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# Agenda

1

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Představení VISA a VCA

2

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Od platby k informaci

3

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VISA unikátní platforma pro nákupní centra

Síla platebních dat

# Představení VISA a VCA



# Visa Consulting & Analytics (VCA) is the payments consulting arm of Visa



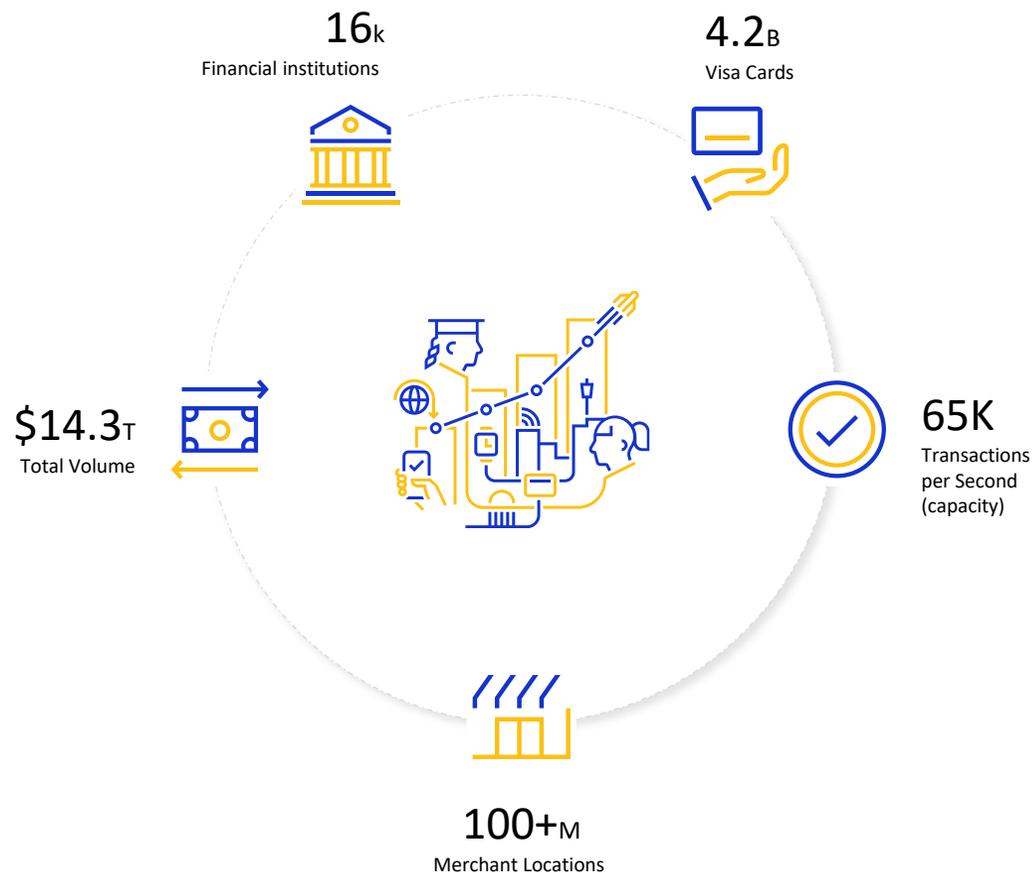
**1300+** consultants and data scientist

**2000+** projects delivered in 2023

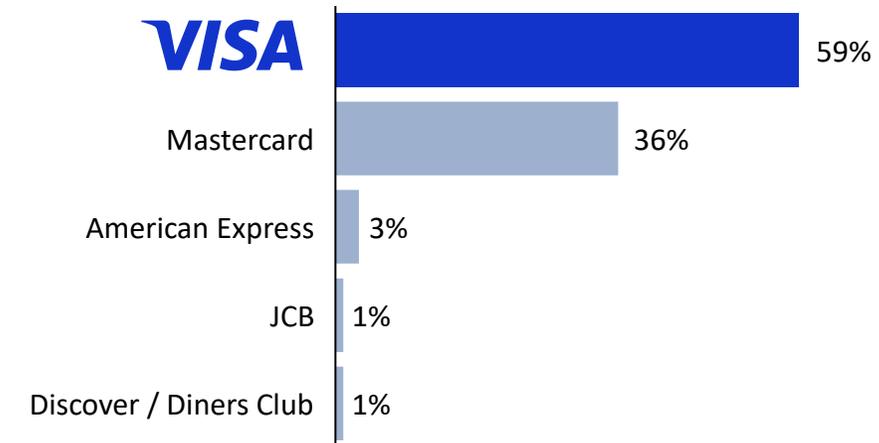
**75+** offices / locations

Visa provozuje největší platební síť na světě s nedostižitelným globálním dosahem a díky tomu může z platebních dat generovat unikátní vhledy

