



Visa 2015 Marketing Reference Guide

An Overview of Marketing Programs and Resources for Issuers



VISA

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Contents

Finding the Information in This Guide	4	Visa Sponsorships	22
		Sponsorship Assets Overview	23-24
		2015 Visa NFL National Promotion	25
Turnkey Marketing Materials	5	Marketing Resources	26
Retail Branch Materials	6	Employee Training Materials	27
Direct Marketing Materials: Acquisition/Penetration	7	Marketing Best Practices & Messaging Guides	28
Direct Marketing Materials: Activation/Usage/Loyalty	8	Marketing Playbooks & White Papers	29
Web Materials	9	Benchmarking Tools	30
Bill Payment Materials	10	Visa Business Spend Insights Report	31
EMV Chip Materials	11	Card Marketer eNewsletter	32
Cross-Border Transaction Materials	12	Sample Marketing Calendars	33
Tax Payment Program Tools	13	2015 Sample Marketing Plans by Quarter	34 - 37
Security Materials	14	Visa Signature Seasonal Offerings	38
Visa Checkout	15	Early Month on Book/Activation Calendar	39
Debit Small Ticket Campaign	16	Additional Resources	40
Debit eCommerce Campaign	17	Additional Resources	41
Merchant Offer Program Tool	18		
Visa SavingsEdge	19		
Business Defining Success Program	20		
Financial Literacy Program	21		

Finding the information in this guide

This guide is designed to be an overview of the Visa marketing resources available to our issuers in 2015.

Finding the information:

In most cases, you can easily access these resources anytime –24 hours a day– through **Visa Online (VOL)**

- Available to all Visa issuers by logging in or enrolling at *visaonline.com*
- VOL also includes product information, operating regulations, implementation guides, market research and more

In select cases, you may need to request information from your Visa Account Executive

The screenshot displays the Visa Online (VOL) website interface. At the top, the Visa logo is on the left, and the user name 'Danielle Faust' is on the right, along with language and site index options. A navigation menu includes 'Products', 'Marketing', 'Processing', 'Operations', 'Risk', 'Reference Library', and 'Training'. A search bar is located in the top right corner. The main content area is divided into several sections: 'My Services' with a 'Manage Services' link and 'Registered Program Manager' status; a promotional banner for the 'Visa 2014 Trip for Life Sweepstakes' featuring Olympic athletes Meryl Davis and Charlie White; 'Hints and Tips' with links to 'Discover How to Find Information', 'Explore the Visa Publication Center', and 'Learn Search Tips'; 'Visa Communications' with 'Announcements' and 'Visa Business News' tabs, including a notice about 'Looking for the Visa Business News?' and 'Reset Your Password Yourself!'; 'My Favorites' with a 'Manage Favorites' link and instructions on how to use the feature; and 'Featured' sections for 'Update Your Profile' and 'Add Your Favorite Links'. A 'Most Popular' list on the right side includes: 1. Products, 2. Visa Publication Center, 3. Operations, 4. Reference Library, 5. Enrollment, 6. Risk, 7. Training, 8. Processing, 9. Marketing, and 10. Client Management.

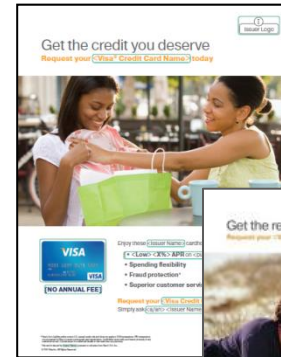
TURNKEY MARKETING MATERIALS



Retail Branch Materials

Visa makes it easy to promote your card product throughout your branches with an array of eye-catching promotional material.

- Full offering of in-branch materials to educate customers on Visa products and highlight the key features and benefits
- Templates can be customized with issuer name, logo, card artwork, rewards program details, etc.
- Materials include brochures, take-ones, posters, tent cards, and more for Credit, Debit, Business and Prepaid Visa products
- Issuer pays only for production and distribution costs



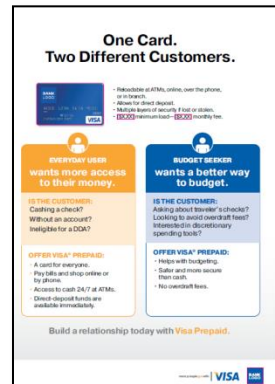
Credit Posters



Credit Tent Cards



Business Video



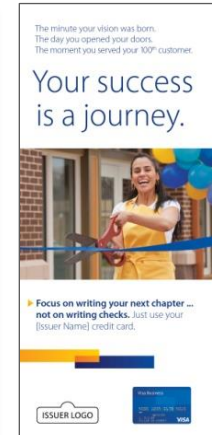
Prepaid Break room Poster



Prepaid Tent Card



Take Ones



Direct Marketing Materials

Acquisition/Penetration

These direct marketing materials offer a simple, cost-effective way to promote your Visa card product by customizing existing templates with your branding.

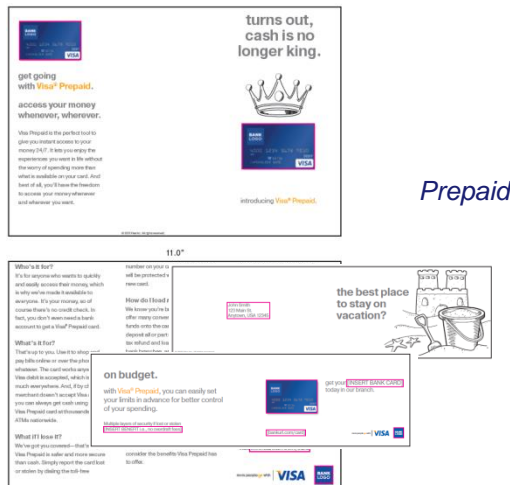
- Drive acquisition with robust letter, postcard, insert and email templates that highlight the benefits of the Visa products
- Encourage existing cardholders to get additional cards for family members and employees
- Issuer pays only for production and distribution costs



Visa Business



Visa Credit



Prepaid



Visa Credit

Direct Marketing Materials

Activation/Usage/Loyalty

These free, customizable templates have been designed using Visa best practices to increase activation, encourage usage and drive loyalty.

