

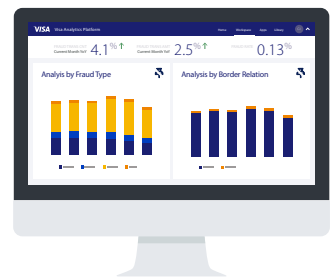
Becoming insight focused and performance driven

Key metrics for the operations function

During demanding times, it's important for issuers to establish trust with consumers by basing decisions on data and using insights and industry benchmarks¹ to identify areas where they can help clients to better navigate difficult situations.

Visa Analytics Platform

is a powerful application suite that delivers data-driven insights and industry benchmarks¹—all backed by Visa's global payment network and state-of-the-art data science. It offers an expanding range of applications, dashboards, reports and tools that can help throughout the different areas of issuers to uncover game-changing opportunities.



With Visa Analytics Platform, we can provide you with data that may help you to:

-  Drive early activation
-  Increase usage and drive top of wallet/device
-  Analyze portfolio performance and profitability
-  Manage risk and reduce fraud
-  Retain customers



Footnote:
1. All benchmarks are benchmarked across a competitive peer set.



Top metrics that matter to the operations function

- 1 Daily authorization reports by date, merchant with response code details by product funding source (Debit/Credit/Prepaid) and product (Infinite, Gold, Classic, etc.) based on key authorization indicators: by transaction count, amount and average ticket.
- 2 Monthly authorization reports with response code details, including benchmarking¹ by merchant on key authorization indicators: transaction count, amount and average ticket.
- 3 Measure decline rates performance in eCommerce, card-not-present, card-present and fallback environments coming from digital wallets, contactless payments, chip/non chip, QR code and tokenized transactions.
- 4 Fraud performance by fraud type, merchant, in card present/card not present environments. Including extended authorization details like (VAA) Risk Score, Visa Secure Cardholder Authentication Verification Value (CAVV) and others. Clearing and settlement extended details like terminal capability profile and Visa Address Service (AVS) verification request result code.
- 5 Chargebacks by reason code, cardholder, key sales metrics (transaction count, amount, average ticket).
- 6 Customizable analysis across transaction types (sales, representments, cash disbursements, chargeback, fraud among others) including benchmark¹ metrics.

Visa is here to help you

Contact your Visa account executive to learn how **Visa Analytics Platform** can enable data-driven decision making by helping you understand the consumer behavior shift and identify opportunities to maximize your portfolios.

VISA everywhere
you want to be

Footnote:

1. All benchmarks are benchmarked across a competitive peer set.

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