Visa Payment Network



More transaction data than our global competitors

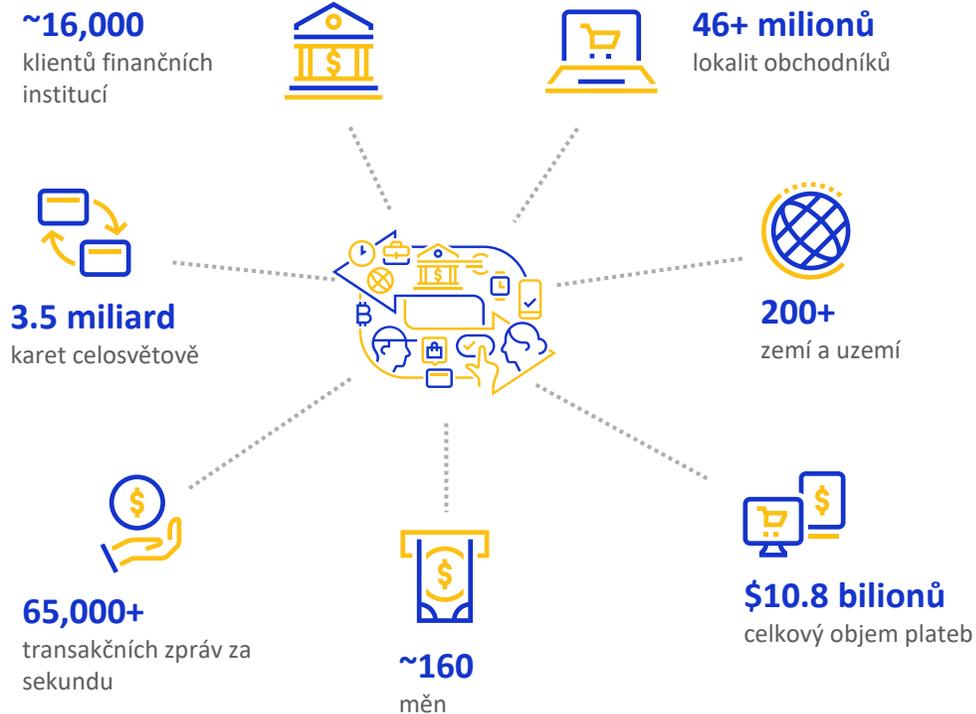


Share of global credit, debit and prepaid card transactions, 2022<sup>(1)</sup>

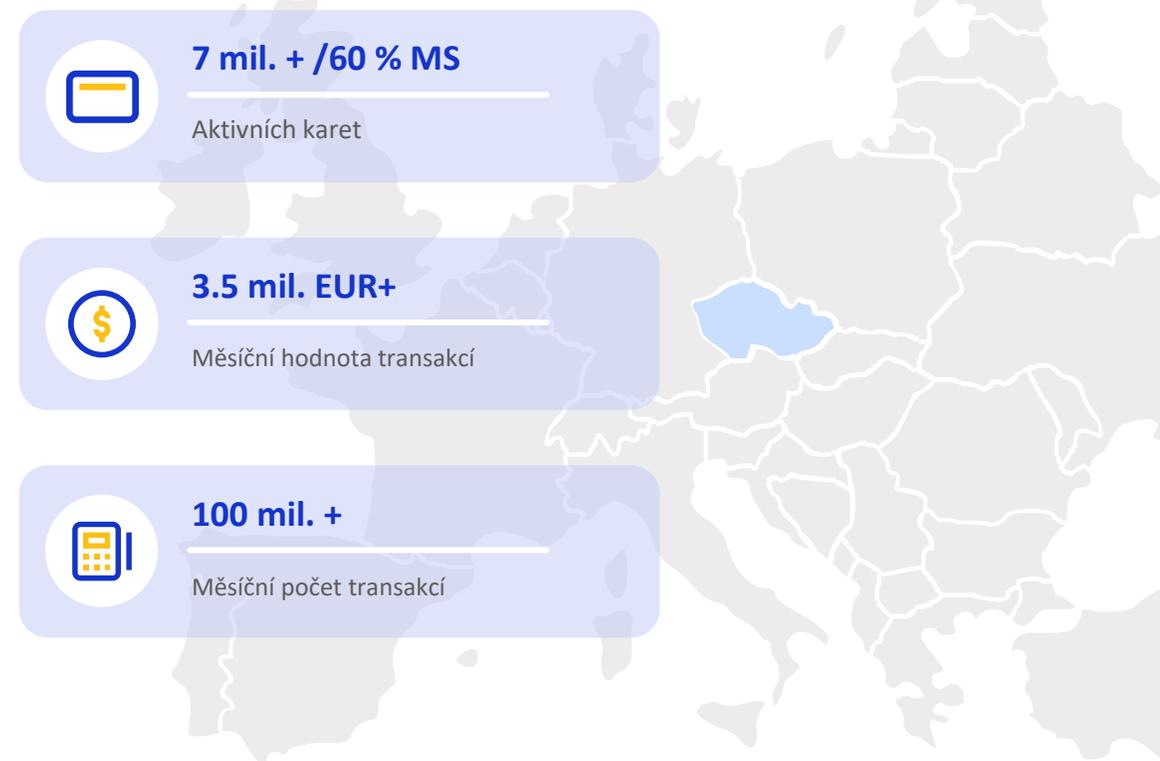
**VISA** (1) Total = 411.90 Bn transactions. Excludes China Union Pay credit and debit transactions  
Source: Nilson report, Issue 1241, May 2023: [https://nilsonreport.com/publication\\_newsletter\\_archive\\_issue.php?issue=1241](https://nilsonreport.com/publication_newsletter_archive_issue.php?issue=1241)

# Visa provozuje největší platební síť na světě s nedostižitelným globálním dosahem a díky tomu může z platebních dat generovat unikátní vhledy