- Activation letter, inserts, and direct mail and email templates for usage provide additional product education and in many cases, options for merchant offers
- Usage messages can be used as “thank you” packages, or to encourage check and cash behaviors to card
- Issuer pays only for production and distribution costs



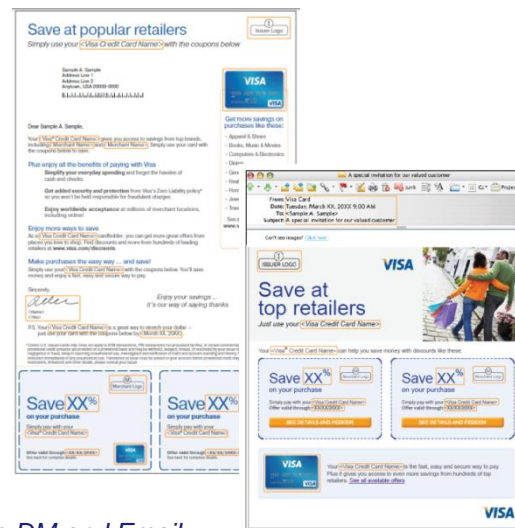
Activation Letter



Business insert



Merchant Offer Program Statement Insert Template



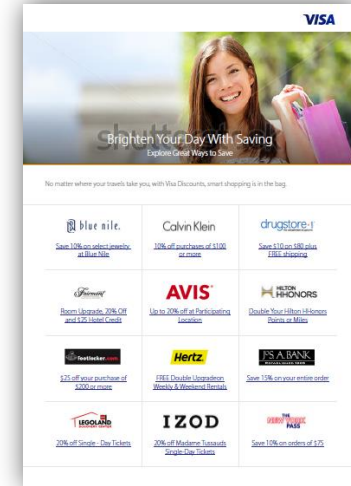
Usage DM and Email



Web Materials

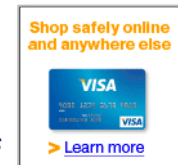
Visa offers a variety of web banners, tiles, social media messaging and white label web pages at no cost to Visa issuers.

- Use your web channel to educate on bill pay, tax payments, security, Visa Prepaid, Visa Signature benefits, Business Check to Card usage, and more
- Promote Merchant Offer Program using banners and Visa branded web pages

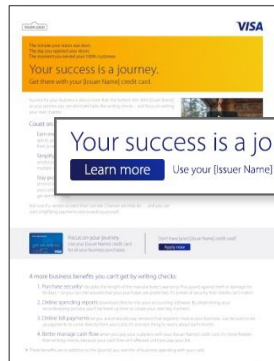
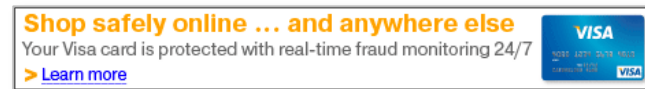


Turnkey Merchant Offer Program Website, Visa branded only

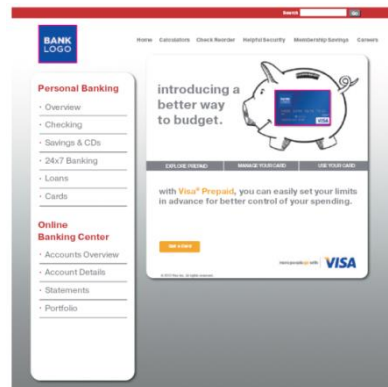
Merchant Offer Web Banners



Security Banners



Business Banners and Landing Page



Visa Prepaid Landing page



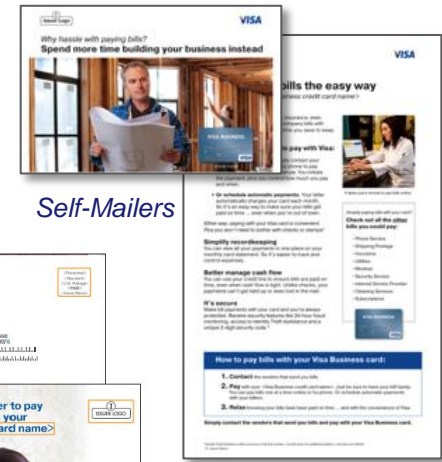
Visa Signature Luxury Hotel Collection Banners

Note: All brand names, logos and webpages are the property of their respective owners, are used for identification or discussion purposes only, and do not imply product endorsement or affiliation with Visa.

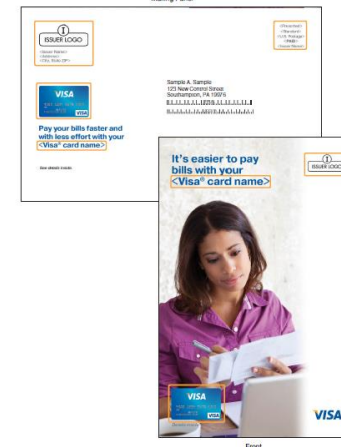
Bill Payment Materials

A new best practices guide as well as market-ready materials help you build transactions and loyalty with Visa Bill Pay.

- Use self-mailer, inserts, emails, web banners, and branch materials to encourage your cardholders to pay bills with their card
- Review messaging and marketing guides to learn tested tactics and strategies for bill pay campaigns



Self-Mailers



Front



Inserts



Email with Mobile-optimized version



Marketing Resource Guide



Recommended Messaging



EMV Chip Cards Materials

Educate your cardholders on the new Chip technology and highlight how Visa Chip cards are more secure and simple to use.

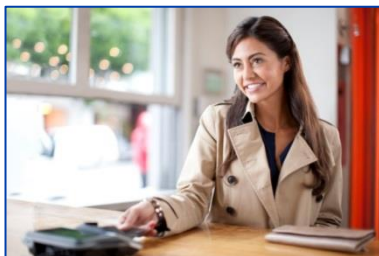
- Drive awareness, early activation and usage of your newly-issued chip cards with direct and email materials
- Videos, infographics and online branch training materials are available for retail branch, web and intranet for marketing and training purposes
- Marketing Resource Guide can be downloaded to aid in the planning and implementation of your EMV Chip marketing launch



Infographic



Card Carrier



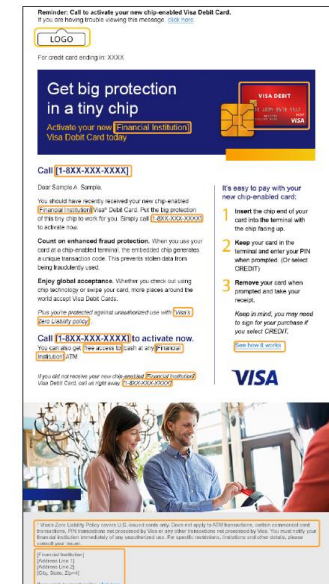
Videos



Online Training



Take One



Email

Cross-Border Transaction Materials

Use these market-ready materials to help capture global transactions by highlighting advantages of using card abroad.

