
 - Total campaigns
 - New customers activated
 - Usage increase
 - Customers reactivated
 - Others KPI
- Campaign communications calendar
- Campaign detailed description and media template
- Campaign performance
- Campaigns Maintenance

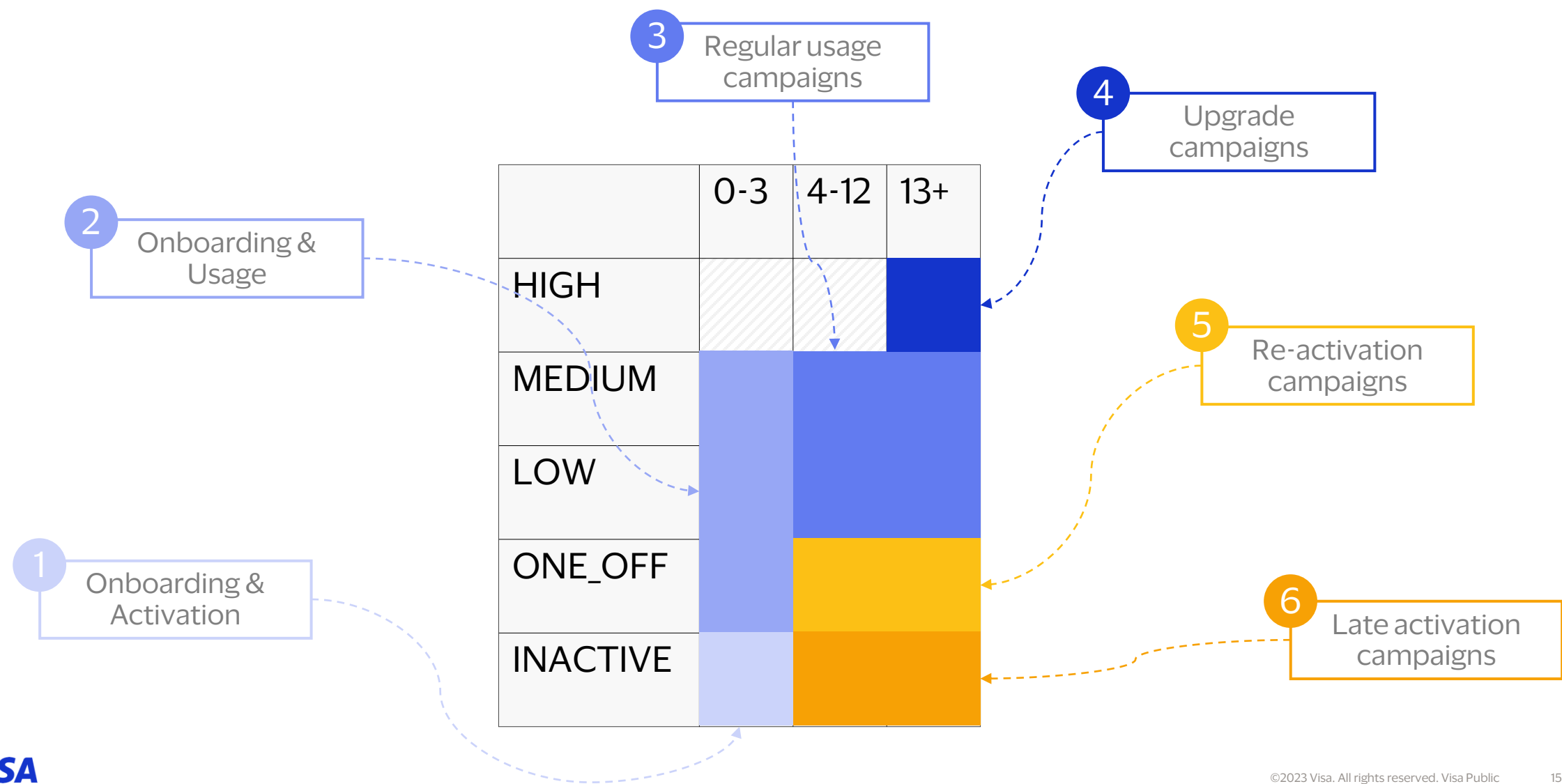


POS Engagement Scoring Methodology helps to choose targeted segments for promo campaigns

Score is the single number aimed to describe consumer's level of engagement in non-cash transactions activities, which consist of:



Transparent segmentation helps to choose relevant campaign type to increase marketing campaigns' efficiency

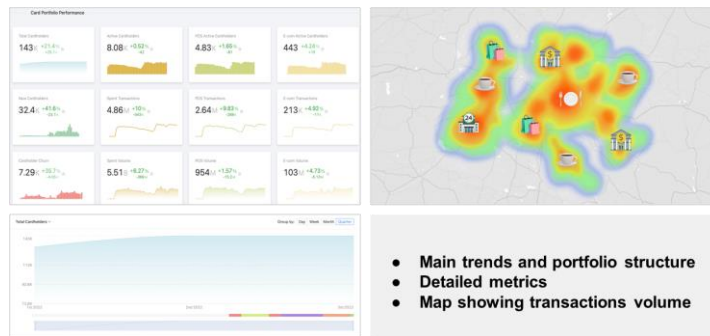


Case Studies

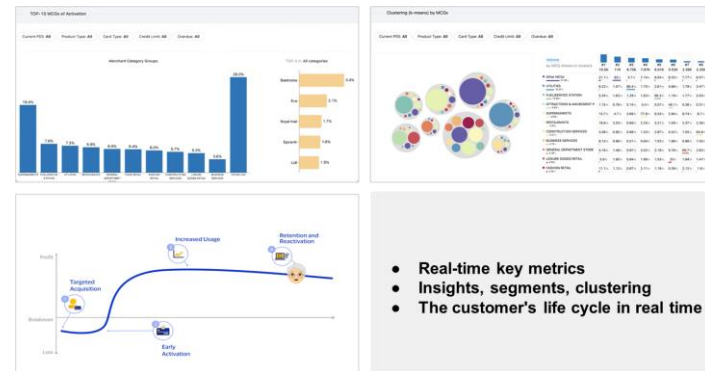
CASE STUDY: Portfolio Management Platform as a Market Services Advisory service

Two Financial Services companies in Eastern Europe

Portfolio Management Platform was branded in the Banks brand & used as a service for Issuers

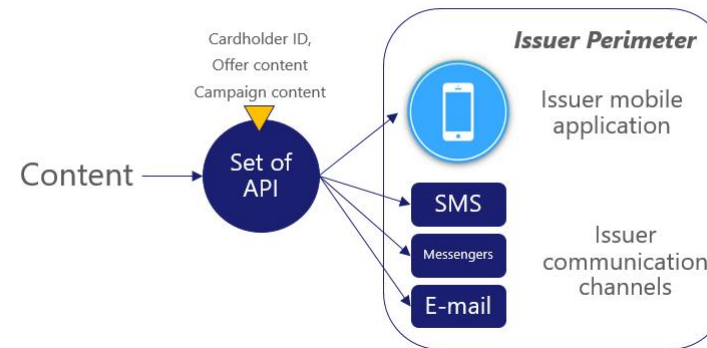


- Main trends and portfolio structure
- Detailed metrics
- Map showing transactions volume

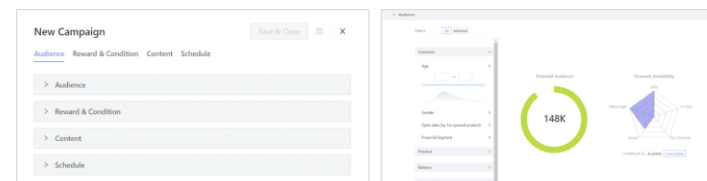


- Real-time key metrics
- Insights, segments, clustering
- The customer's life cycle in real time

The Banks integrated all content into their own channels...