## Platební síť Visa



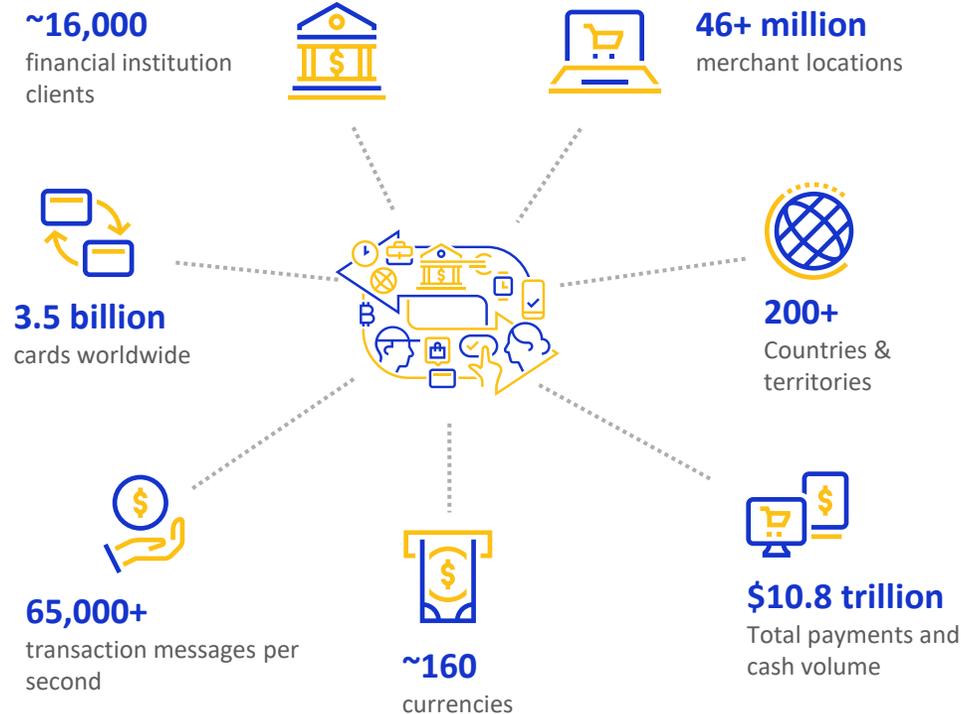
## Visa v Česku



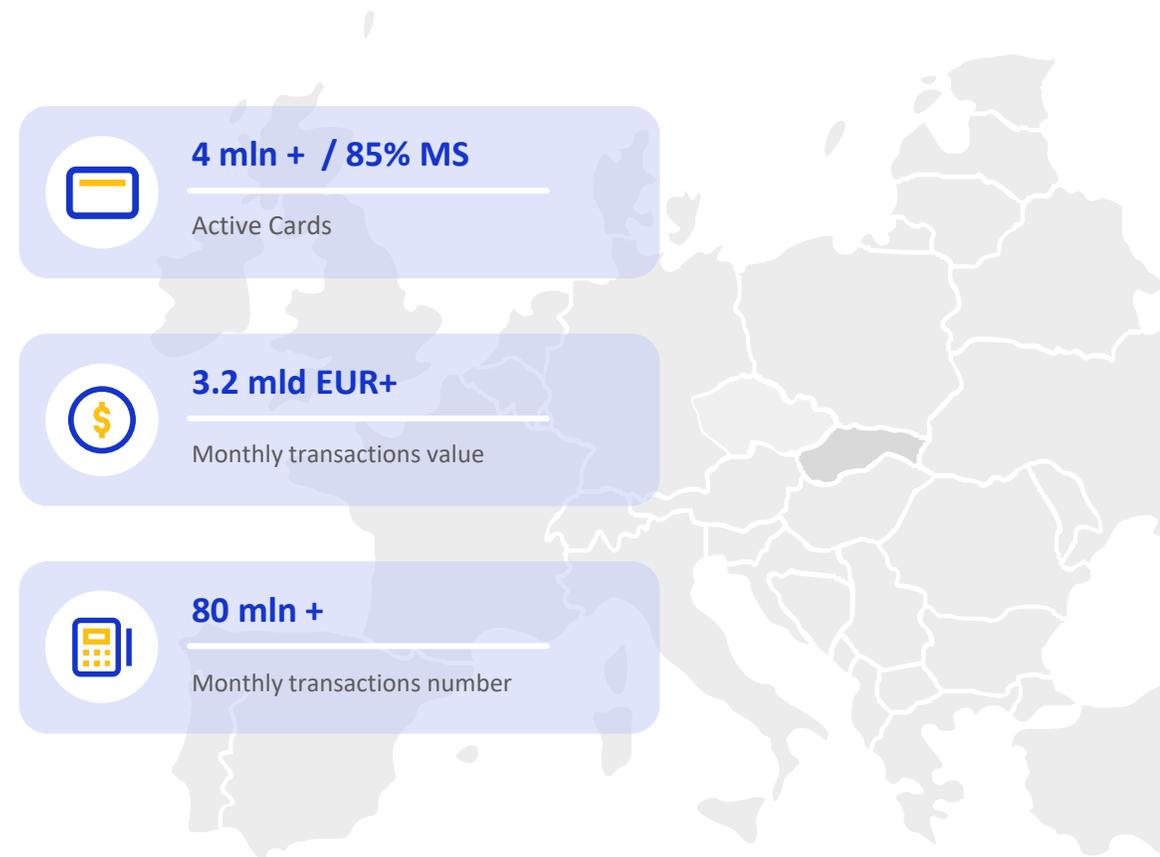
Poznámka: Visa nezná žádné socio-demografické ani kontaktní údaje držitelů

# VISA na Slovensku

## Visa Payment Network



## Visa in Slovakia



Note: Please note there is no personally identifiable information such as names, addresses within the data and records are anonymized

Síla platebních dat

# Cesta od platby k informaci

## Where money goes? 2024 vs 2025

CATEGORY	Počet transakcí	Objem transakcí	Počet zákazníků	Průměrná hodnota
<b>APPAREL &amp; ACCESSORIES</b>	3.09%	5.46%	-1.00%	2.45%
<b>AUTOMOTIVE</b>	-15.34%	13.43%	-2.72%	24.94%
<b>DEPARTMENT STORES</b>	21.42%	6.29%	9.07%	-19.26%
<b>DRUG STORES &amp; PHARMACIES</b>	<b>34.53%</b>	<b>32.44%</b>	<b>16.74%</b>	-3.19%
<b>ELECTRONICS</b>	<b>28.85%</b>	<b>18.61%</b>	<b>27.08%</b>	-14.40%
<b>ENTERTAINMENT</b>	<b>8.56%</b>	<b>25.97%</b>	<b>5.72%</b>	<b>19.04%</b>
<b>FOOD &amp; GROCERY</b>	<b>-7.39%</b>	<b>-4.57%</b>	<b>-6.20%</b>	2.63%
<b>HEALTH CARE</b>	4.83%	3.60%	1.65%	-1.29%
<b>HOME IMPROVEMENT &amp; SUPPLY</b>	4.01%	5.83%	2.66%	1.90%
<b>INSURANCE</b>	9.72%	2.06%	8.64%	-8.48%
<b>QSR</b>	6.26%	-1.52%	-3.90%	-8.30%
<b>RESTAURANTS</b>	<b>10.79%</b>	<b>12.77%</b>	<b>-1.19%</b>	2.22%
<b>RETAIL SERVICES</b>	<b>26.41%</b>	<b>30.20%</b>	<b>19.89%</b>	5.15%
<b>TRAVEL SERVICES</b>	3.25%	5.46%	3.53%	2.28%
<b>WHOLESALE CLUBS</b>	<b>31.19%</b>	<b>17.43%</b>	<b>29.32%</b>	<b>-19.99%</b>

Více než jen data a transakce– jsme partnerem a pomáháme firmám hledat cestu ve všech fázích životního cyklu

## Akvizice



Kdo jsou moji zákazníci?

## Růst



Jak roste můj business?

## Retence



Jsou moji zákazníci loajální?



Jako jsou spotřebitelské návyky mých zákazníků?



Jak vypadají mé zákaznické cesty?



Jak mohu optimalizovat marketingové kampaně?



Jak mohu udržet své zákazníky?

# Behaviorální ukazatele jsou postavené na transakčních datech a poskytují pestré informace o zákaznických motivech a spotřebním profilu



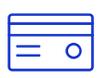
60+ behaviorálních ukazatelů využívá data VisaNetu



Umožňuje pokročilé profilování uživatele nebo modelování propenzity



Podporováno geo-lokačními daty



Data k dispozici na úrovni držitele karty

## Lifestylové ukazatele

Udržitelnost a sport

- Green grocery
- Ecofood
- Vegan
- No food waste
- Yoga
- Selling clothes
- Public transport
- Electric car
- Bikes sharing
- Charity
- Ebooks
- E-learning
- Outdoor clothes
- Biker
- Keep fit

Návyky

- Student
- Book reader
- Leisure
- Entertainment
- Coffee shops
- Bars
- Ice cream
- Gaming
- Betting
- Dating apps

Premium

- Clothes
- Airlines
- Cars
- Sports

## Vzorce chování

Stravování

- Food buyers
- Convenience
- Bakery
- Butcher shops
- Alcohol shops
- Eating out
- Fast food eater
- Restaurants
- Online grocery
- Food ordering

Domov a služby

- Home supply
- Electronics
- Cable TV
- Streaming
- Music streaming
- TV streaming
- Telecom bills
- Courier services
- Insurance
- Govt. services

