

Reinventing the Marketing Function



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Our vision

**The best way to pay
and be paid for everyone,
everywhere**



VISA

The opportunity for Visa



Our brand is operating from a position of strength



BrandZ 2014 Top 100 Most Valuable Global Brands:

Visa ranks #7, topping \$79B in brand value

↑ 29 SPOTS over 2009



Interbrand 2013 Best Global Brands: Visa ranks #74, with brand value estimated at more than \$5.465B

+ 43% over 2009



CoreBrand Top 100 Most Powerful Brands:

Visa ranks #13 among nearly 1,000 tracked brands

↑ 9 SPOTS since 2009



Barron's 2013 World's Most Respected Companies:

Visa ranks #12 among top 100 most respected companies

↑ 30 SPOTS over 2009

The world is changing



VISA

Deep Partrships

igital Leadership

Transfrm Technology

Expand Access

Chamion Security

Be Employer of Choice

Marketing and communications priorities



1. Unify marketing and communications



2. Revitalize the brand through innovation and product benefits



3. Adopt a client-centric approach through issuer and merchant co-marketing



4. Generate engagement via digital and social by continuing to migrate spend



5. Demonstrate value through data and analytics

1. Unify marketing and communications



Marketing and communications need to be integrated to breakthrough

- Paid, owned, earned distinction blurring as digital channels span stakeholders
- Breakthrough (recall) increasingly challenging

Issuers



Consumers



Merchants



Influencers



Paid (e.g., TV, print, OOH, etc.)

Owned (e.g., Visa.com, etc.)

Earned (e.g., PR, Twitter, LinkedIn, etc.)

The opportunity for Visa



Our new brand platform adopts a multi-stakeholder approach



One brand, one voice

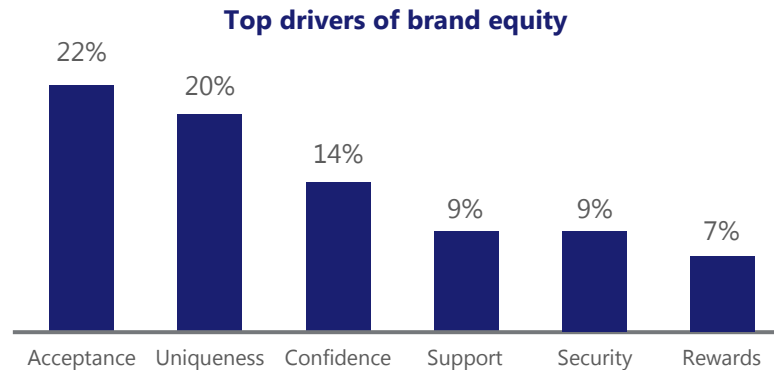
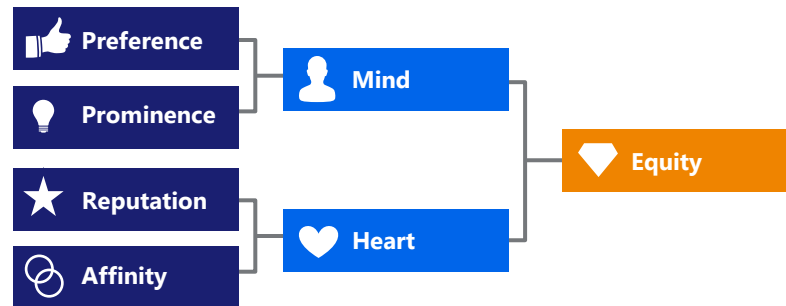
"Audience First" approach

Integrated communications

2. Revitalize the brand through product benefits

Reinforce emotional affinity via innovation and tangible proof points

- Brand preference drives share-of-wallet and brand equity
- Brand equity driven by product feature and emotional connection



But...lead with people stories, not product stories



Everything we do must be human centric

- Embrace data to understand passions and aspirations
- Leverage data to be predictive and hyper relevant