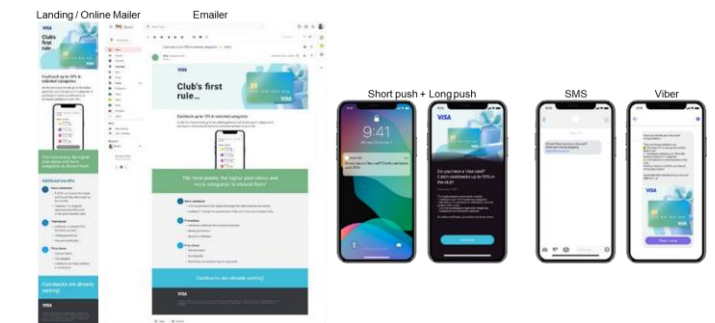
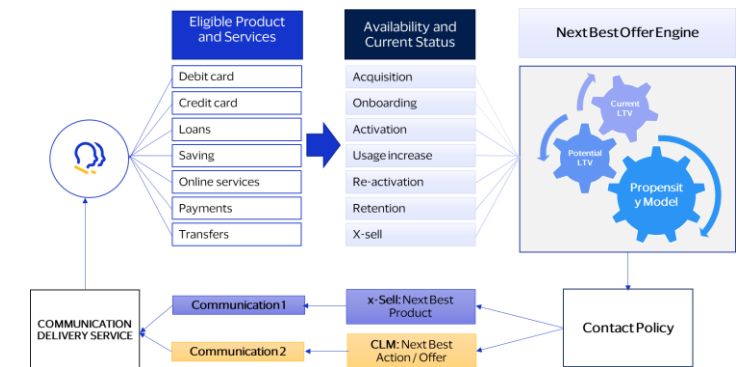
... the results of the marketing campaigns were tracked and monitored by Visa and the Banks



- Create an audience
- Choose mechanics with any rewards
- The system will send them automatically and control the fulfilment of the conditions
- Launch the campaign

- Analyse results of the campaign
- Plan the next campaign basing on the result of the previous campaign

The communication matrix based on prediction models suggested bespoke engagements incorporating leading marketing practices & recommendations

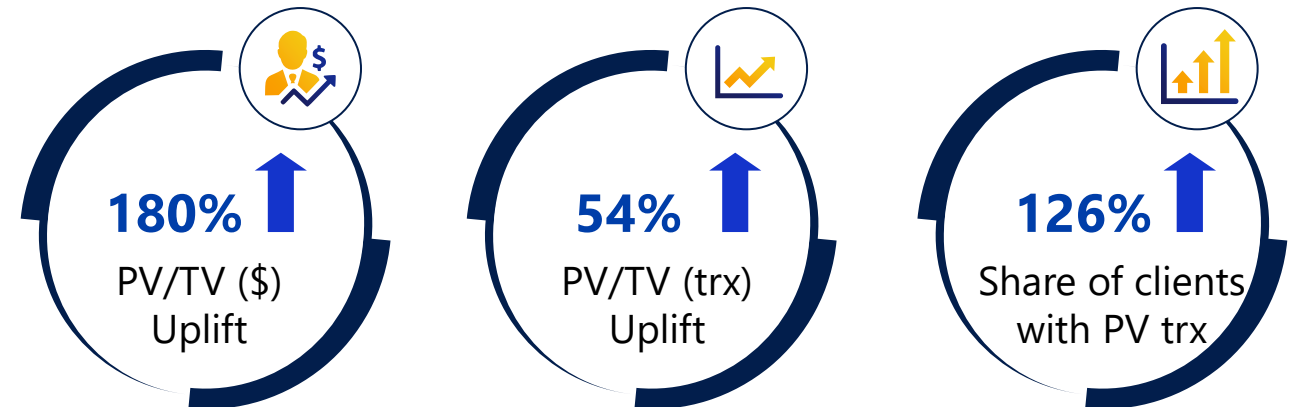


CASE STUDY: Managed Services Campaign Execution – introducing a data-driven CLM approach

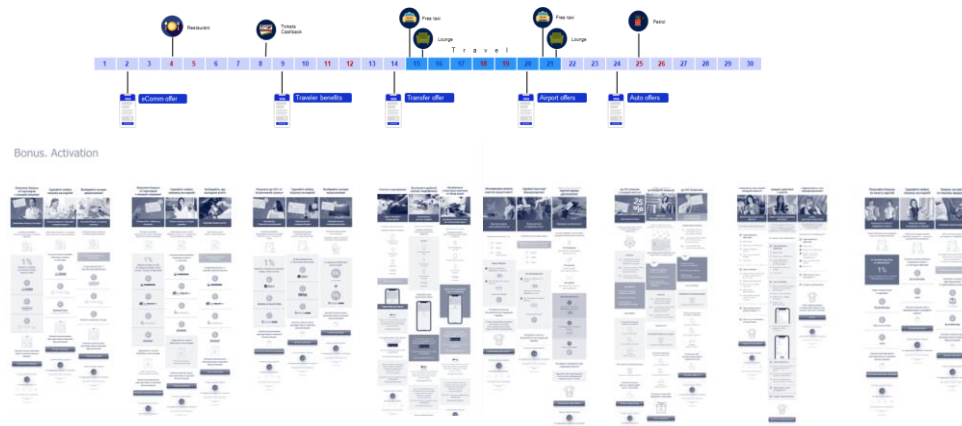
Next Best Offer, Cross-sell and Segmentation Models Implemented