Mobilita

- Car owner
- Car hiring
- Taxi
- Hotel visitor
- Airplane

Krása

- Clothing stores
- Cosmetics
- Jewelery
- Healt related

Další

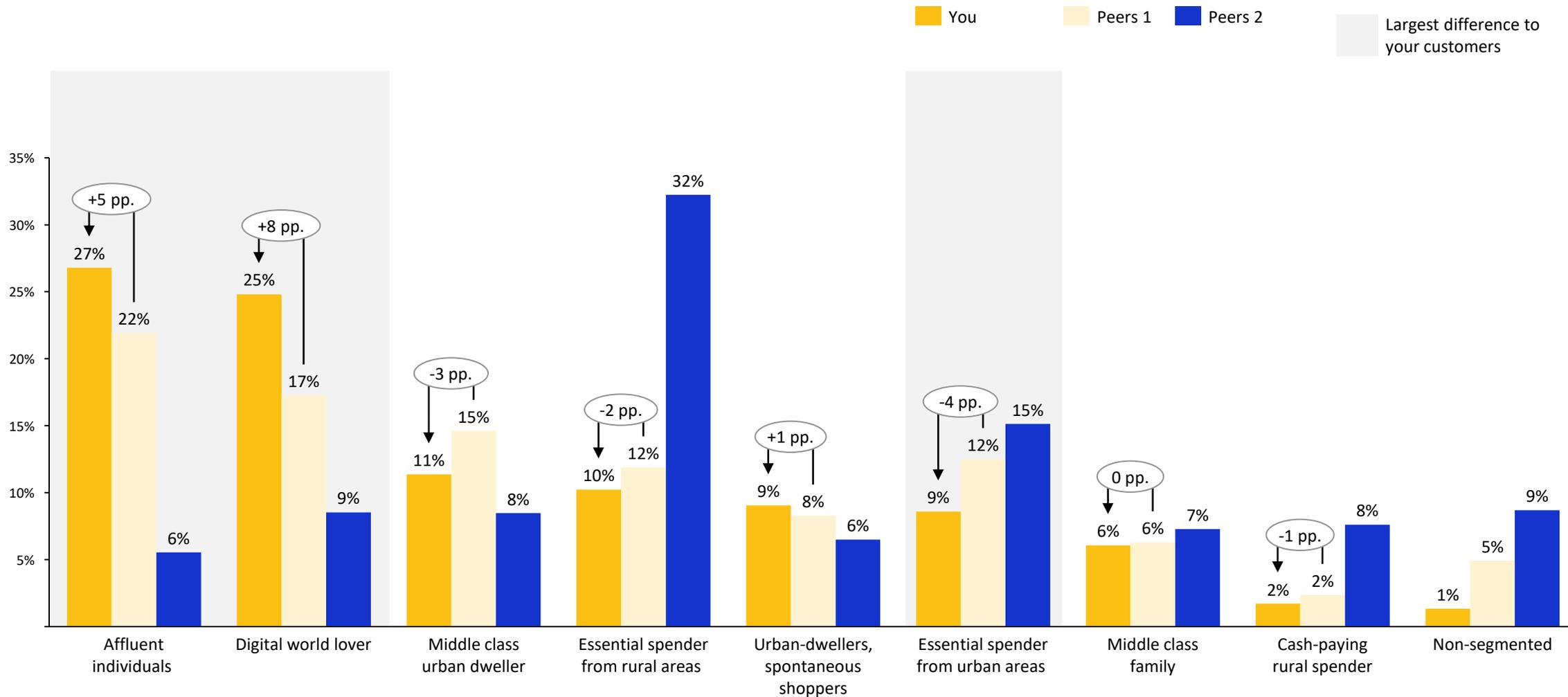
- Children
- Pet owner
- Essentials
- Non-essentials
- X-pays



# Segmentace – popis a hlavní behaviorální ukazatele

1. Pan Novák	2. Střední třída	3. Hotovostní klient	4. Rodina	5. Afluentní	6. Digitálně zdatní	7. On-line
<ul style="list-style-type: none"> <li>Podprůměrná měsíční útrata</li> <li>Spíše střední a vyšší věk</li> <li>Aktivní v kamenných obchodech v několika málo kategoriích</li> <li>Mnoho nízce aktivních klientů</li> </ul>	<ul style="list-style-type: none"> <li>Útrata a počty transakcí na průměru</li> <li>Využívají hromadnou dopravu</li> <li>Aktivní v mnoha kategoriích – mixují základní a pokročilé typy útraty</li> </ul>	<ul style="list-style-type: none"> <li>80% útraty proteče přes bankomaty</li> <li>Když používají karty na POS, jedná se o základní útraty jako potraviny a benzín</li> </ul>	<ul style="list-style-type: none"> <li>Dělají transakce v kategoriích vztažených k dětem</li> <li>Vysoký podíl útraty v základních kategoriích</li> <li>Vysoký podíl levných značek</li> <li>Nízká aktivita v e-commerce</li> </ul>	<ul style="list-style-type: none"> <li>Vysoká a pestrá útrata</li> <li>Nakupují v prémiových značkách a v zahraničí</li> <li>Mladší demografie</li> <li>Další útraty: sázky, charita, zdraví a fitness</li> </ul>	<ul style="list-style-type: none"> <li>Digitálně zkušení zákazníci</li> <li>Mladší a střední věk</li> <li>Aktivní v mnoha kanálech</li> <li>Mnoho z nich jsou studenti</li> <li>Hrají hry a streamují</li> </ul>	<ul style="list-style-type: none"> <li>Více než 90% transakcí jsou v e-commerce</li> <li>Útrata převážně o víkendech mimo základní kategorie jako kosmetika, oblečení a další</li> <li>Může být sekundární nebo kreditní karta</li> </ul>
<hr style="border-top: 1px dashed #0056b3;"/> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> Palivo</div> <div style="text-align: center;"> Jídlo</div> </div> <div style="text-align: center; margin-top: 20px;"> Zdraví</div>	<hr style="border-top: 1px dashed #0056b3;"/> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> Město</div> <div style="text-align: center;"> MHD</div> </div> <div style="text-align: center; margin-top: 20px;"> Restaurace</div>	<hr style="border-top: 1px dashed #0056b3;"/> <div style="text-align: center;"> Výběry z bankomatu</div>	<hr style="border-top: 1px dashed #0056b3;"/> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> Má děti</div> <div style="text-align: center;"> Slevy</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div style="text-align: center;"> Jídlo</div> <div style="text-align: center;"> Oblečení</div> </div>	<hr style="border-top: 1px dashed #0056b3;"/> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> Taxi</div> <div style="text-align: center;"> Letenky</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div style="text-align: center;"> Restaurace</div> <div style="text-align: center;"> Cestování</div> </div>	<hr style="border-top: 1px dashed #0056b3;"/> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> Streamy</div> <div style="text-align: center;"> Hry</div> </div>	<hr style="border-top: 1px dashed #0056b3;"/> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> eCommerce</div> <div style="text-align: center;"> Ne-esenciální útrata</div> </div> <div style="text-align: center; margin-top: 20px;"> Letenky</div>

# Your customer base is more affluent oriented compared to peers, lacking on essential spenders, especially living in urban areas

