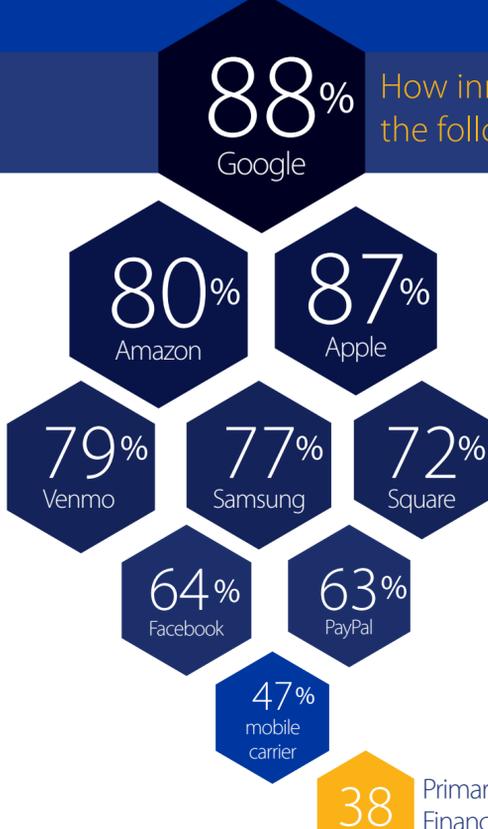


Challenges and Opportunities to the Issuer Brand

Issuer brand perception is both a key differentiator and a buying criterion for customers. As technology companies extend their brands into eCommerce payments through buy buttons and generic Card-on-File experiences, issuers may risk losing their "Top of Mind" status at the point of purchase. However, partnering with Visa Checkout can help enhance the issuers' digital brand perceptions, enabling them to cross-sell their customers more effectively.



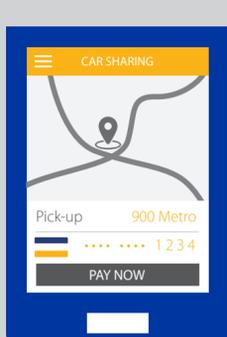
How innovative do you feel the following brands are?

Innovation perception gap

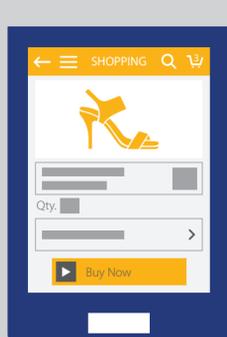
Issuers are perceived as significantly less innovative than key technology players expanding into the payments space. This innovation perception gap can make issuers more vulnerable to potentially losing market share over time as digitally-savvy consumers migrate to these providers for their financial service needs.

Percent of customers represent the cumulative of respondents who answered very or moderately. Source: Future of Payments Quantitative Study commissioned by Visa and conducted by independent research firm, GfK, using an online panel of consumers in May 2015. N=600. US responses displayed

Issuer brand, pushed to the background



As consumer payments increasingly migrate from physical cards to digital channels, the issuer's brand is at risk of becoming relegated to the background as buy buttons and generic payment cards become more prevalent for eCommerce purchases.



Visa Checkout leads with the issuer's card art, strengthening the association between the issuer brand and the payment experience in the mind of the customer.



Desktop



In-App



Mobile

If these companies offered banking services how likely would you be to bank with them?

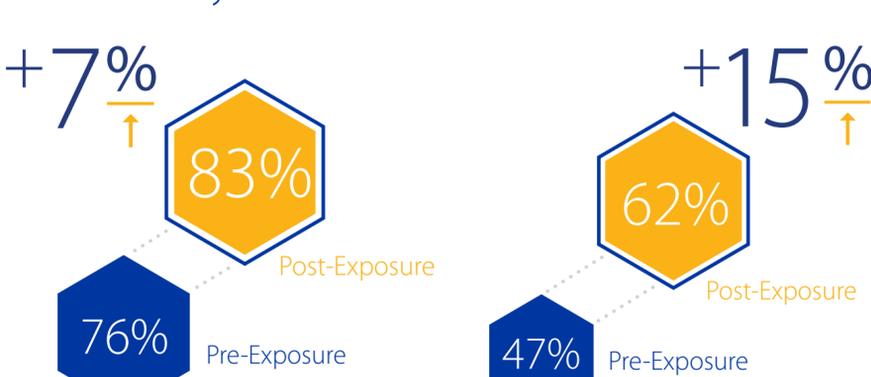
Nearly half of customers would likely bank with a company they currently do business with, but does not currently offer banking services. This includes financial players such as PayPal and Square and established brands outside the financial sector like Apple, Google and Amazon.



Percent of customers who would likely bank with each non-bank with which they do business. Source: Accenture, North America Consumer Digital Banking Survey, 2014.



When featured with Visa Checkout issuers are more likely to be seen as innovative leaders...



Issuer Introduces Innovative Products and Services

Issuer Sets Trends (i.e. leads the way in their category)

Figures show percentage of respondents who selected "Agree Strongly" or "Agree Slightly" in response to the statement. Post-Exposure significantly higher than Pre-Exposure at a 90% confidence level for innovative products and at 95% confidence level for setting trends. Source: Millward Brown Visa Checkout Issuer Branded Impact study, July 2016 (n=700, 5 issuers); commissioned by Visa. US only.

...and customer likelihood to find out about and use other products increases.

Percentage of customers more likely to engage with their issuer if they offer digital products like Visa Checkout



Figures show percentage of respondents who selected "Definitely Will" or "Probably Will" in response to the statement. Source: Millward Brown Visa Checkout Issuer Branded Impact study, July 2016 (n=700, 5 issuers); commissioned by Visa. US only.

Customer Testimonies

“

"It's pretty cool actually, I hate having to go grab my Visa card any time I wish to buy something online. I wish more banks did this."

“

"[By offering Visa Checkout my bank] is much more progressive than I thought."

Respondents free-form responses regarding issuer perception post-exposure to Visa Checkout product. Source: Millward Brown Visa Checkout Issuer Branded Impact study, July 2016 (n=700, 5 issuers); commissioned by Visa. US only.