Digital Market Accelerator

Driving innovative digital payments

Business Challenge	• **How can your digital payment performance be improved?** • **What actions should you take?**
How can Visa Consulting & Analytics help?	1. The Digital Market Accelerator is a data-driven solution that uses Visa data to assess your digital payment performance across five digital payment channels. 2. Expert insights are applied to the data output to deliver actionable recommendations. 3. A pragmatic and targeted action plan will clearly set out how to capture the identified opportunities.

TURNING DATA INTO INSIGHTS

DATA GATHERING + DATA INSIGHTS = RECOMMENDATIONS

PAN EXTRACTS + MARKETING CAMPAIGNS = MEASURED VALUE

WHY WOULD YOU USE IT?

1. Create a sharper digital payments strategy
2. Increase digitally active customer levels
3. Drive increased digital spend
4. Drive customer adoption of more digital channels
5. Minimize authorization decline levels

HOW DOES IT WORK?

Data extraction and insight.
Visa produces detailed client and market data points and defines latest market insights and trends.

Analyze data against market backdrop.
Visa identifies key findings and determines strengths and areas of opportunity.

Review Digital Market Accelerator output.
Client/Visa workshop to walkthrough Digital Market Accelerator findings and recommendations. Jointly stress test feasibility and viability of suggested actions.

Agree plan of action.
Outline roadmap, responsibilities and deliverables for client and Visa.

WHAT DOES THE DIGITAL MARKET ACCELERATOR GIVE YOU?

- **An authoritative benchmark**; quantifies your existing digital payment performance compared to the market.
- **Target customers**; pinpoints customers who could be persuaded to spend more across digital channels.
- **Monitoring and measurement**; ongoing assessment of activity, with plan tweaked if necessary.
- **New digital payment opportunities**; sets out where they are and potential value.
- **A suggested action plan** to ramp-up digital channel adoption and spend.
- **An expert assessment from Visa**, who have conducted many similar reviews around the world.

WHAT DO WE NEED FROM YOU?

- **Active involvement of your subject matter experts,** from Cards Management, Sales, Marketing and Data Analysis teams.
- **Commitment to sufficient resources and budgets** to implement the Digital Market Accelerator marketing recommendations.

Visa Public

1. Key Highlights

Analysis Period: **Mar'19** to **Feb'20**

Visa Consulting & Analytics
Digital Market Accelerator

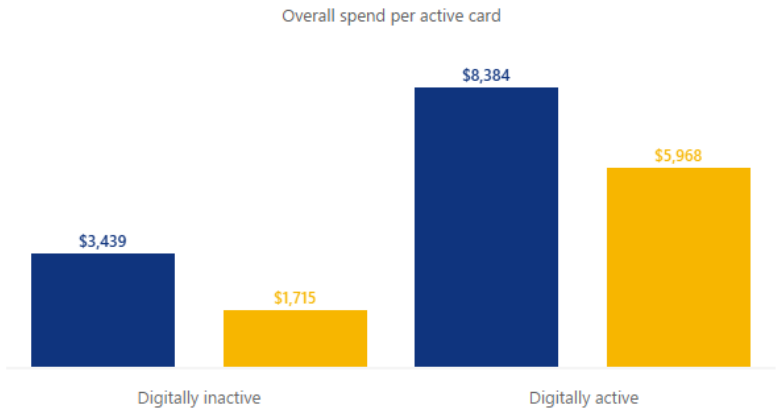
VISA everywhere you want to be

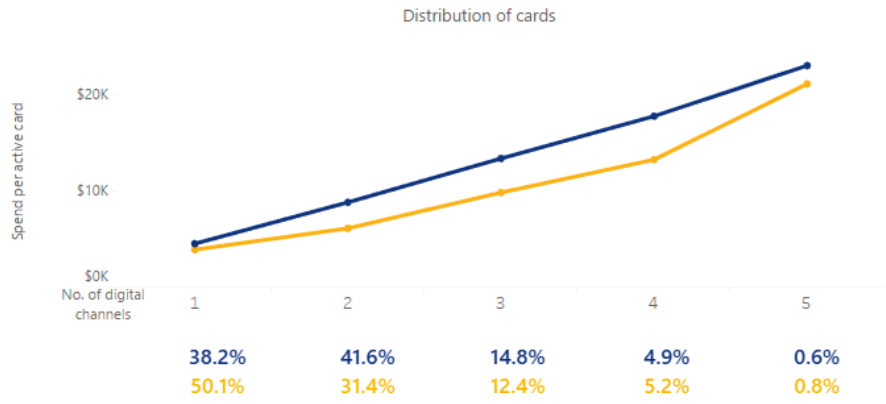
Country | Issuer | Product Platform: Consumer | Product Type: DEBIT | Product ID: (All)

Issuer data
Rest of the Market

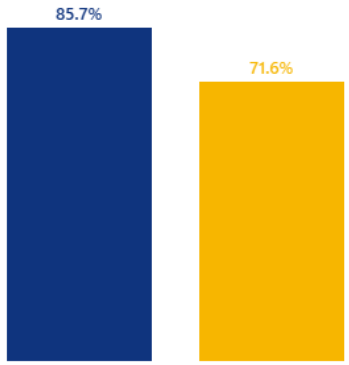
1.1 Overall Card Activity & Engagement

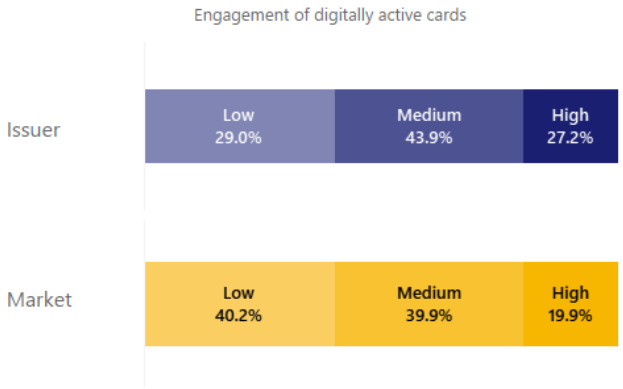
Issuer Volume	$589.4M
Issuer Transactions	8.6M
VisaNet Active Cards	76.8K
Card in Force	112.7K



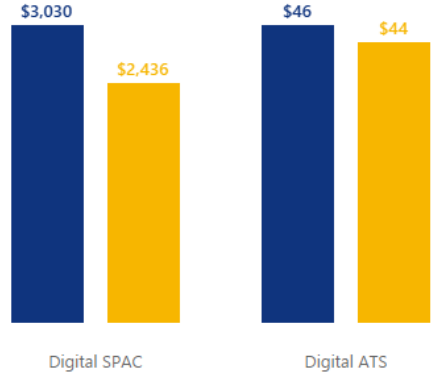


1.2 Digitally Active Cards





Note: Digital score cut-offs based on market. The selection of digital score must be done for both issuer and market (Ctrl+click).

1.3 Digital Engagement Indicators

Share by volume ($)	33.8%	36.6%	2.8%	✗
Share by transactions	50.2%	46.7%	3.5%	✓
Annualized Growth in volume	53.2%	56.6%	3.4%	✗