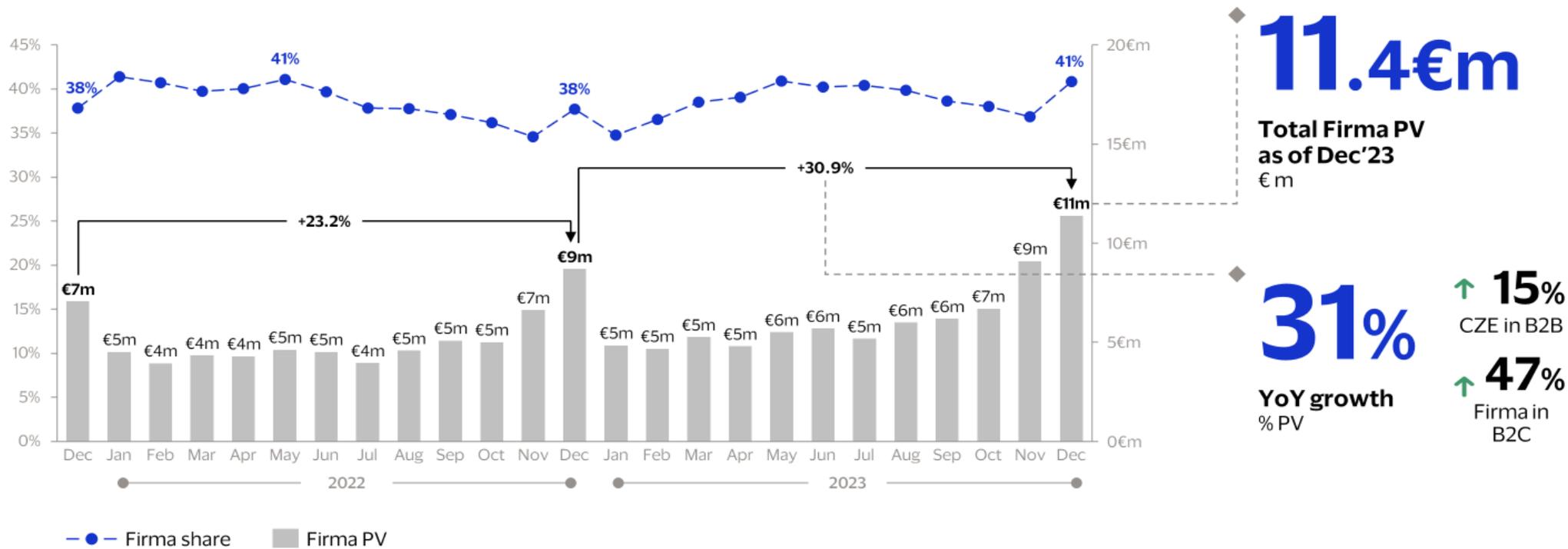


# Market Benchmarking

Payment Volumes

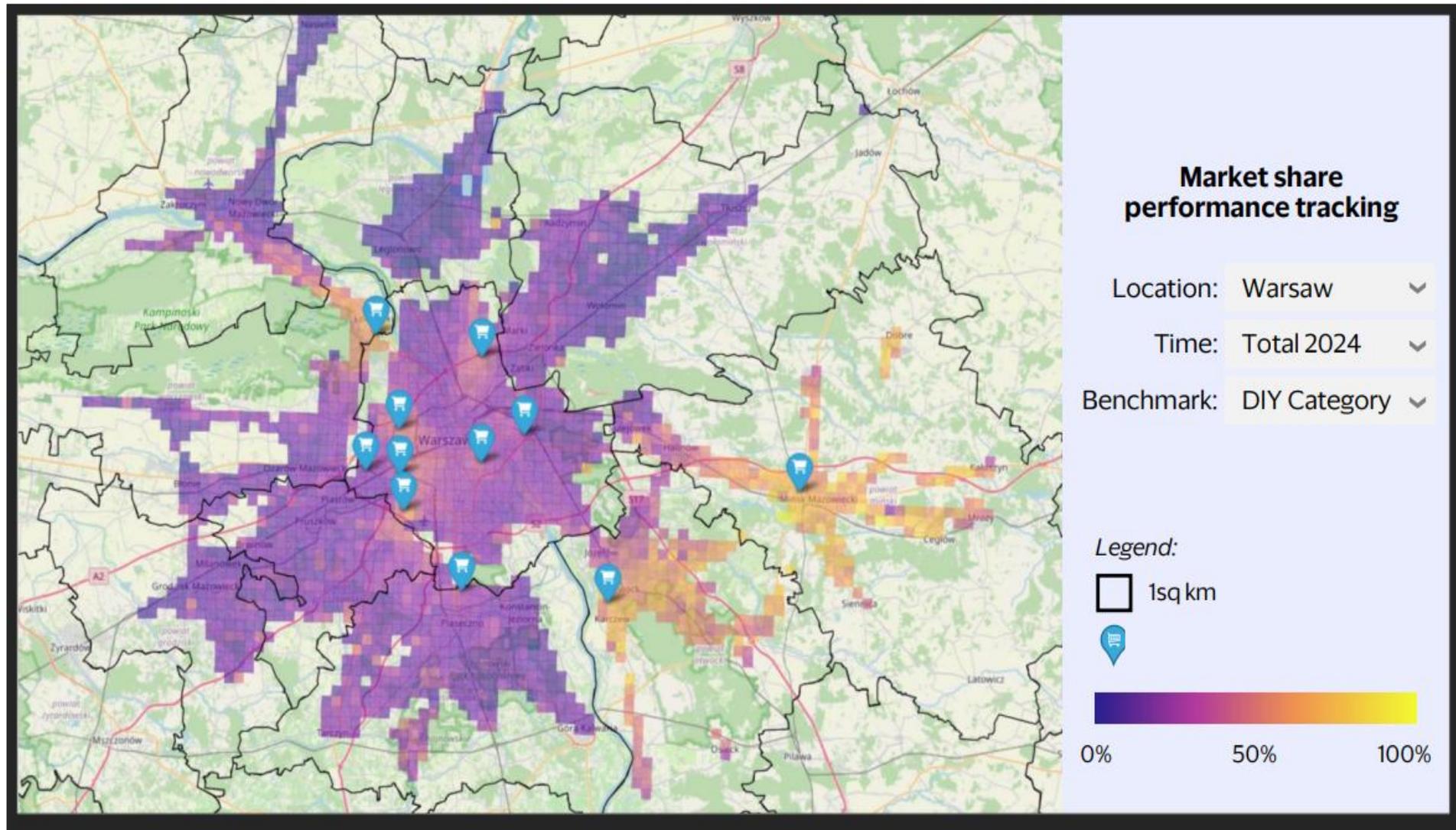
## Firma stable holds 39%<sup>1</sup> of Electronics market and achieved 31% YoY growth in Dec'23

**Firma commercial payment volumes and market share**  
[commercial cards issued by CZE banks, activity from VisaNet]



Source: VisaNet data; Commercial cards only  
1 Average market share in 2023

# Market Benchmarking



Síla platebních dat

# VISA unikátní platforma pro nákupní centra

# Shopping mall KPI's

On this page there are main Client KPIs - Purchase Value, Transaction Number, Customer Number and their Country and Trends.  
For a detailed visualisation & metrics description on this page please hover on the info icon on the right hand side.