- International toolkit for issuers including travel tips and suggested messaging
- Turnkey assets to drive more cross border transactions and call center scripts to offer travel tips with cardholders who travel frequently



International Card Usage Toolkit



Inserts



Email



Interstitial

Tax Payment Program Tools

Increase usage by encouraging your cardholders to load refunds onto a prepaid card or to pay their taxes using a Visa card.

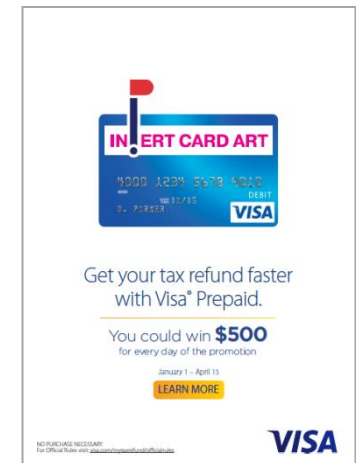
- Reach all tax payers with templates for web banners, statement inserts, ATM messaging, statement messaging, on-hold scripts and websites
- Use special material to educate un-banked tax payers on the benefits of loading refunds to a prepaid card



Statement Insert



Web Banners



Prepaid Tax Promotion

Visa Tax Payment Consumer Service fees may apply

Security Materials

Educate your cardholders on the benefits of Visa's comprehensive risk and fraud prevention programs so that they can shop with confidence no matter where they make their purchases.

- Market these security offerings with templates for direct mail, buck slips as well as web banners and buttons
- Add security benefit reminders to your own collateral using our guide on recommended messaging
- Teach cardholders security best practices using Visa's Cardholder Action items insert

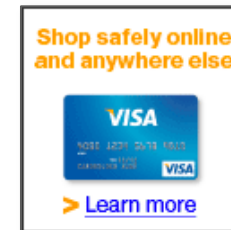


Recommended Messaging



Insert

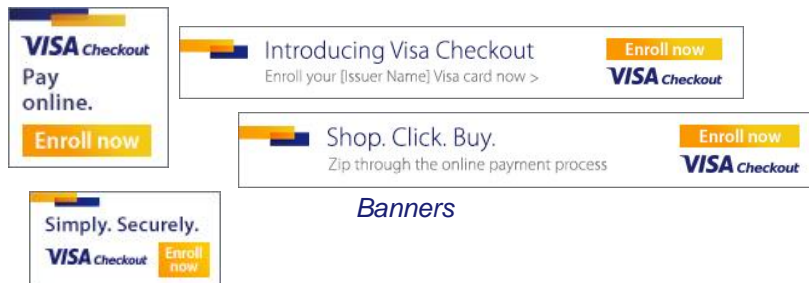
Banners



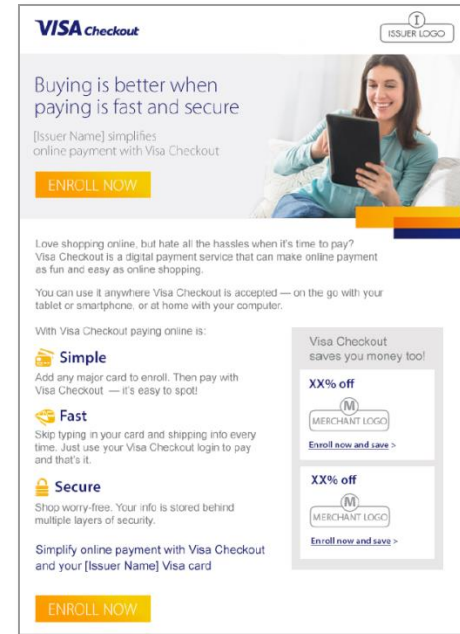
Visa Checkout

Encourage your Visa cardholders to use Visa Checkout for fast payments via online and mobile devices

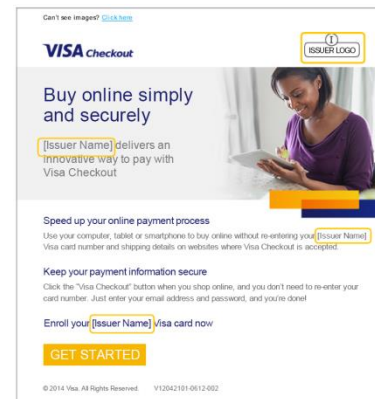
- Increase awareness and drive cardholders' enrollment into Visa Checkout
- Utilize the full range of strategic tools and customizable creative templates for mobile, emails, direct mail, and web channels to promote Visa Checkout to your cardholders
- Contact your account executive for program details and access to marketing materials



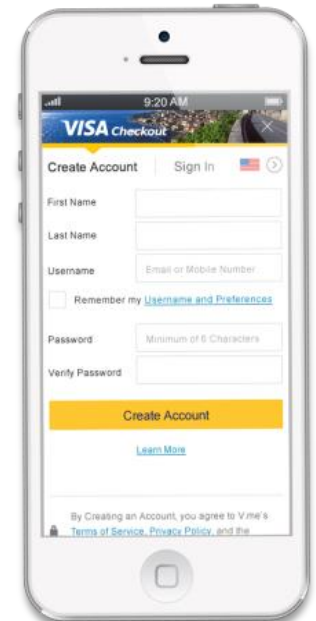
Banners



Landing page with offers



Email



Mobile interface

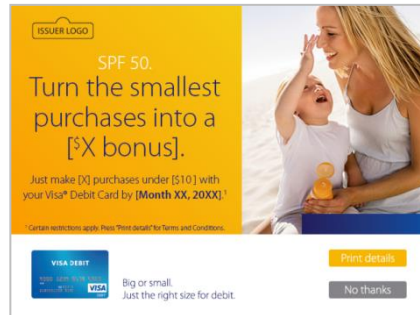
Visa Debit Small Ticket Campaign

Encourage your Debit cardholders to use their Debit cards for small ticket purchases.

