



Unlocking Customer and Business Value with Payments Data Analytics

Welcome back to our Visa Insights for Issuers series. In this spring edition, we'll explore the importance of having state-of-the-art payment analytics capabilities.

A transaction represents more than the flow of money. It offers a bird's-eye view of your cardholders and deeper insight to help you make smarter business decisions. The data also enables you to get closer to your cardholders and lay the groundwork for personalised experiences, which can lead to enhanced acquisition and retention. Furthermore, there are a host of business performance improvements, such as optimising costs via advanced early-warning systems and reducing chargebacks.

As more customers go digital, this will create even more data points to tap into and financial institutions are already taking advantage. By having robust payment analytics data capabilities, you can:



Achieve top-of-wallet status

Your cardholders stand to **spend 4x more** with their first-choice card¹



Cross-sell digital

70% success rate for cross-selling products through digital channels²

Visa is committed to helping issuers like you generate more powerful insights from your data. As you read on, we'll explore the key challenges often faced and explain how we're uniquely positioned to support.



Sincerely,

Claudio Di Nella

Claudio Di Nella
Head of Visa Consulting & Analytics, Europe
Visa

\$13.7bn

card related fraud losses by 2024³

\$440bn

in costs across merchants and issuers due to false payment declines in 2021⁴

10%

increase in annual revenue for issuers with at-scale personalisation⁵

Why Payments Data Analytics Matter

Today many issuers like you face several challenges, whether it be tackling fraud, improving authorization rates, or keeping up with customers' growing expectations.

Payments data analytics can help you overcome these by providing you with deeper insights into cardholder behaviour, portfolio trends and overall business performance.

As a result, to accelerate decision-making and to stay ahead of the curve, it's becoming increasingly important that issuers leverage their payments data.

Challenges of Managing Payments Data

However, we know processing data can often be difficult. Issuers face:



A lot of data, but a lack of insight

As digital payments become more common and we gain access to more data, making faster, more efficient decisions becomes more difficult



Difficulty maintaining in-house systems

It can be expensive and time consuming, with internal analytics draining resource and talent availability



Challenges with data accessibility

It can be difficult to get the right data and present it in a way that is easily digestible for all

Why Visa is Uniquely Placed to Support

Being a world leader in digital payments, we have unparalleled levels of data that you can leverage:

255.4bn

total transactions⁶

3.9bn

cards worldwide⁶

>80m

merchant locations⁶

To find out more about how Visa can help you leverage payments data analytics, get in touch today at IssuersCommunityEU@visa.com

1. Visa Analysis
2. Visa intra-European CNP payments data analysis - Feb to Oct 2020
3. Spotlight: US Card Payment Fraud Losses Forecast 2022, Insider Intelligence
4. False Declines Drop When Merchants and Issuers Show a Little Trust, PYMNTS, 2022
5. What Does Personalization in Banking Really Mean?, BCG, 2019
6. VisaNet data, FY22Q3