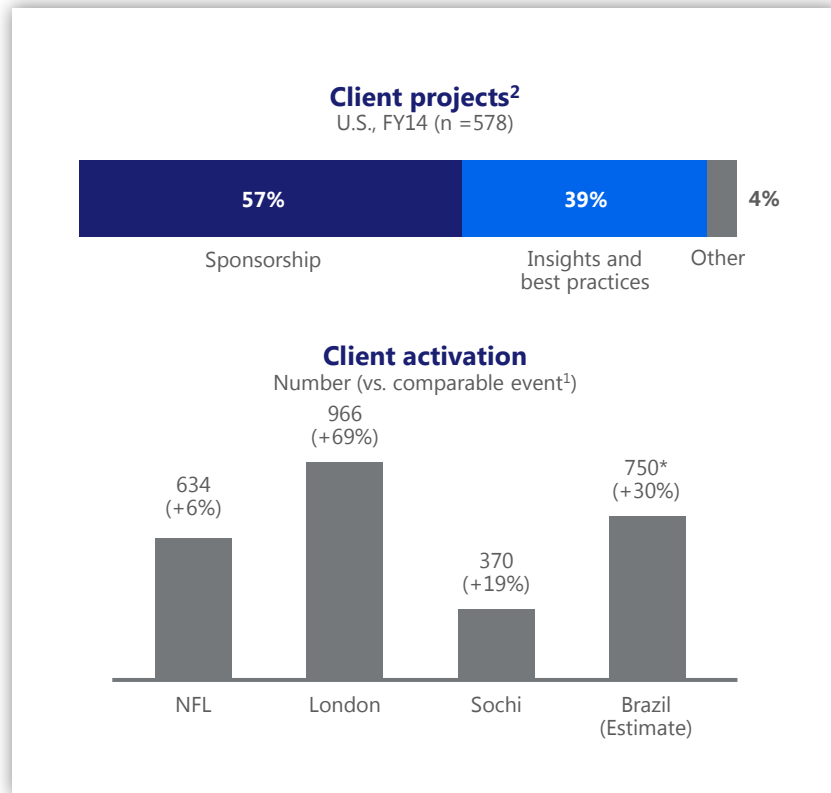
3. Adopt a client-centric approach



Issuer and merchant co-marketing resources can be a key differentiator

- Investment in client marketing increasing
- Clients are activating our sponsorship assets
- Clients value the “how” as much as the “what”

Sources: Visa Finance, Global Sponsorship Marketing, Visa Client Consulting

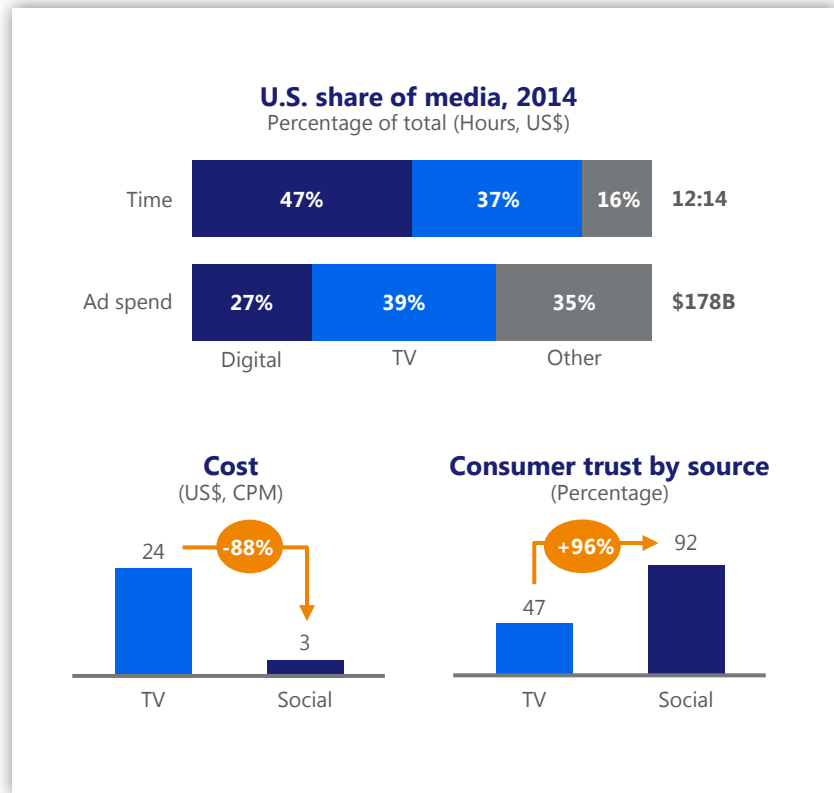


4. Generate engagement via digital and social

Migration of spend continues as impact of digital grows

- Digital now 47% of media consumed, but only 27% of marketing spend
- Impact stronger in under 35s, who will be 44% of PCE by 2025
- Digital and social media are more efficient and engaging