- Promote small ticket debit usage through educational or spend-hurdle promotional incentive offers
- Full range of printed and digital assets can be used in branch, ATM screens, direct mail, email, web and mobile channels
- Issuer pays for production, distribution costs, and incentive fulfillment



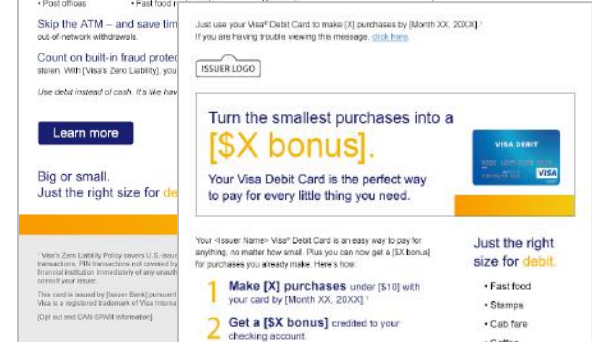
Mobile main screen



ATM Screen



Statement Insert

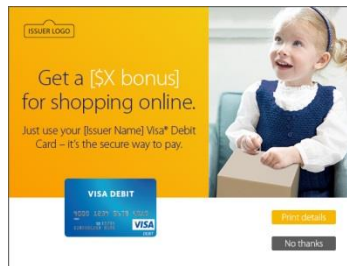


Emails

Visa Debit eCommerce Campaign

Encourage your Debit cardholders to use their Debit cards for online shopping.

- Promote Debit usage for eCommerce shopping
- Drive online transactions through educational security messages and incentive campaigns
- Full range of printed and digital assets can be used in direct mail, email, web, ATM and mobile channels
- Issuer pays for production, distribution costs, and incentive fulfillment



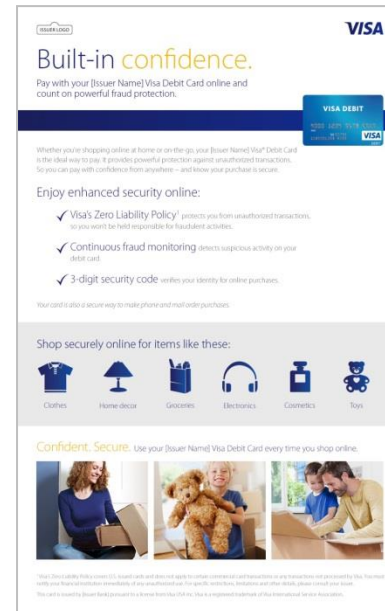
ATM Screen



Mobile main screen



Self mailer



Landing page

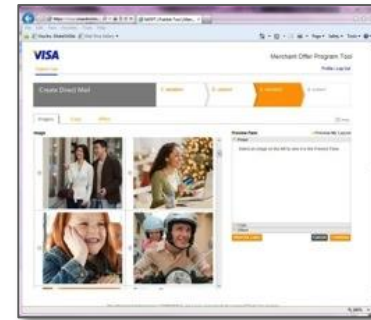


Emails

Merchant Offer Program Tool

Access to free, pre-negotiated offers to market your card products with this online tool.

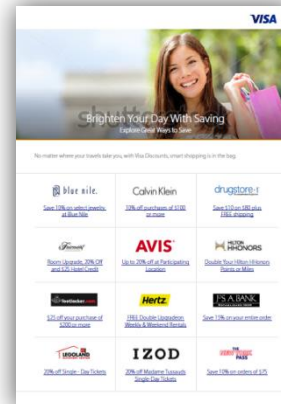
- A simple, cost-effective way to provide cardholders targeted online and print offers from leading merchants
- Download offer details and merchant logos to add to your own collateral
- Most offers sourced for full calendar year redemption
- Turnkey Marketing Materials – Seasonal market-ready inserts to easily customize with Issuer brand, print and send to your cardholders
- Turnkey Website - Link to Visa-branded turnkey website of more than 30+ offers



Merchant Offer Program Tool



Merchant Offer Program Statement Insert Template



Turnkey Website, Visa branded only

Note: All brand names, logos and webpages are the property of their respective owners, are used for identification or discussion purposes only, and do not imply product endorsement or affiliation with Visa.

Visa SavingsEdge

Designed for business cardholders, Visa SavingsEdge provides segment-appropriate merchant offers to increase activation, usage and loyalty.

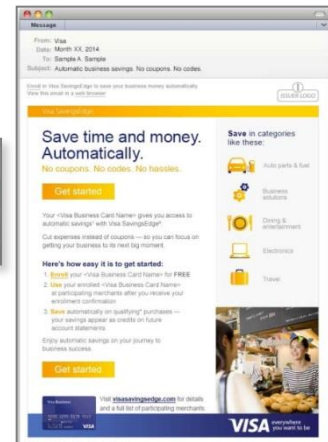
- Business cardholders can enroll at visasavingsedge.com to receive discounts at participating merchants
- Discounts are posted as statement credits on future account statements
- New mobile app allows cardholders to search for participating merchants from their phone.
- Turnkey statement inserts, direct mail, banners and emails are available.



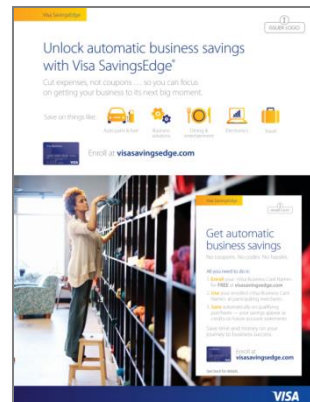
Banners



Buckslip



Email



In Branch stand up



Promo video

Visa Business Defining Success Program

Developed for Business Issuers to help drive higher business spend and engagement

- Comprehensive guide outlining the business opportunity, marketing resources and tools for success
- An interactive resource guide to help implement a check to card program to help grow business Visa card portfolios
- Features customizable marketing assets for print and digital communications

Drive higher small business spending and engagement with the **Visa Small Business Defining Success Program**

Plus support your business cardholders on their journey to success

69% of business owners surveyed who accept and/or use payment cards have improved some area of their cash management process (up from 56% in 2010)*.

Cash flow is a top concern facing small business owners, according to Visa research.

Payment cards are increasingly popular tools to help mitigate this concern and improve efficiency.

* Source: 2010-2012 Small Business Cash Management Survey

© 2013 Small Business Products | October 2013, 2014

Visa Confidential

Defining Success Program Guide

Take One

Focus on your journey.
Use your [Issuer Name] credit instead of checks.

Success for your business is about more than the bottom line. It's about those moments that keep you inspired... and define your journey. With your [Issuer Name] credit card, you get more than a payment solution - you get the tools you need to stay focused on the big picture.

See how your [Issuer Name] credit card works harder for you than checks.