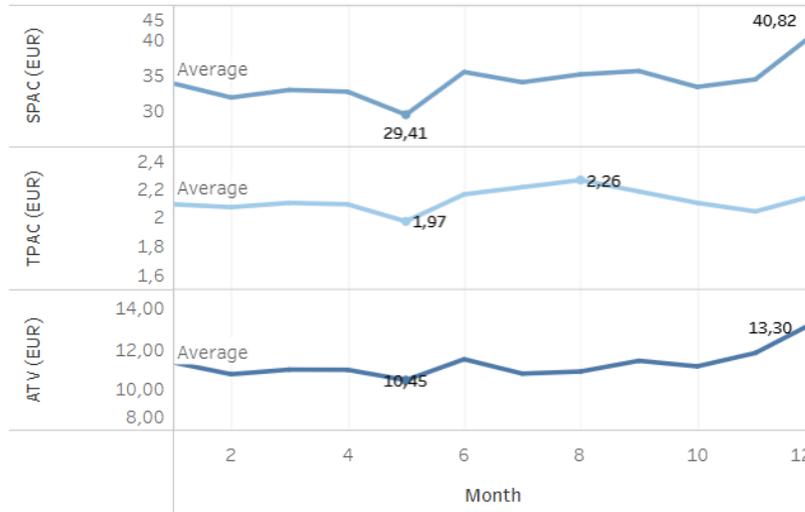
Year

- 2023
- 2024

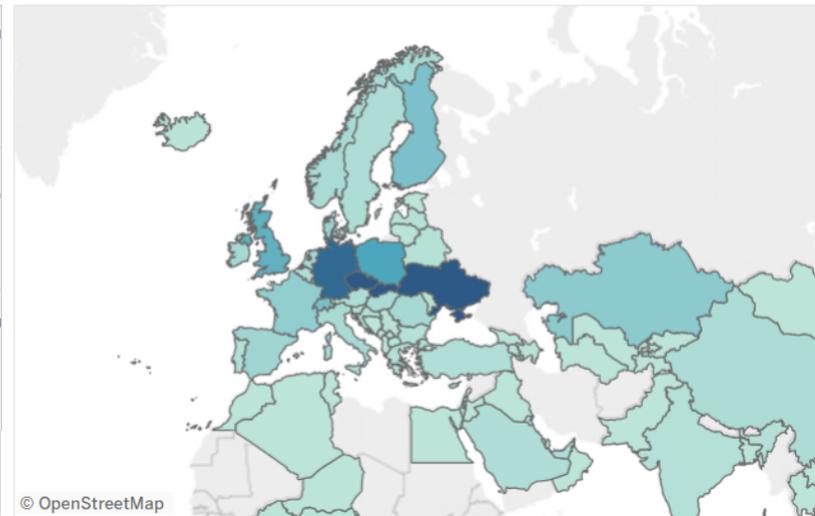
KPI

PV  
**€26,88M**  
 Transactions  
**1,66M**  
 Customers  
**273,37K**

Trends



Customer Country



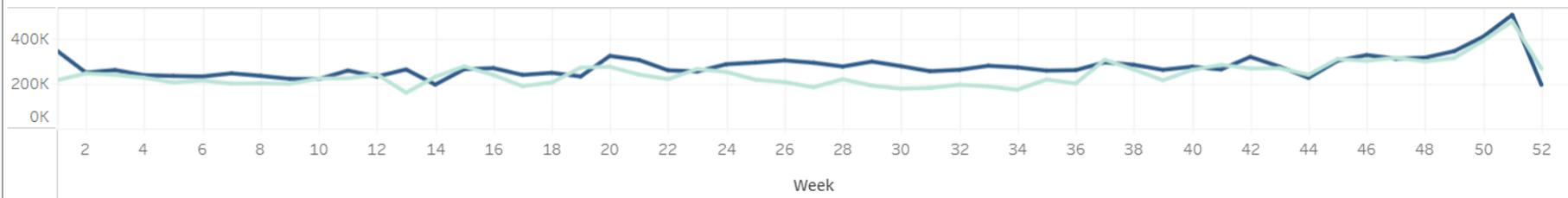
Dynamic Measure

- PV
- Transaction Number
- Customer Number

Week Time

- weekend
- workweek

Purchase Value by Week



# Shopping mall customers segmentation – who are my customers?

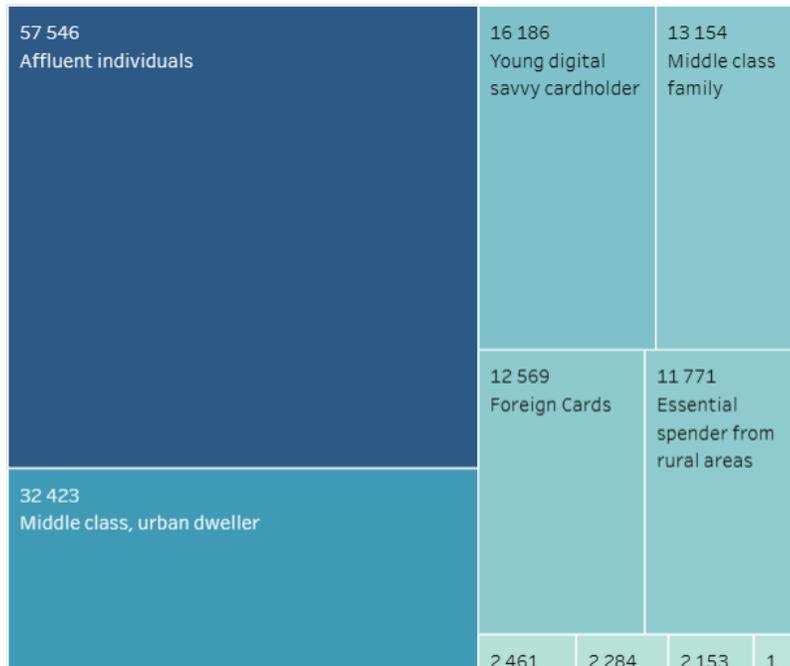
## Customers View

This page answers the questions: Who are the Client Customers? Who are the people, who buy in the catchment area, but not at the Client?  
For a detailed visualisation & metrics description on this page please hover on the info icon on the right hand side.

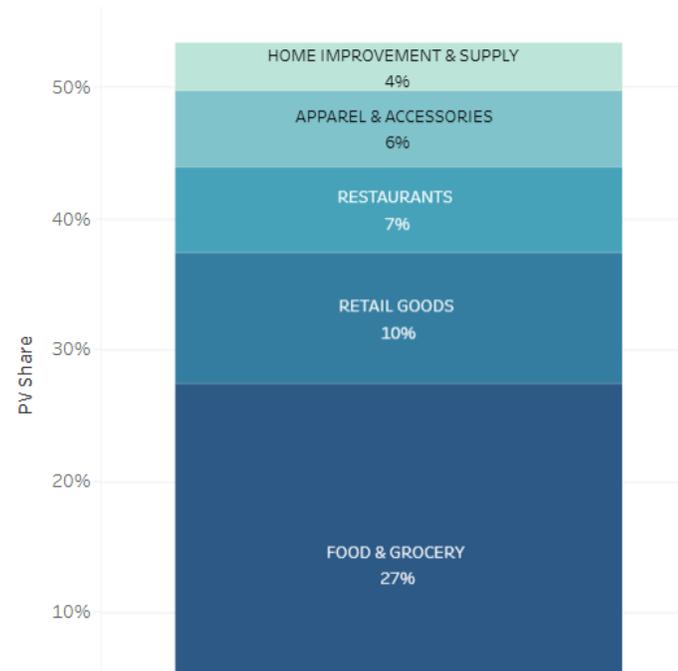


Year:  2023  2024  
 Customer Type:  (All)  Client Customers  Other Customers  
 Customer Location General: (All)   
 Customer Location Specific: (All)

