

VISA DOES MORE THAN PROCESS TRANSACTIONS.

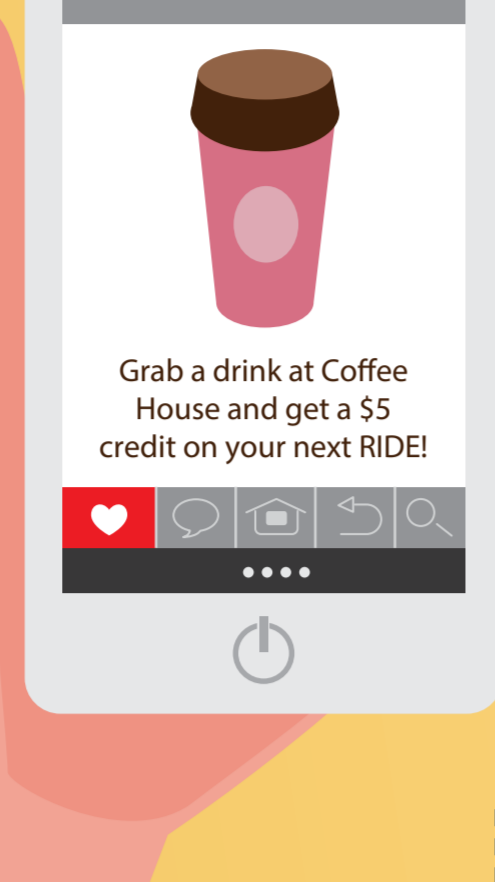
With the Visa Commerce Network, we make transactions more valuable for merchants and engaging for customers.

Turn every transaction into an opportunity to deliver relevant value and increase consumer engagement, sales, and loyalty. Visa Commerce Network (VCN) utilizes the scale and insights of the Visa network to increase cardholder engagement with merchants by enabling the delivery of relevant offers to consumers. We provide real value at key moments for consumers to give them a compelling reason to engage with merchants and publishers.

Example for illustrative purposes only

1 Promotion

Offer shown to consumer on premier publisher inventory.



"To receive your reward, use the same Visa card used on your RIDE transaction at Coffee House. Enjoy!"

2 Enrollment

User simply agrees to link their Visa card to the offer.*



3 Purchase

Enrolled consumer makes qualifying purchase using Visa card.



4 Tracking

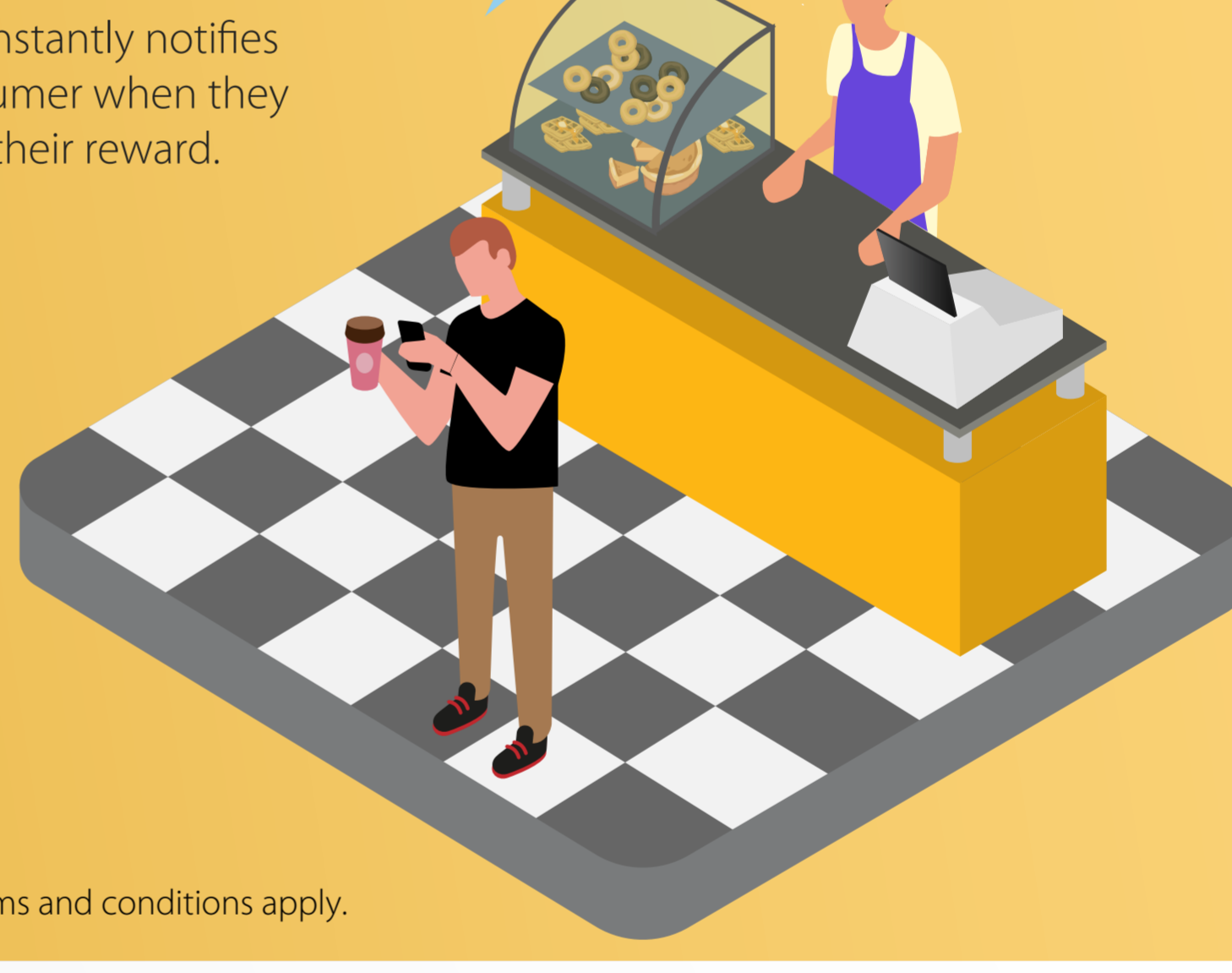
Purchases and rewards are tracked automatically, with no coupons or codes needed.



5 Confirmation

Visa instantly notifies consumer when they earn their reward.

"Congratulations! You have a \$5 credit on your next RIDE."



*Offer enrollment requires cardholder consent. Terms and conditions apply.

Driving value to our partners

How

User sees an offer in an app they use regularly and enrolls with a simple click to agree

The scale and insights of the Visa network allow offers to be delivered to cardholders at key points of engagement

Visa Commerce Network can deliver relevant offers with a simple registration process



Why

User:
• Seamless Experience
• Relevant Discounts

Merchant:
• New Customers
• Increased Loyalty
• Actionable Data

Publisher:
• Increased Retention
• Exclusive Offers
• Unique Technologies



Case Study Result¹

Over **70%** of offers redeemed on day of enrollment.

80%

More than 80% of users sent into stores were brand-new customers

74% conversion rate post-enrollment.



1. Taken from multiple case studies in 2015