Results achieved (note the Control Group received no communications)

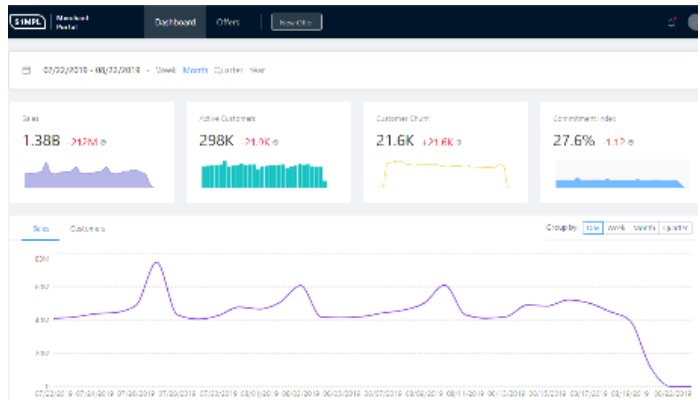


200 Communications developed for 3 segments



CASE STUDY: Portfolio Optimization Managed Service Commercial Bank in Eastern Europe

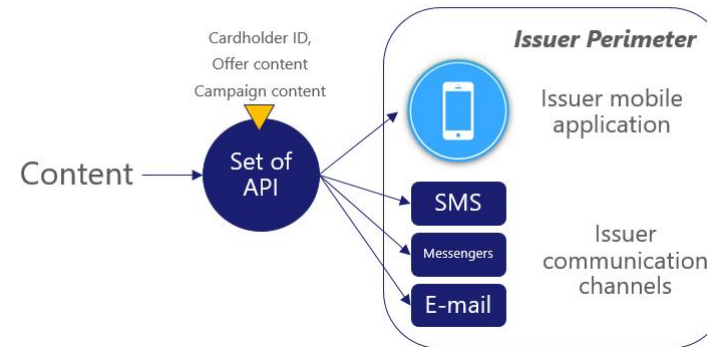
PMP offered the bank a branded Merchant portal as a service for SME



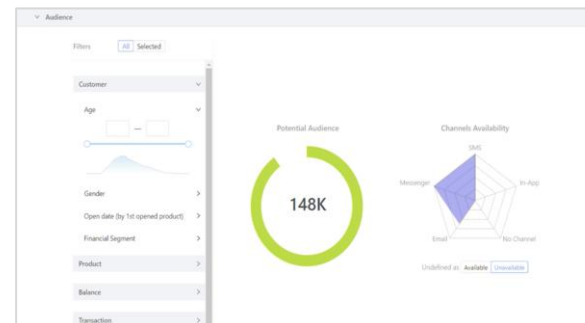
SME clients of the Bank can create offers for a large customer base (for both a Bank and other bank's customers)

>100 Merchants

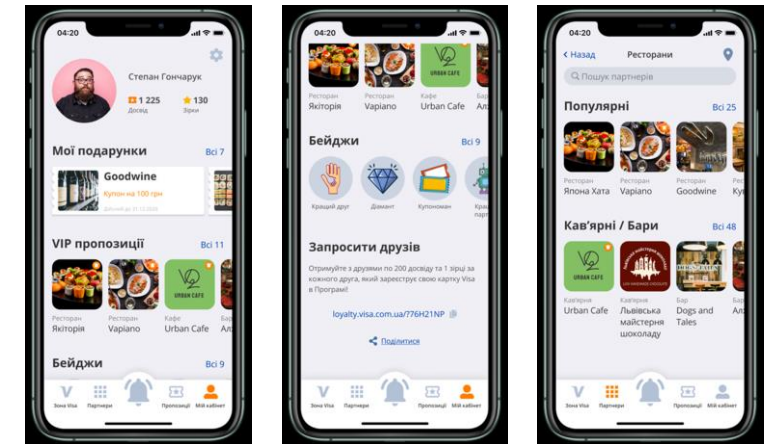
The Bank integrated all content into their own channels



...and the results of marketing campaigns were tracked by Visa and the Bank



The Bank launched a Branded mobile application, featuring...



