



Payments Intelligence for Effective Policymaking

Visa Government Insights Hub

May 2025



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Agenda for today's discussion

1

Context

Why the digital economy presents a growing opportunity to capture actionable intelligence

2

Visa Government Insights Hub

A turnkey solution to explore spending trends relevant to public sector objectives

3

Why Visa?

How Visa's mission and capabilities align with public sector priorities



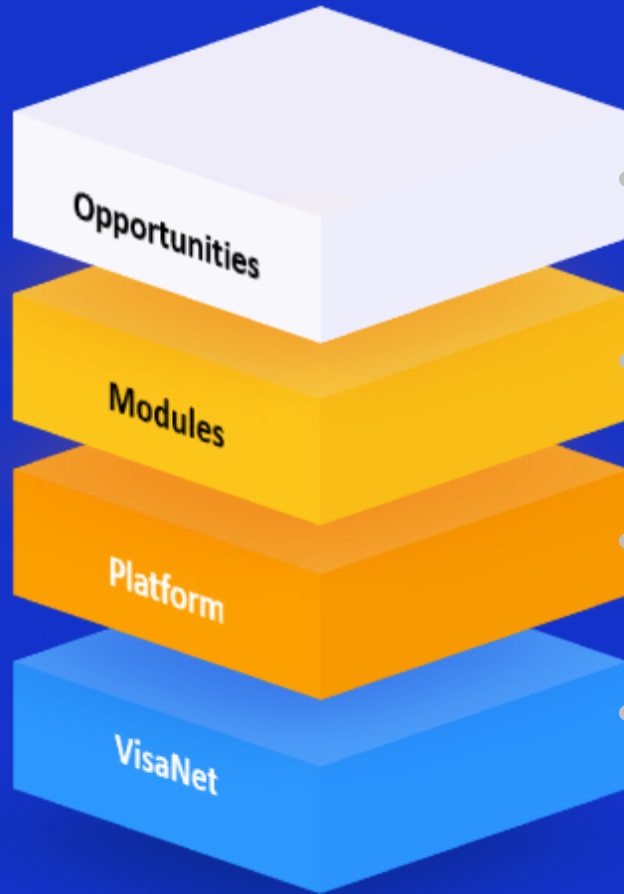
Consumer spending insights are a fundamental policy tool and aggregated payments data is a timely and differentiated source

- ✓ Reflects actual behavior, not just intended or reported actions.
- ✓ Enables organizations to quickly pinpoint shifts in consumer sentiment or economic conditions.
- ✓ Offers insights into different sectors or locations to inform targeted policy measures.

276B

With over **276B transactions** processed annually,* Visa can help the public sector to uncover spending trends to help inform policy decisions

Visa Government Insights Hub



Gain actionable insights with Visa



- Opportunities to help shape and monitor the impact of policies and initiatives focused on economic and community growth
- Visibility into spending activity related to key sectors and policy priorities
- Access to aggregated and anonymized spending trends from Visa's network
- Activity on Visa's payments network, which provides a view of spending in the economy

Pursue key priorities with specialized modules



Travel and Tourism
Small Business Insights
Economic Insights

How it works

Visa Government Insights Hub is a turnkey data solution with two delivery mechanisms:



Online dashboard

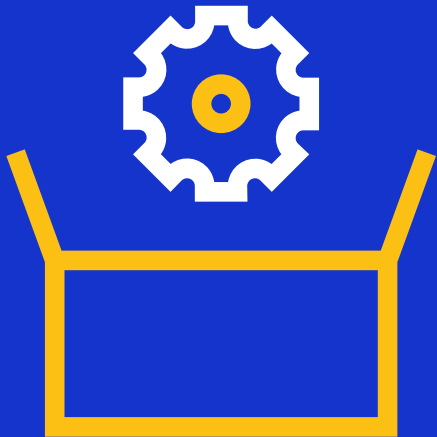
Web-based application with visualizations, downloadable reports, and custom queries



Data transfer

API that plugs directly into your organization's current data platforms for streamlined delivery

Off-the-shelf modules for targeted, efficient, and agile decision- making



Growing the tourism sector

- Create targeted strategies to attract valuable visitor segments or to enhance the visitor experience.
- Measure the effectiveness of budget allocation to tourism programs.



Strengthening small businesses

- Evaluate the health of the small-business sector and the impact of related policies and programs.
- Design targeted initiatives to help the small business sector.



Enhancing economic planning

- Assess trends in nationwide spending activity to track indicators of economic recovery and growth.
- Observe changes in how, when and where people spend to help inform policy.

