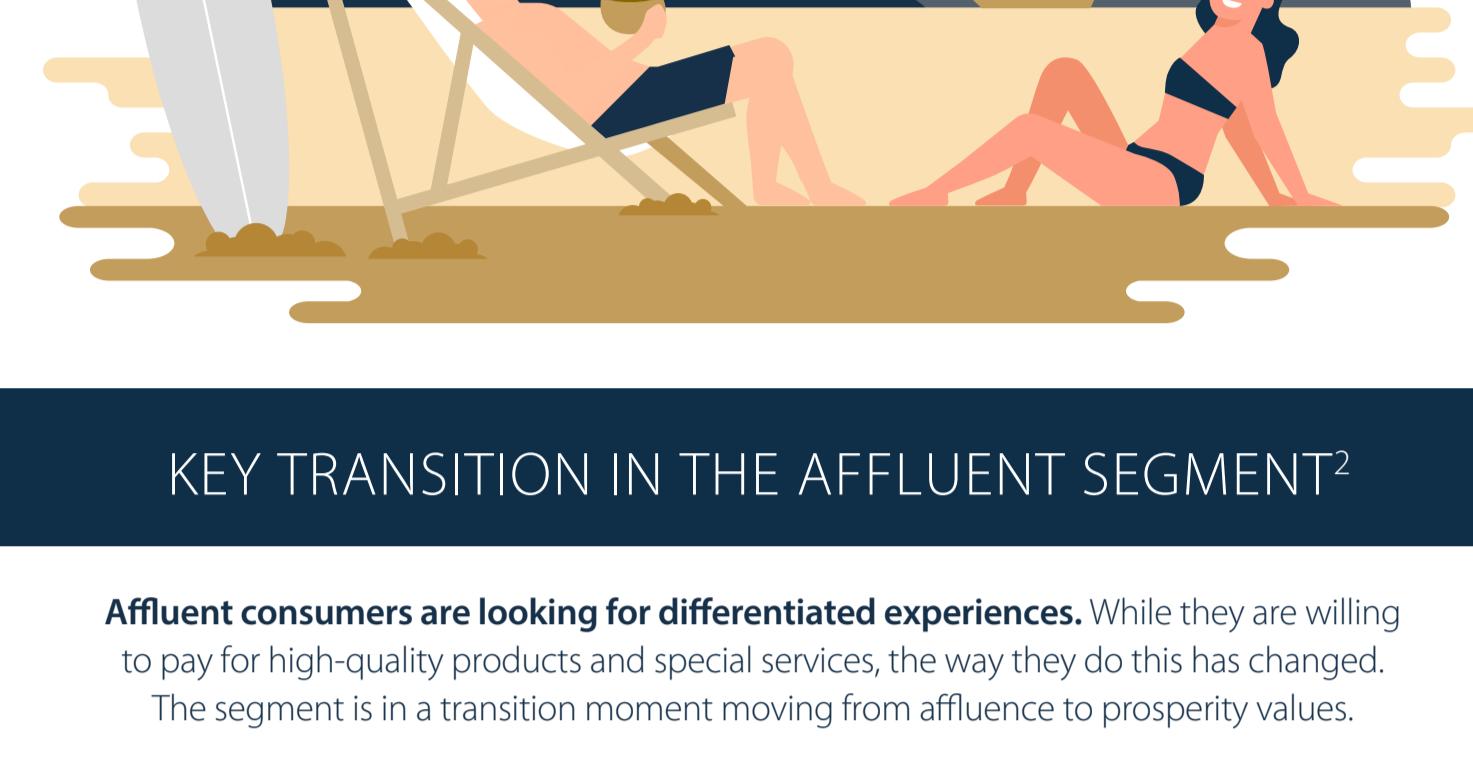


THE AFFLUENT CONSUMER'S EVOLUTION AND ADJUSTMENT TO THE PANDEMIC LIFE

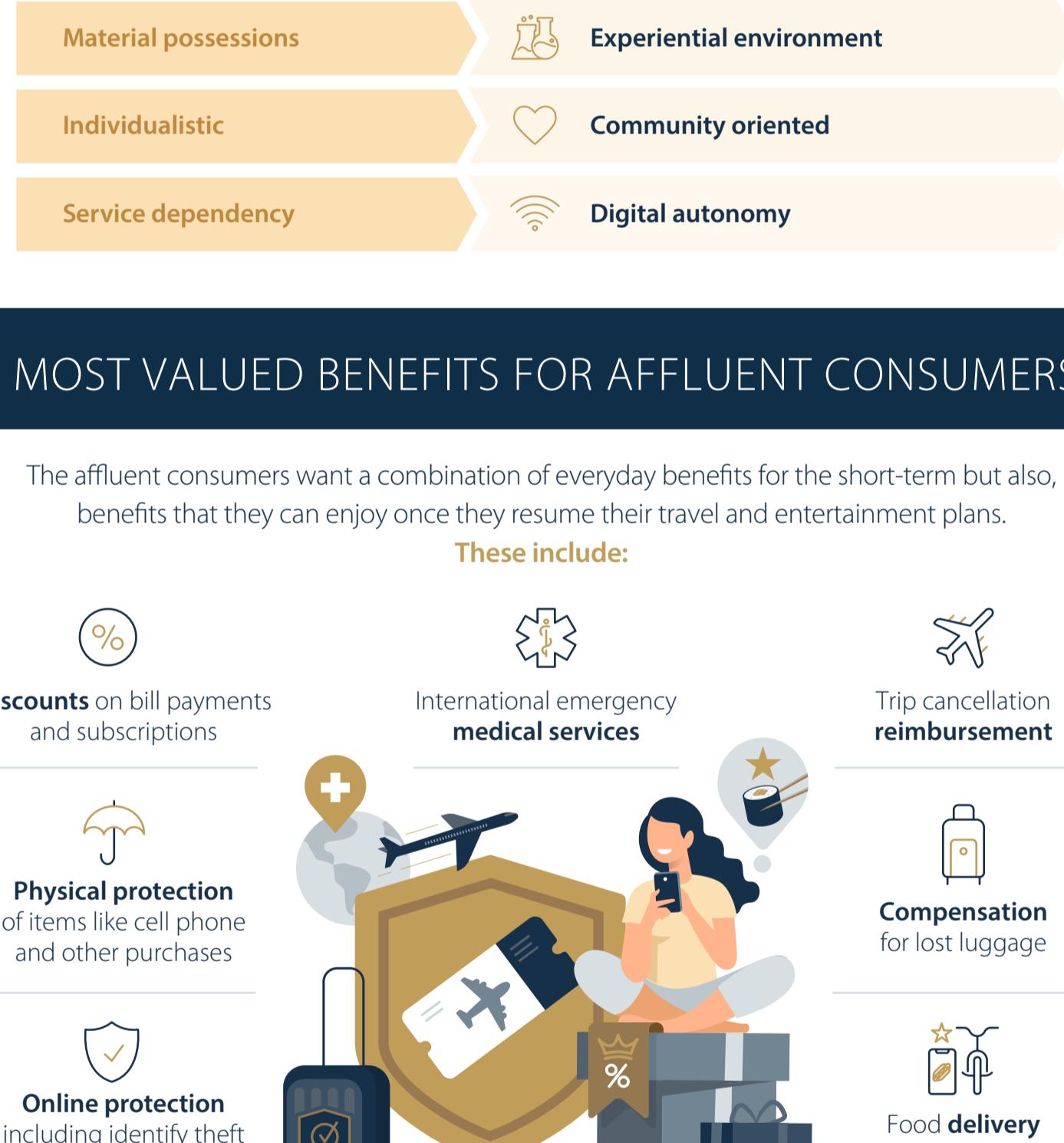
COVID-19 pandemic transformed the lifestyles and spending habits of consumers that had to quarantine, pause entertainment, and travel-related shopping. It has also helped digital payment skeptics to recognize the benefits of online shopping, with an estimated increase of 30% of digital commerce in Latin America for 2020.¹

As the pandemic starts to show signs of stability and recovery, the accumulated savings combined with the repressed desires can open a window of opportunity to drive incremental consumption from this segment.



KEY TRANSITION IN THE AFFLUENT SEGMENT²

Affluent consumers are looking for differentiated experiences. While they are willing to pay for high-quality products and special services, the way they do this has changed. The segment is in a transition moment moving from affluence to prosperity values.



MOST VALUED BENEFITS FOR AFFLUENT CONSUMERS

The affluent consumers want a combination of everyday benefits for the short-term but also, benefits that they can enjoy once they resume their travel and entertainment plans.

These include:



TOP THINGS AFFLUENT CONSUMERS ARE DOING TO LIVE LIFE TO THE FULLEST DURING DIFFICULT TIMES

- 1** Moving to their second home to decompress and enjoy nature.
- 2** Remodeling home spaces and changing their appliances.
- 3** Fostering a wellness culture being more aware of healthy options like food, exercise, vitamins, meditation & sports.

Visa is here to help you

Contact your Visa account executive to better understand the affluent consumer's lifestyles, spending habits and to identify opportunities to serve this segment and boost their loyalty.

VISA everywhere you want to be

Sources:

1. eMarketer Latin America eCommerce, June 2020.

2. Affluent Discovery for Latin America | Report requested by Visa to De La Riva Group 2019.

About Visa.

Visa Inc. (NYSE: V) is the world's leader in digital payments. Our mission is to connect the world through the most innovative, reliable and secure payment network - enabling individuals, businesses and economies to thrive. Our advanced global processing network, VisaNet, provides secure and reliable payments around the world, and is capable of handling more than 65,000 transaction messages a second. The company's relentless focus on innovation is a catalyst for the rapid growth of digital commerce on any device, for everyone, everywhere. As the world moves from analog to digital, Visa is applying our brand, products, people, network and scale to reshape the future of commerce.

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