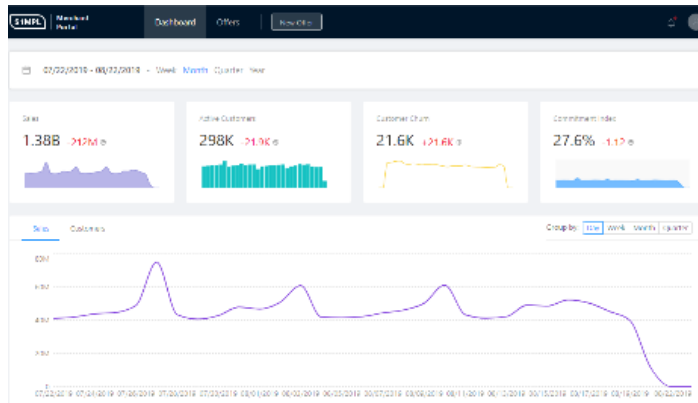
1. Merchant funded offers and benefits
2. Merchant bonuses/cash-backs
3. Gamification (levels, badges, experience)
4. Visa Marketing campaigns
5. Offers map
6. Geo notifications

~1M cards

CASE STUDY: Campaign Execution – Co-branded program

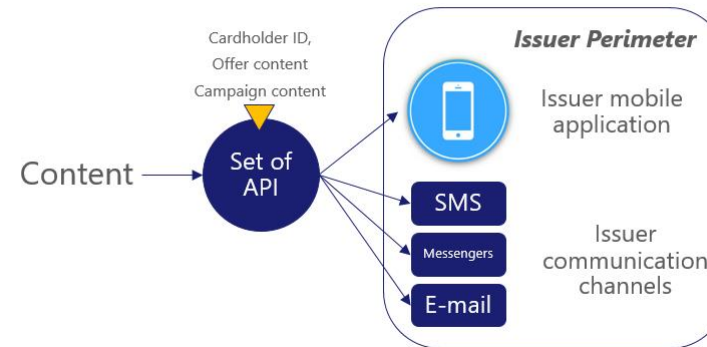
Financial services company

The Merchant portal was available as a service, extended as a co-brand partner

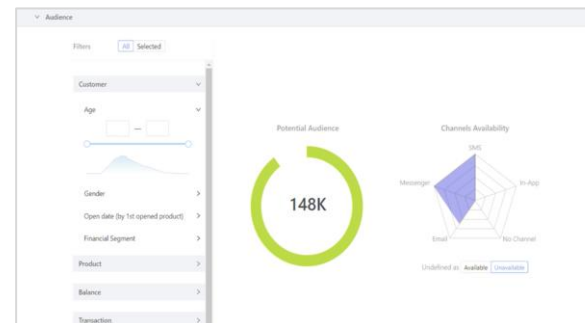


Merchants could create offers for a large customer base (both co-brand cards and other bank's customers)

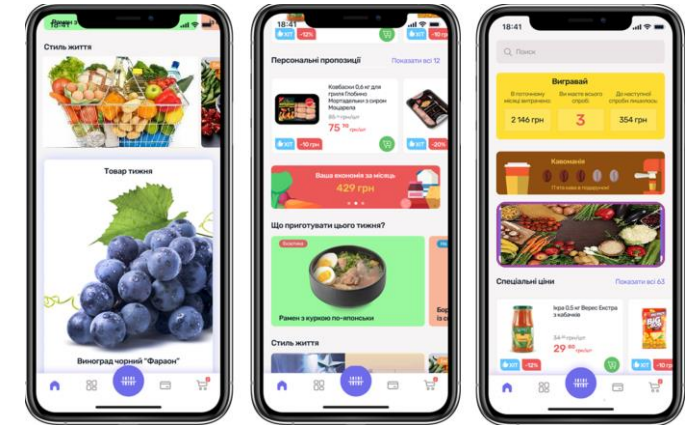
The Bank integrated all content into their own channels...



track the results of Visa and Bank marketing campaigns



The Bank offered the Merchant a proprietary mobile application



Supported Campaign types:

- Prize draw
- Stamp cards
- Personal prizes
- Personalized content

550k cards