Travel and Tourism module



Spending insights can help guide strategies to boost travel and tourism

Travel and tourism are major economic drivers worldwide, forecasted to contribute an average of **11.6%** (or 15.5 trillion) to GDP by 2033.



Objectives

- ✓ Targeted tourism growth and management strategies
- ✓ Infrastructure planning (e.g., transportation, hotels)
- ✓ Regional investment planning

Questions

How has the geographic segmentation of visitors and spend value changed over the past 3 years?

How much are visitors spending across 12 different segments? How has card spend on a specific segment (e.g., transportation) changed over the past 3 years?

What is the split between visitors' card spend and cash withdrawal in a city?

Travel and Tourism dashboard

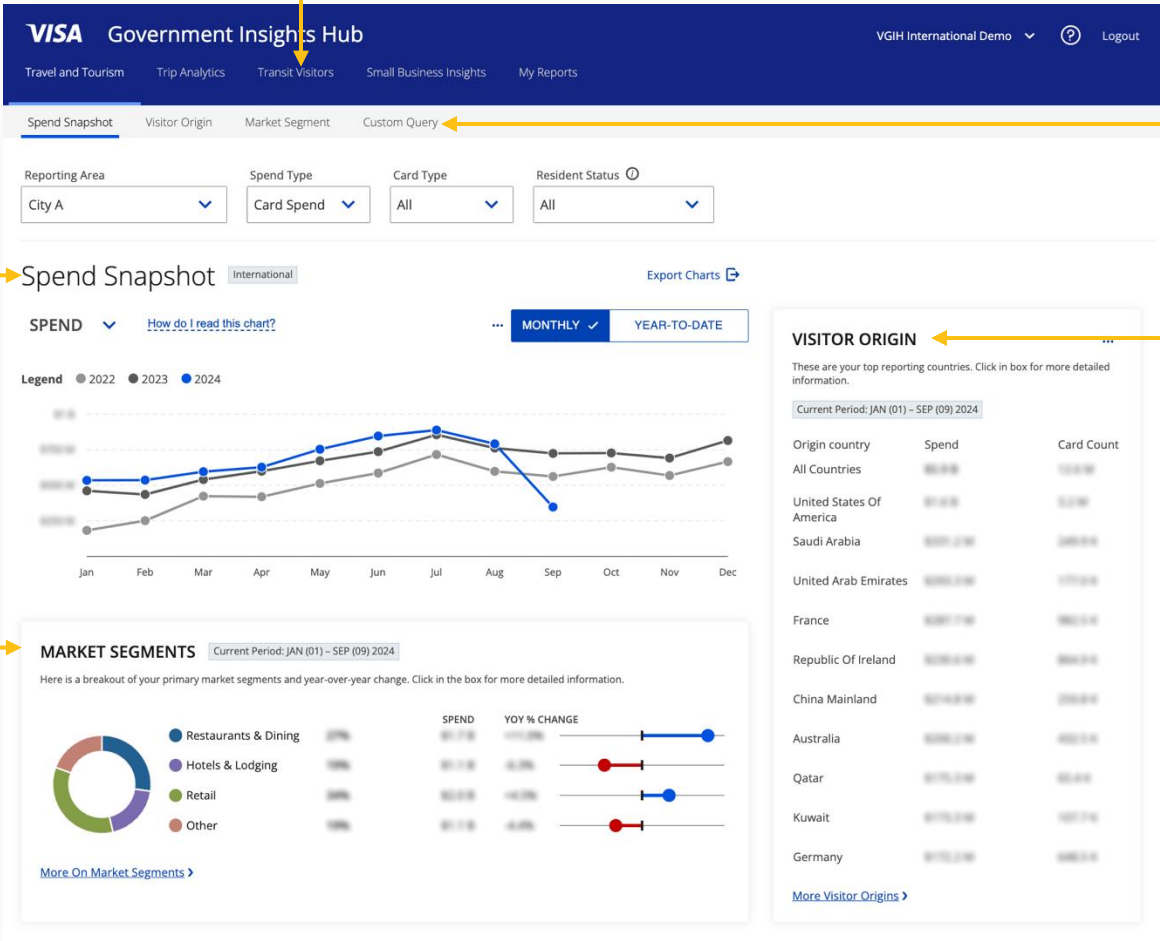
See visitor spending patterns going back three years, with details including spend volume, card count, and transaction count.