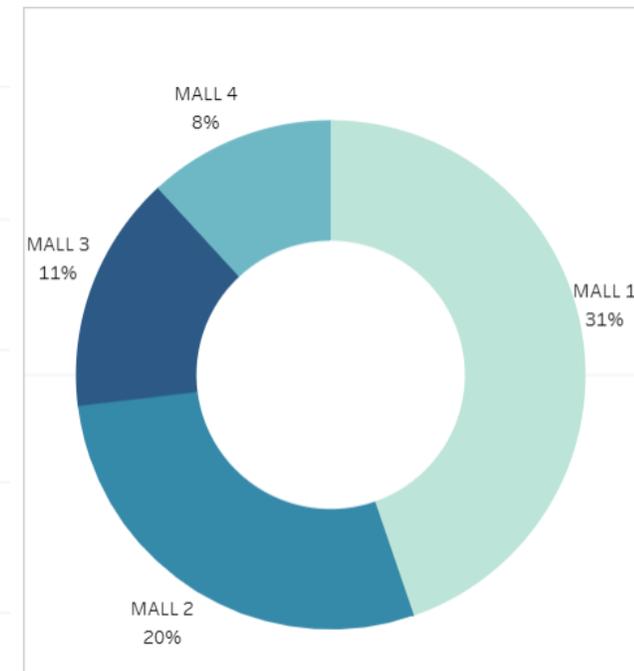
### Customer Behavioural Segmentation



### Share of Wallet



### Shopping Malls Preference



# Shopping mall merchant categories and spend

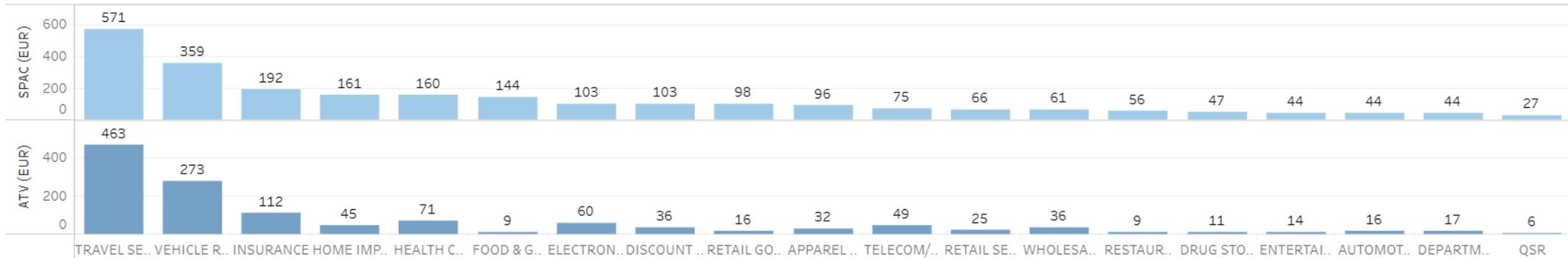
This page answers the questions: How many merchants there are in each category in the area? What is the spend per active card and average transaction value in each category?  
 For a detailed visualisation & metrics description on this page please hover on the info icon on the right hand side.