Sources: eMarketer, CrowdTap, Oxford Economics, Visa Business and Economic Insights, Moody's, OMD, Nielsen



a) Stop thinking about content in silos

'Marketing orchestration' is the new integrated marketing

- Idea centric
 - Rich, single minded 'big idea', deeply rooted in human truths and consumer behaviors
- Channel agnostic
 - Authentically choreographed communications, regardless of channel or device
- Design for the 'mobile lifestyle'



b) Great content will drive our business



Real business results vs. engagement metrics

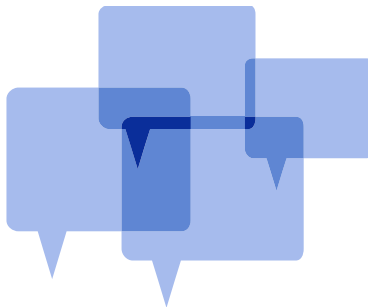
CONTENT

Consumer sees
branded content



IMPACT EQUITY

Consumer perception of
the brand is changed



MORE USAGE

Shift in
perception
leads to usage



c) Instigating a cultural revolution

We need to 'walk the walk'

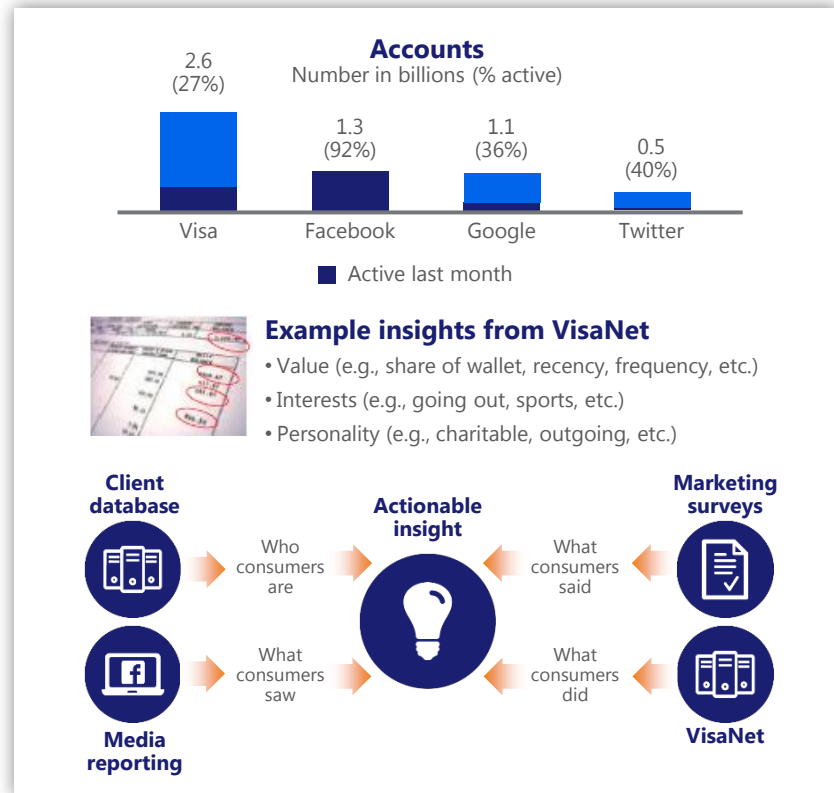
1. Reshape the marketing organization
2. Assign meaningful budgets
3. Embrace risk and invest in innovation
4. Surround ourselves with best-in-class partners
5. Move at the speed of culture



5. Demonstrate value through data and analytics

Big data makes marketing more measurable

- VisaNet sees more accounts than Facebook, Google, and Twitter
- VisaNet provides unique insights into attitudes, interests, and value
- And is highly actionable when enriched with client, marketing, and media data



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