



Visa Performance Solutions

Consumer Credit Assessment

Building your business case for credit

Consumers demand a full suite of financial services products from their financial institutions. Visa Performance Solutions has launched a new service to expand your product offerings by helping you build a customized, executive-level business case for investing in your current credit card portfolio.

Custom designed for your business, this service will include all the essential components to drive decision making on key investments in credit. This solution is designed to integrate your financial institution's strategic aspirations with a detailed business case to achieve your goals.

Is this solution for you?



Are you struggling to get support and investment?

Financial institutions that want to grow their existing credit card business can use the Consumer Credit Assessment to determine new opportunities.



Are you struggling to prioritize the spend on your budget?

Financial institutions with the resources for their credit card business can use the Consumer Credit Assessment to discover where and how to spend their investment.

Credit business case

We will provide you with a comprehensive presentation and the opportunity size to support your decisions for investing in credit. The business case will be built using the following:



- **Market Assessment and Opportunity Development** illustrates industry trends related to credit growth and provides you with an assessment of your long-term opportunities



- **Profitability Diagnostic** allows you to compare credit profitability to industry-leading benchmarks



- **Customer Research and Product Intelligence** highlights cardholder preferences, provides insights on cardholder behaviors and delivers intelligence on product preferences for consumers by segment



- **Capabilities Assessment** scores your financial capabilities and helps you understand where to focus operationally to improve the business

Approach

We estimate three phases spanning four to six weeks for project completion, depending on level of customization.



Phase 1 – Data Collection

- Collection of key data on your current portfolio, including strategic direction, initial investment considerations and current business operations



Phase 2 – Validation and Analysis

- During this phase, validation of initial findings from information gathered in Phase 1
- Collaboration to identify potential areas of opportunity and develop an executable roadmap
- Creation of short- and long-term profitability models of the credit product, with a comparison to industry benchmarks



Phase 3 – Final Deliverable

- Final delivery of business case for credit, presented to client executive leadership team

Want to learn more?

For more information, please visit visa.com/vps, send an email to vps@visa.com or contact your Visa representative.

Visa Performance Solutions

Visa Performance Solutions is the advisory business arm of Visa, Inc. Our tailored consulting services and automated solutions are designed to help financial institutions, acquirers and merchants succeed in today's fast-changing payments industry.

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