Business Benefits	Checks	Business Credit Card
Rewards for business spending	No	YES
Enhanced payment flexibility with access to capital	No	YES
Enhanced fraud protection with 24-hour claim liability	No	YES
Online reporting tools	No	YES
Ability to pay online for better flexibility	No	YES

Count on these 3 benefits to help you succeed every step of the way:

- Earn rewards for busi...** Earn rewards for busi... (3 points per \$1 spending, purchases into rewards faster to simplify your journey)
- Enhanced fraud protection...** Stay protected from liability. Have peace of mind knowing you're not responsible for unauthorized purchases. It's not just about getting the bill, it's about getting the bill right.
- Ability to pay online...** Simplify the way you to cover supplies, vendor payments, has credit line each month, so you can stay protected from liability. Have peace of mind knowing you're not responsible for unauthorized purchases. It's not just about getting the bill, it's about getting the bill right.

Focus on writing your next chapter... not on writing checks. Just use your [Issuer Name] credit card.

Learn more at [\[Issuer.com/yourjourney\]](#) or call 1-800-800-8000

* See how your [Issuer Name] credit card works harder for you than checks. © 2013 Small Business Products | October 2013, 2014

Banner Ad

Your success is a journey.

Learn more Use your [Issuer Name] card for all your business purchases.

Interstitial

ISSUER LOGO

Your success is a journey.

Focus on writing your next chapter - not on writing checks. Just use your [Issuer Name] debit card.

Learn more

ISSUER LOGO

Your success is a journey. Get there with your [Issuer Name] credit card.

Count on these business benefits every step of the way:

- 1. **Earn rewards for business spending.** Earn rewards for business spending. Earn rewards for business spending. Earn rewards for business spending.
- 2. **Enhanced fraud protection with 24-hour claim liability.** Stay protected from liability. Have peace of mind knowing you're not responsible for unauthorized purchases. It's not just about getting the bill, it's about getting the bill right.
- 3. **Ability to pay online for better flexibility.** Simplify the way you to cover supplies, vendor payments, has credit line each month, so you can stay protected from liability. Have peace of mind knowing you're not responsible for unauthorized purchases. It's not just about getting the bill, it's about getting the bill right.

Learn more at [\[Issuer.com/yourjourney\]](#) or call 1-800-800-8000

Landing Page

Financial Literacy Program

Visa offers compelling resources to help consumers achieve financial success using educational materials including personal finance articles, videos, games, calculators, lesson plans and more.

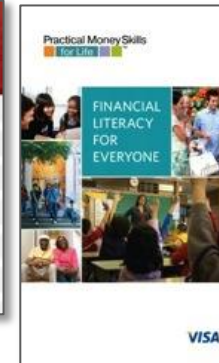
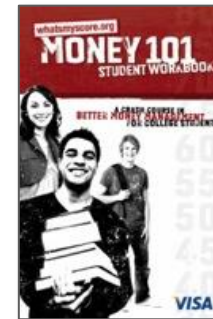
- Educates consumers on issues like identity theft and fraud
- Materials span all age groups—from preschoolers to adults approaching retirement
- Many materials available in English and Spanish languages and some can be co-branded
- Issuer pays only for production and distribution costs



Practical Money Skills



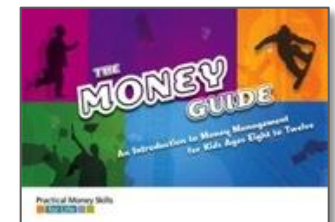
What's My Score



Guides & Workbooks



Financial Football Facebook



VISA SPONSORSHIPS



Sponsorship Assets Overview

Tap into Visa's sponsorships and drive incremental volume and affinity for your brand.

- Marquee sporting and entertainment events
- **National Football League**
 - Super Bowl, NFL Pro Bowl, NFL Draft
- **Pebble Beach Golf Course**
 - Pebble Beach is an exclusive Visa Signature sponsorship asset
- **Olympics**
 - The exclusive payment services sponsor and the only card accepted at Games venues through 2020



Sponsorships Overview

US Sponsorship Platforms & Assets

	      
	       
	    
<p>Niche Properties</p>	   
	       

Note: Partnership contract terms vary and are subject to renewal. All asset activation subject to Visa and partner approval.

2015 Visa NFL National Promotion*

A turnkey solution for issuers to drive card usage featuring market-ready materials.

- Drive loyalty, card preference and volume with the number one sport in TV ratings and the largest entertainment property in U.S. culture
- Visa assumes responsibility for costs and management of concept, creative, prize pool, sweeps admin and fulfillment
- Minor customization of materials available (logo or card art customization only)
- Issuer is only responsible for costs of printing and distribution of materials
- All materials with custom logos or card art must be submitted for NFL approval

The creative statement insert features a background image of a man in a blue cap cheering with his mouth open, surrounded by falling gold confetti. In the top left corner, the Visa and NFL logos are displayed with 'proud sponsor' text below them. The main text reads: 'Make 2015 the year you win the Super Bowl experience of a lifetime'. Below this, it says 'Use your Visa® card from September 1 – November 30, 2014 to be automatically entered for a chance to win. See details at visa.com/nflpromotion'. A small image of a Visa card is shown to the right. Further down, it states: 'You could win a trip for two to Super Bowl XLIX in Arizona and take part in the postgame celebration and more!'. At the bottom, in small text, it says: 'NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA SUPER BOWL XLIX SWEEPSTAKES. See details on back.'

2014 National Promotion Creative – Statement Insert

*Note, not confirmed. Visa's NFL sponsorship is in renewal and 2015 promotion is not confirmed.

MARKETING
RESOURCES

VISA

Employee Training Materials

Low-to-no cost training tools help issuers empower employees to educate customers about Visa products and increase sales performance and activation rates.

- Free, trackable online employee training for Debit, Credit, and Business Visa products.
- Charge Card Toolkit: Increase employee's product knowledge and improving selling skills within your retail branches.



Charge Card Toolkit

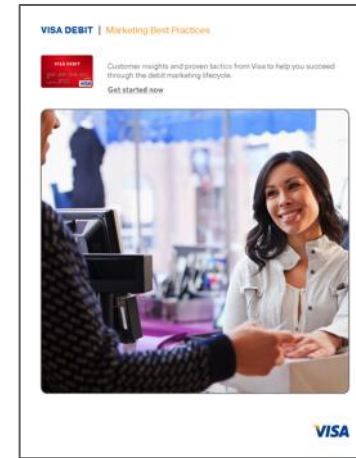


Employee Online Training

Marketing Best Practices & Messaging Guides

These guides offer best practices and suggested messaging that you can incorporate into your own marketing collateral and campaigns.