Spend Snapshot

- Get a view of spending trends over 3 years month-by-month or year to date
- Filter the data by business or leisure spending and payment method

Market Segment

- Break down spending by 12 market segments
- See how each segment's performance has changed over the past 3 years



Trip and Transit

- View and compare visitors' average stay duration and average spend per trip in your destination
- Discover single-day visitors and their spend behavior

Custom Query

Run ad-hoc queries to view additional spending metrics cut by 48 different dimensions

Visitor Origin

- Identify the countries and territories driving the most visitors and spend
- Compare originator country and territory spending performance across market segments

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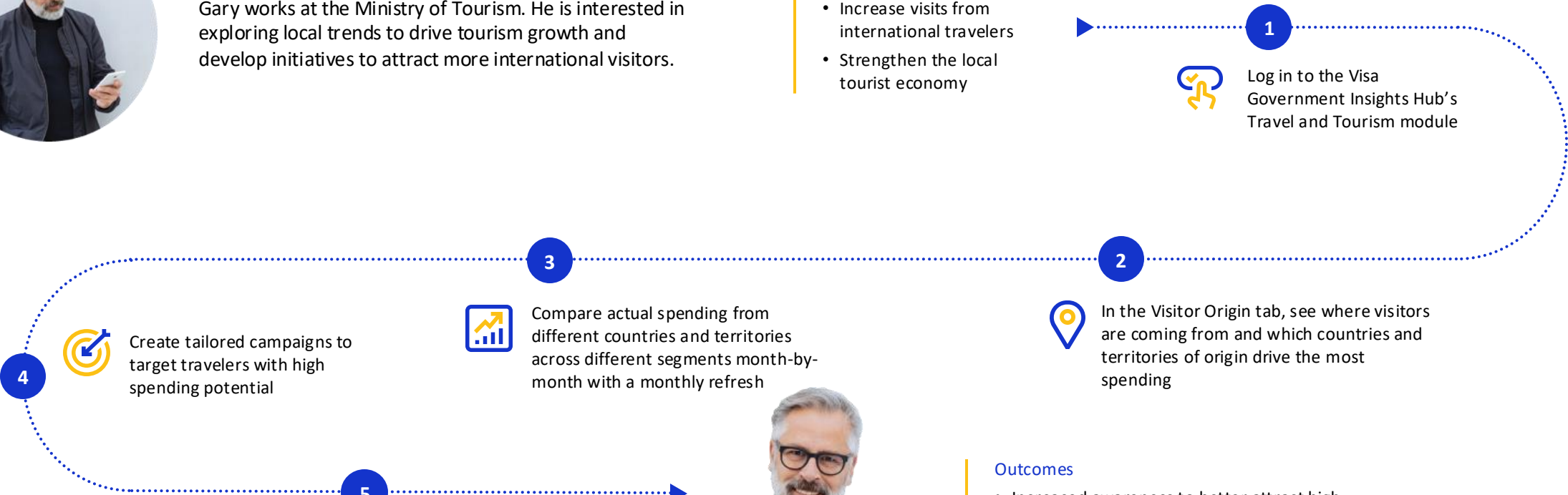
Example user journey — tourism strategy



Gary works at the Ministry of Tourism. He is interested in exploring local trends to drive tourism growth and develop initiatives to attract more international visitors.

Objectives

- Increase visits from international travelers
- Strengthen the local tourist economy



1



Log in to the Visa Government Insights Hub’s Travel and Tourism module

2



In the Visitor Origin tab, see where visitors are coming from and which countries and territories of origin drive the most spending

3



Compare actual spending from different countries and territories across different segments month-by-month with a monthly refresh

4



Create tailored campaigns to target travelers with high spending potential

5



Launch promotions to boost underperforming local segments



Outcomes

- Increased awareness to better attract high-spending foreign travelers
- Opportunity to steer spending to local establishments needing support
- Track the results of the campaigns and promotions and use the outcomes for future planning

How tourist sectors are putting Visa insights to work



Building tourism on Australia's Gold Coast¹

The City of Gold Coast wanted to promote economic development and better understand how the pandemic affected tourism. It used a dashboard powered by VisaNet data to analyze the impact of local events.

Update

This solution provided a way to measure event outcomes and help inform decisions related to zoning, infrastructure, and crisis planning.



Attracting foreign travelers to Charlotte²

To bring in more international visitors, the Charlotte Regional Visitors Authority (CRVA) used a Visa dashboard to access relevant spend intelligence. It aimed to create targeted strategies and maximize ROI.

Update

By guiding a promotional campaign, the insights helped CRVA achieve 4.1% YoY growth in visitor volume from Canada over four years.