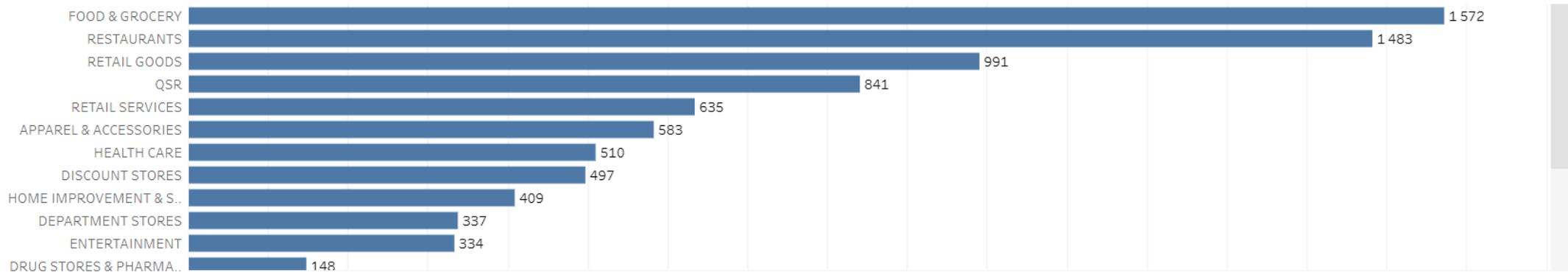
Year  
 2023  
 2024

Catchment Area

Average Transaction Value and Spend per Active Card by Sales Group



Number of Merchants by Sales Group

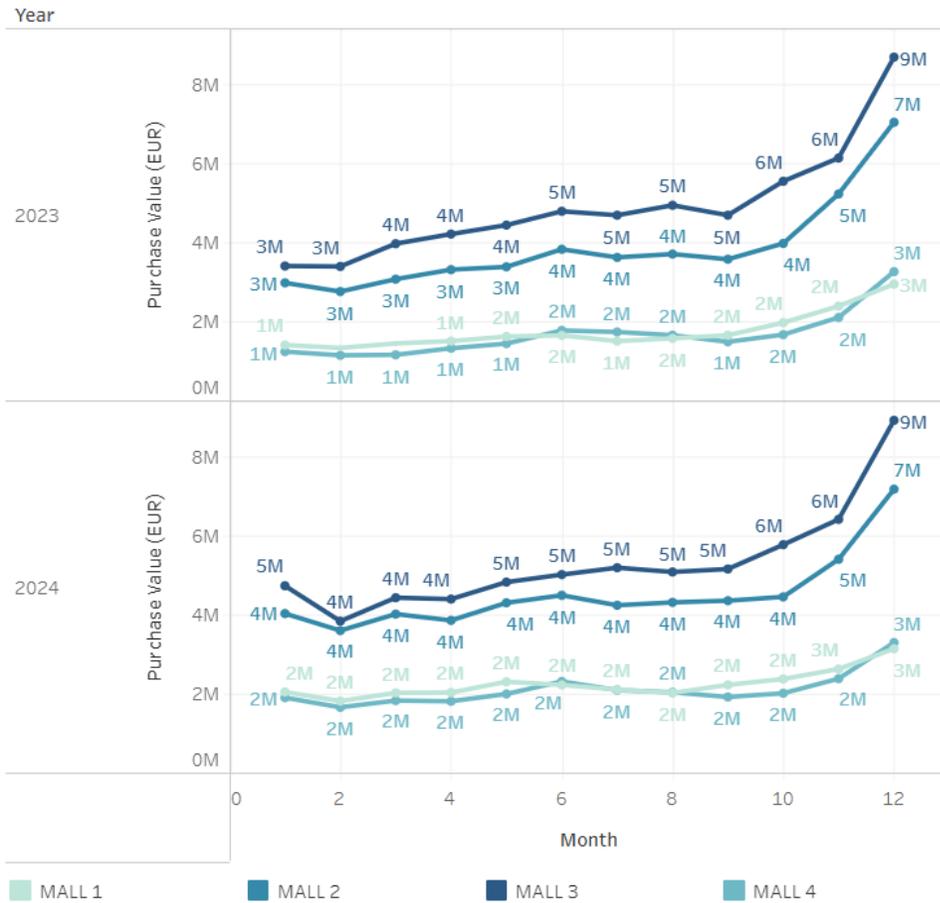


# Benchmarking vs other shopping malls

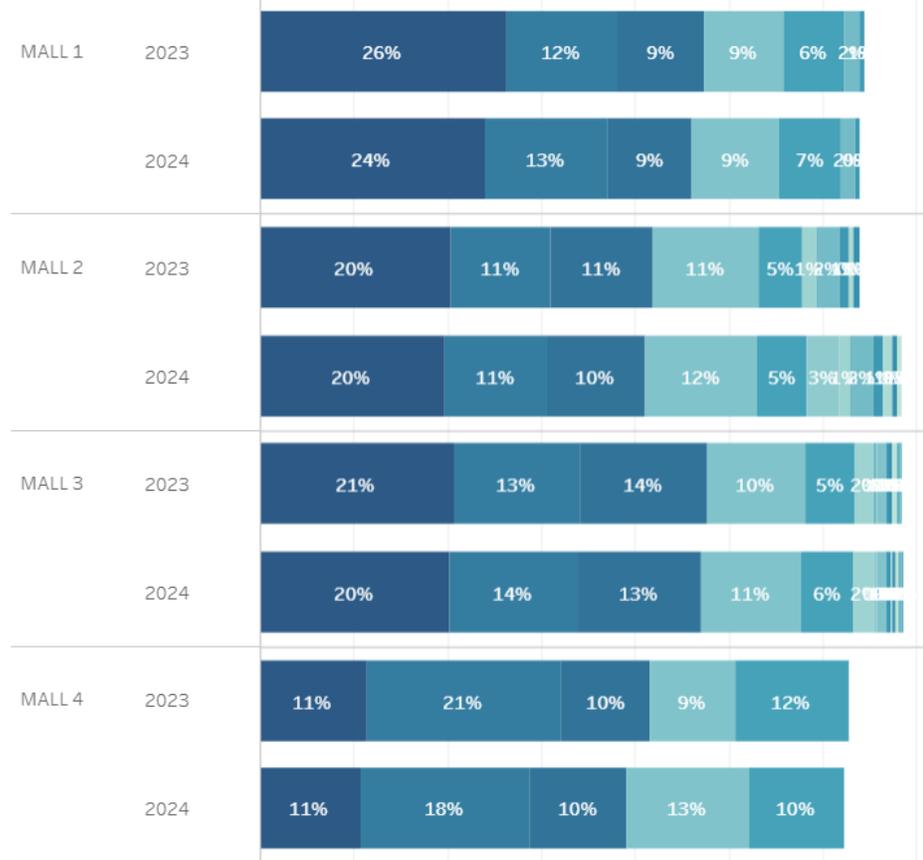
This page answers the questions: How did the Purchase Value change over months for the Client and competitor malls? Which mall is chosen to buy which category? For a detailed visualisation & metrics description on this page please hover on the info icon on the right hand side.



Purchase Value over Months



Sales Group Share in Transaction Number by Shopping Mall



- Sales Group
- FOOD & GROCE...
  - RETAIL GOODS
  - QSR
  - APPAREL & ACC...
  - RESTAURANTS
  - DRUG STORES ...
  - DISCOUNT STO...
  - ENTERTAINME...
  - ELECTRONICS
  - RETAIL SERVIC...
  - DEPARTMENT ...
  - TELECOM/UTIL...
  - HOME IMPROV...
  - HEALTH CARE
  - AUTOMOTIVE
  - TRAVEL SERVIC...
  - INSURANCE

# Catchment area analysis

This page answers the question: If someone wants to buy a particular category, where will they go to buy it?  
 For a detailed visualisation & metrics description on this page please hover on the info icon on the right hand side.



Year  
 2023  
 2024

Customer Type  
 (All) ▼

Customer Location General  
 (All) ▼

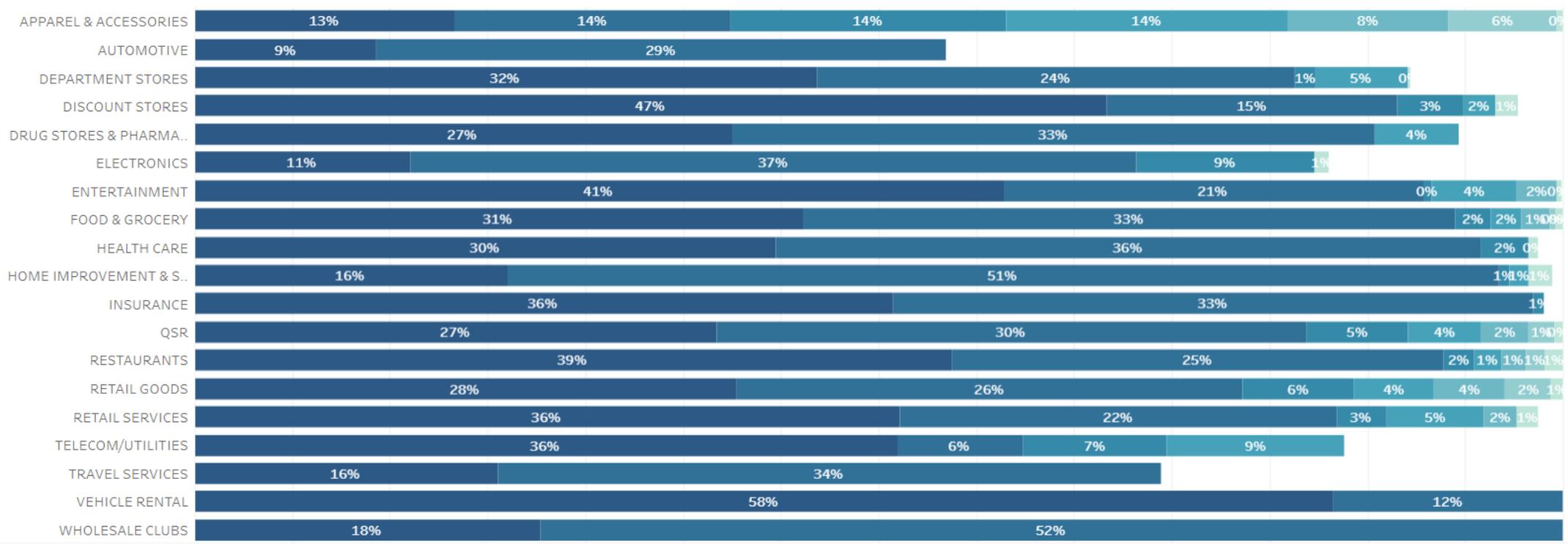
Customer Location Specific  
 (All) ▼

Catchment Area  
 (All) ▼

Catchment Area

- Secondary Zone
- Primary Zone
- MALL 3
- MALL 2
- MALL 1
- MALL 4
- Close by

## Catchment Area Transactions



# Thank you

For more information, please contact:

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734 739 159