- Promote your Visa card products and benefits throughout the product lifecycle with ready-to-use messages that connect with consumers and business owners
- Messages available for all stages of the lifecycle in various lengths for your brochures, direct mail, online executions, retail branch materials, on-hold messages and more



Visa Debit Marketing Best Practices



Visa Consumer Credit Marketing and Messaging Guide



Visa Signature Marketing and Messaging Guide



Business Recommended Messaging Guide

Marketing Playbooks & White Papers

Visa offers an array of Marketing Playbooks and Whitepapers that highlight opportunities to grow revenue within an issuer's existing customer base.

Offerings include:

- **Small Ticket White Paper**—A summary of the findings from the Small Purchase Transaction Research published by Visa
- **Email Marketing Playbook** – An interactive, educational resource to optimize email marketing practices and strategies
- **New Product Launch Playbook**—A guide for developing and launching new Visa products
- **Decision Tree White Paper** –Discusses a simple and actionable analytic tool for targeting that engages best practices and known benchmarks to define groups of customers for a campaign
- **Loyalty Marketing Playbook**—Reviews best practices and current trends in card loyalty



Decision Tree White Paper



Loyalty Marketing Playbook



New Product Launch Playbook



Small Ticket White Paper



Email Marketing Playbook

Benchmarking Tools

Visa offers user-friendly tools that can help issuers analyze portfolio performance and identify opportunities.

- Use the Debit PAU sensitivity model to analyze changes across customer lifecycle and evaluate portfolio growth
- Make a business case for migrating checks, cash and ACH transactions to Visa Debit by calculating the potential impacts using the Debit Optimization Calculator
- Benchmark performance relative to peers using quarterly scorecards

	Visa Debit	Industry	2019 Q3	2019 Q2	2019 Q1	Industry	2019 Q3	2019 Q2	2019 Q1
Sales Volume									
Transaction	\$17.1	\$21.1	\$20.9	\$20.9	\$20.9	\$20.9	\$20.9	\$20.9	\$20.9
Sales Volume	\$17.1	\$21.1	\$20.9	\$20.9	\$20.9	\$20.9	\$20.9	\$20.9	\$20.9
PAU									
Penetration	20.2%	20.2%	20.2%	20.2%	20.2%	20.2%	20.2%	20.2%	20.2%
Adoption	48.4%	48.4%	48.4%	48.4%	48.4%	48.4%	48.4%	48.4%	48.4%
Usage	100%	100%	100%	100%	100%	100%	100%	100%	100%
Portfolio Growth									
Sales Volume	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
Transaction Volume	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
Average Card	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
Accounts & Cards									
VCC Accounts	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
VCC Account Growth	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
VCC Card Growth	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
Sales Volume by MCC									
Restaurants	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
Retail	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
Gas	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
Travel	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
Healthcare	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
Education	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
Government	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
Other	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
Operational Metrics									
Authorization Success %	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
Decline %	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
Chargeback %	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
Rejected Fraud Loss Rate	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%

Consumer Debit Product Scorecard

Visa Debit PAU Sensitivity Model - Regulated Issuers

Scenario: Issuer XYZ

Step 1: Develop Baseline Visa Debit Program Performance

Issuer Name: [Input Field]

Most Recent Quarter: [Input Field]

Visa Debit Sales (\$ in Millions P3Q): [Input Field]

of Visa Debit Card Transactions (in Millions P3Q): [Input Field]

of Visa Debit Cards: [Input Field]

of Visa Debit Accounts: [Input Field]

Standard Metric: [Input Field]

Step 2: Establish Target Performance Levels

Metric	Baseline	Target Change in Performance	Target Performance
Penetration Rate	17.0%	4.7%	21.7%
Adoption Rate	21.3	10.7%	32.0%
Usage	100%	0.0%	100%

Step 3: View Report and Charts

Performance Measurement Calculators

Visa Business Spend Insights Report

Use this quarterly newsletter to gain insights on business owners, business best practices and industry trends.

- Topics include macroeconomic trends impacting businesses, owners' views on how their businesses are faring, and other relevant data points that convey business owner sentiment
- Supported through Visa proprietary data and research
- Talk to your Visa Account Executive about subscribing to future issues

Visa Small Business | 2Q14 Report | July 2014

Spend Insights

"We are pleased to see continued positive sentiment from small business owners as they work hard to grow their businesses. However, through all economic stages — growth or otherwise — we continue to see cash flow identified as an issue. To that end, we are focused on collaborating with our financial institutions and merchant partners to create solutions that help businesses thrive!"
— Janet Zablock, Head of Global Small Business, Visa Inc.

Findings at a glance

Small business owners' optimism continues as key concerns trend downward: At the mid-point of 2014, attitudes about the growth of the economy and its effects on businesses continue to be significantly more positive than in years past, although responses have changed little since 2013. At the same time, key concerns like staying in business, customer acquisition and retention, cash flow, taxes and health care costs continued a steady decline, which is a positive sign for the economy. [Read more >](#)

Online marketing appears to be a higher priority for small business owners: For the first time since the question was asked in 2012, small business owners indicated greater attention to online marketing efforts than offline — as well as intentions to spend more online than offline. Although concerns over attracting and retaining customers has declined in recent years, it ranked as the quarter indicating business owners may be searching for cost-effective ways to bolster their customer bases. [Read more >](#)

Desire for cash flow management solutions reaches all time high: Overall concern around managing cash flow has improved gradually since 2012. However, it remains a top-five concern and continues to be the number one cash-management challenge by far. Financial institutions may find opportunities in the fact that small business owners' interest in cash flow tools reached a higher level since the survey began. [Read more >](#)

Shift from checks to cards continues to be steady, but gradual: Small business owners' preferred method for paying business expenses has been shifting slowly from checks to credit cards for several years. Respondents consistently cite a few specific factors as the top barriers to plastic, so financial institutions may look to this insight as they develop strategies to drive card usage. [Read more >](#)

Visit [Small Business Spend Insights](#) combines quarterly survey results with Visa Business card spend data to provide a snapshot of your small business customers' economic confidence and operational needs.