Promoting tourism and cashless payments in Japan³

Visa partnered with Osaka Prefecture to support tourism development with marketing analysis, including consumption figures, and to increase cashless payments in tourist locations.

Update

Together with the government, Visa would help promote the widespread use of contactless payments, as well as work to create an easy-to-navigate cashless environment.



Revitalizing tourism and commerce in Singapore⁴

As it faced the pandemic, the Singapore Tourism Board (STB) partnered with Visa for two priorities: producing analytics to support local businesses and launching campaigns to rejuvenate tourism.

Update

The collaboration provided insight for businesses adapting to the “new normal” (e.g., the shift to digital commerce) while raising awareness of the tourism sector.

1. Source: Information in this case study was gathered and confirmed through direct communication with Tanya Lipus, Executive Coordinator Smart City, City of Gold Coast, Australia.

2. Source: [Visa case study](#) | 3. Source: [ampmedia.jp/2020/01/07/visa-to-promote-tourism-and-cashless-payments-in-osaka](#) | 4. Source: [Visa Press Release, 2020](#).

Driving tourism in Lake Tahoe

Visit Lake Tahoe is a destination marketing organization which drives tourism promotion efforts for the Lake Tahoe south shore community. Visit Lake Tahoe has used Visa Destination Insights (VDI) since 2014 to capture a clear picture of where visitors are coming from and what they are spending on.

Action

Visit Lake Tahoe has used VDI to:

- Provide actionable, timely spend insights to allow Visit Lake Tahoe to identify feeder markets with potentially profitable and sustainable visitor segments
- Allow refinement of marketing strategies and optimization of budgets across local, regional, and international market segments
- Allow local businesses to understand how and when to market to different kinds of visitors
- Guide and manage demand during peak and off seasons
- Identifies international visitor insights such as top origin countries, to help target promotional campaigns
- Accelerate the recovery of the local business ecosystem



How they used the data

Helped Visit Lake Tahoe:

- Make smarter, targeted, and economic marketing investments
- Better understand spend behavior across visitor types, market segments, and markets
- Achieve +21% growth in visitor traffic from Germany (tied to a promotional campaign guided by VDI)

Small Business Insights module



Identify strategies to support a healthy small business sector

Small and medium-sized businesses are the foundation of the modern economy, accounting for about **90%** of businesses globally.*



Objectives

- ✓ Identifying segments of the sector in need of support
- ✓ Designing digitalization programs to help small businesses reach new customers
- ✓ Targeting fiscal stimulus efforts to better support vulnerable businesses

Questions

How many small businesses are there and how has this number changed over the past 3 years? What is the rate of business closures?

Which cities have the highest concentration of high-performing small businesses?

What is the year-over-year change in small businesses' performance across 28 segments?

Small Business Insights dashboard

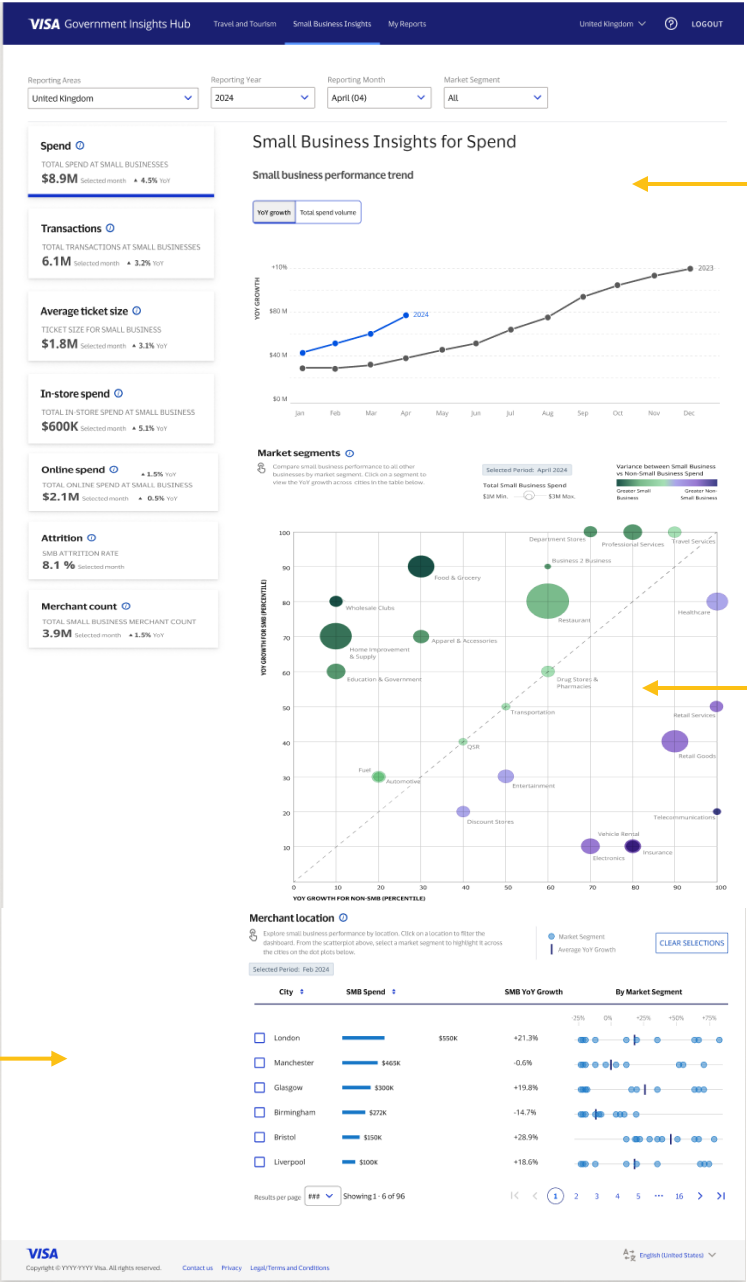
Gain insights from the spending trends shaping today's small business sector.

