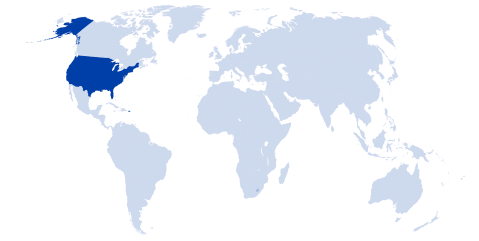


## Expense and Operational Performance Enhancement



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## Issuer Client



### Challenge

A large U.S.-based financial institution client was seeing declining growth in active accounts and expenses that were outpacing revenues for its consumer credit card portfolio. Yet, the company still had aggressive growth targets for its card portfolio business over the next three years.

- How does my performance compare with the industry?
- What operational cost reductions should be pursued to fund growth investments?
- What is the most effective and cost-efficient strategy to acquire new customers?

### Solution

The client engaged Visa Performance Solutions to assess its card operation against comparative industry benchmarks and to provide strategic recommendations. Our solution approach included the following actions:

- Analyzed details of issuer's full portfolio performance and operational efficiency against Visa's benchmark of top issuers
- Evaluated functional costs and performance of credit business units (e.g., marketing, risk, servicing)
- Provided a holistic income statement (P&L) view with growth trends



### Client Impact

Our client received prioritized, actionable opportunities for improvement. With proposed opportunities spanning both revenue growth opportunities and cost savings, the client:

- Invested in analytic support to improve targeting of marketing efforts
- Improved average handle-time efficiency in customer call centers
- Utilized preferred postage rates to decrease direct mail cost-per-piece

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. For more information, please visit [www.visa.com/VPS](http://www.visa.com/VPS) or send an e-mail to [vps@visa.com](mailto:vps@visa.com).