This quarter	Last quarter	A year ago
1. Attracting new customers	2.1	3.1
2. Rising taxes	3.1	2.0
3. Cost of health insurance	1.1	1.1
4. Retaining existing customers	4.0	4.0
5. Managing cash flow	5.0	5.0

This quarter	Last quarter	A year ago
1. Decline in consumer confidence	1.1	2.1
2. Possibility of increasing inflation	3.1	2.0
3. Increase in energy prices	2.1	1.1
4. Falling value of the dollar	3.1	3.1
5. Rising interest rates	5.0	4.1

*Q Now we would like to ask you about concerns that other small business people have mentioned. For each one, please indicate whether you are a top concern, an important concern or neither a top nor important concern.
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[Read more >](#)

Business Spend Insights 2Q14 Report

Visa Small Business | 1Q14 Report | May 2014

Spend Insights

"This quarter's survey results showed small business owners' outlook has returned to more optimistic levels where it comes to the economy and their businesses. This positive shift could be due to the ending of the Federal Government shutdown in 4Q13, the debt ceiling agreement in 1Q14 and other progress factors outside small business owners' control. While there will always be issues like this to contend with, Visa continues to see strong growth from our transactional data as well as external data sources. This growth has motivated small business to persevere and advance — even in the midst of economic uncertainty." — Janet Zablock, Head of Global Small Business, Visa Inc.

Findings at a glance

After slight dip in optimism, attitudes appear to be rebounding: After several quarters of improvement, outlook on the strength of the economy as well as increases in revenues, profits and inventory levels declined in 4Q13. In the first quarter of 2014, however, these numbers bounced back and remain high compared to 2011 and 2012. [Read more >](#)

Business owners appear to feel optimistic about the overall health of their companies: Since 2012, outlook around attracting customers, retaining customers, managing cash flow and staying in business has improved more gradually than outlook around the economy, revenues, profits and inventory. However, responses in these categories have undergone a similar "dip and rebound" in recent quarters. [Read more >](#)

Outlook improving in nearly all top concerns: 1Q14 responses show growing optimism in four of the top five micro-economic concerns and four of the top five macro-economic concerns. However, concerns over energy prices and healthcare costs issue, showing that this optimism is tempered by certain hot-button market factors. [Read more >](#)

Preference for making payments with cards continues to increase: Responses indicating small business owners' preferred method for paying expenses has fluctuated over time. However, the overall trend is that more small business owners are using cards, and fewer are using checks. And while the preference for checks only declined slightly in 1Q14, the preference for credit and debit cards each spiked. [Read more >](#)

Visit [Small Business Spend Insights](#) combines quarterly survey results with Visa Business card spend data to provide a snapshot of your small business customers' economic confidence and operational needs.

This quarter	Last quarter	A year ago
1. Cost of health insurance	2.1	1.1
2. Attracting new customers	1.1	3.1
3. Rising taxes	3.0	3.0
4. Retaining existing customers	4.0	5.1
5. (Tie) Managing cash flow	5.0	6.1
5. (Tie) More restrictive regulation	7.1	8.0

This quarter	Last quarter	A year ago
1. Decline in consumer confidence	1.1	2.1
2. Increase in energy prices	4.1	1.1
3. Possibility of increasing inflation	2.1	3.1
4. Falling value of the dollar	3.1	4.0
5. Rising interest rates	5.0	5.0

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[Read more >](#)

Business Spend Insights 1Q14 Report

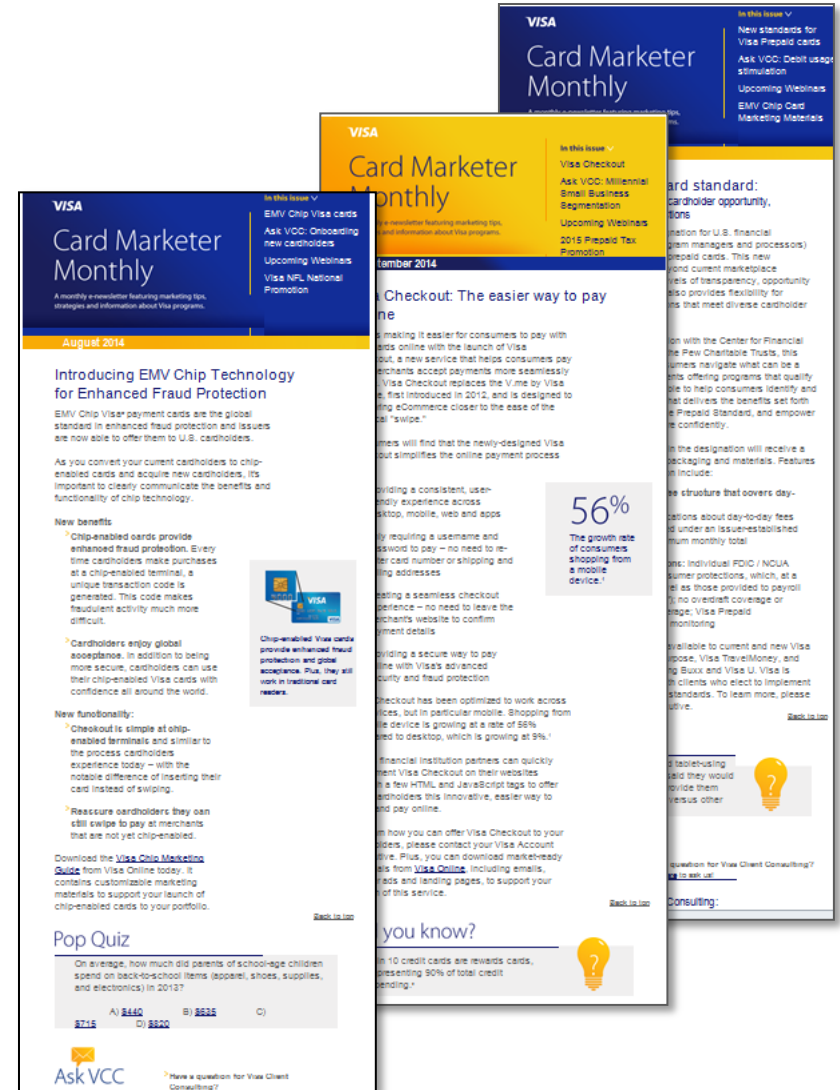
Card Marketer eNewsletter

A monthly eNewsletter featuring marketing tips, strategies and information about Visa programs.

A great way to keep up to date on:

- Industry best practices and trends
- Turnkey marketing tools and resources available to issuers on VOL
- Visa tools, research and upcoming Visa promotions
- Key themes include:
 - Portfolio optimization
 - Marketing strategies and programs
 - Best practices on topics including activation, usage, targeting and channels

If you're not receiving the *Card Marketer eNewsletter*, and would like to be included on the distribution list, please contact your Visa Account Executive.



SAMPLE MARKETING CALENDARS

Q1 2015 Sample Marketing Plan

Usage: Debit Small Ticket Usage

- Encourage your debit cardholders to use their Visa Debit cards for small ticket purchases



Usage: Tax Payment

- Increase usage by encouraging tax payment using Visa Debit or Credit
- Available: web banners, email, statement insert, web copy, ATM, statement and on hold message scripting



Q2 2015 Sample Marketing Plan

Usage: Bill Payment

- Encourage cardholders to pay bills with their Visa cards to help drive card usage and improve customer loyalty
- Available: self-mailer, inserts, emails, web banners, branch materials, best practices and recommended messaging



Usage: Travel Merchant Offers

- Seasonal materials are available for the summer travel season



Usage: Visa Signature Luxury Hotel Collection and CLEAR campaign

- Drive spend among travel minded cardholders by promoting Visa Signature benefits



Note: All brand names, logos and webpages are the property of their respective owners, are used for identification or discussion purposes only, and do not imply product endorsement or affiliation with Visa.

Q3 2015 Sample Marketing Plan

Usage: Back-to-School Merchant Offers

- Seasonal materials are available for Back-to-School



Illustrative

Business Usage: Visa SavingsEdge

- Promote spend by showing business cardholders the savings the Visa SavingsEdge program offers



Visa SavingEdge inserts, email

Acquisition: Branch Employee Training

- Introduce Visa's Branch Employee Training to teach both new and existing employees the basics on Visa products



Online training

Q4 2015 Sample Marketing Plan

Usage: NFL National Promotion

- Drive usage by participating in Visa's 2015 NFL National Promotion



Illustrative based on 2014

Usage: Holiday Merchant Offers

- Use seasonal materials available from Visa to promote holiday spend

Illustrative based on prior offering



Usage: Visa Signature Concierge

- Remind cardholders that Visa Signature Concierge can help make a busy holiday season easier



2015 Visa Signature Offerings

Visa Signature Assets calendar is issued monthly highlighting marketing opportunities for Visa Signature cardholders *

MARKET	SIGNATURE ACCESS	Offer Type	FULFILLMENT	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March	April	May	June
	Sports												
Pebble Beach, CA	Pebble Beach Holiday Promotion	Exclusive	3rd Party			11/25-12/1	12/19-12/21				4/17-4/20		
Mauli, HI	Kapalani On-going Lodging & Golf Benefits	All Visa Sig. Offer	3rd Party										
National	FANDANGO - 20% off in \$25 Fandango Gift Card	All Visa Sig. Offer	3rd Party										
National	FANDANGO Issuer Exclusive Promo Offer Ex. BOGO	Exclusive	3rd Party										
	Fine Wine & Food												
National	Fine Wine & Food Exclusive events (e.g. Winemaker Dinner)	Exclusive	Visa Call Center										
Saled Markets	Charlie Palmer Pigs & Pindl Themed Dinner	Exclusive	Visa Call Center										
SF / Sonoma, CA	Sonoma County Vintner On-going Benefits	All Visa Sig. Offer	3rd Party										
Memphis, TN	Celebrity Chef Tour at Restaurant Iris	Exclusive	3rd Party		29-Oct								
New York, NY	James Beard Gala & Auction	Exclusive	3rd Party			15-Nov							
	Travel												
Orlando, Denver, San Francisco, Westchester and Dallas/Ft. Worth Airports	CLEAR membership discount for expedited airport security	All Visa Sig. Offer	3rd Party										
National	LimLink premium chauffeur service for airport	All Visa Sig. Offer	Visa Call Center										
National	Visa Signature Luxury Hotel Collection Client Exclusive Offers by request	Exclusive	3rd Party										
	4th Night Free: Stay for 3 or more nights and enjoy a 4th night free at the Carlson, Miami	All Visa Sig. Offer	3rd Party										

Illustrative Only



TRAVEL



ENTERTAINMENT



FINE WINE & FOOD



SPORTS



SHOPPING

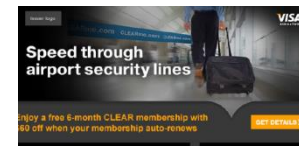


Visa Signature Luxury Hotel Collection Banner






Complimentary Tastings at Sonoma County Wineries

Clear Banner, email



* Calendar excerpt shown for illustrative purposes. For more information or to get the latest/complete calendar, contact your Visa Account Executive.

Sample Early Month on Book/Activation Calendar

Day 0	Day 10-15	Day 30	Day 60-90
<p>Card Carrier</p> <ul style="list-style-type: none"> Carrier Insert (optional) <p>Version for introduction vs. upgrade and conversion</p> 	<p>Follow-up Authentication Direct Mail/ Email</p> <ul style="list-style-type: none"> Reinforce card activation highlighting security 	<p>Customer Service Direct Mail/ Email</p> <ul style="list-style-type: none"> Encourage activation (optional: include merchant offers) 	<p>Use-and-Get Activation Direct Mail/ Email</p> 
<p>PIN Mailer <i>(if applicable)</i></p> 	<p>Follow-up Activation Call</p> <ul style="list-style-type: none"> Targeted to customers with capacity to spend 		

ADDITIONAL
RESOURCES



VISA

Additional Resources

A wealth of content, tools, and resources to build and manage most aspects of your Visa programs is available on VOL. Following is a high-level overview of the types of information you can access:

Products	<ul style="list-style-type: none">• Business-to-Business• Commerce Payments• Consumer Credit Products• Consumer Debit Products	<ul style="list-style-type: none">• Information Products• Prepaid• Product Features and Services
Marketing	<ul style="list-style-type: none">• Brand• Loyalty	<ul style="list-style-type: none">• Product Marketing• Sponsorship and Partnership
Processing	<ul style="list-style-type: none">• Global Network Processing• Issuer Solutions	<ul style="list-style-type: none">• Merchant and Acquire Solutions
Operations	<ul style="list-style-type: none">• Client Management• Dispute Resolution	<ul style="list-style-type: none">• Financial Services• More Operations
Risk	<ul style="list-style-type: none">• Fraud and Chargeback Risk• Data Security• Data Compromise and Fraud Investigations• Third-Party or Vendor Risk	<ul style="list-style-type: none">• Law Enforcement• Risk Resources and Publications• Credit Risk Products and Solutions• Fraud Risk Products and Services
Reference Library	<ul style="list-style-type: none">• Reference Materials• Online Welcome• News and Communications	<ul style="list-style-type: none">• Directories• Visa Publication Center
Training	<ul style="list-style-type: none">• Education Materials and Best Practices	<ul style="list-style-type: none">• Visa Business School