Key Performance Indicators

- View the number of small businesses
- See the spending and number of transactions at small businesses
- Compare the shut-shop rate of small businesses over the selected time period

Regional comparison

Compare total spend amounts and year-over-year growth by city and by market segment



Small Business Health Snapshot

Get an at-a-glance summary of small business performance month-by-month based on payment volume

Market Segments

Compare the growth of small and other businesses across 28 different segments

Note: Small businesses are defined based on payment volume threshold tailored to each country or territory. The data on this page are used for illustration only

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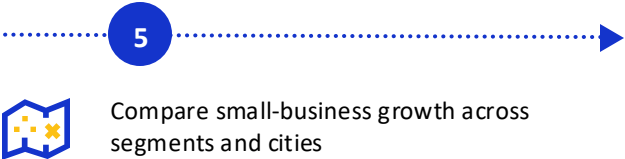
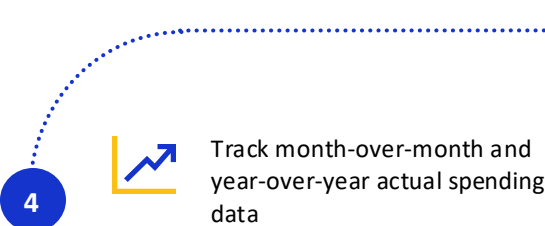
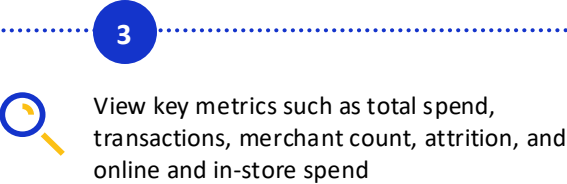
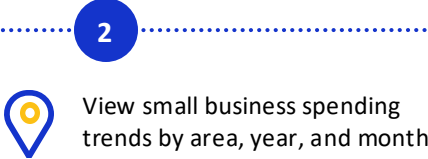
Example user journey — small business support



Rosetta works in the Ministry of Commerce. She and her team want to better understand how well small businesses are performing compared to the rest of the economy and develop strategies to address challenges these businesses face.

Objective

- Assess the health of small businesses across different areas and different industries
- Develop and track the results of targeted stimulus programs to help grow this sector



Outcomes

- Identify geographic areas and sectors in which small businesses are struggling
- Use the insights to help inform targeted policies and stimulus programs
- Monitor and evaluate the impact of programs on small businesses

Economic Insights module



Support economic growth with timely and actionable insights into consumer spending

Data access and sharing, including both public and private sector data, can help generate social and economic benefits worth between **1% and 2.5% of GDP.***



Objectives

- ✓ Assess spending activity in times of crisis, recovery, and growth
- ✓ View trends and spending patterns across geographies
- ✓ Identify market segments that are growing or shrinking more rapidly based on spend

Questions

How are people spending across 28 different segments and across cities?

How has the digital economy evolved over the past 3 years? What are the trends across different payment channels?

What is a market segment's spend contribution (in %) to the overall economy?

Economic Insights dashboard

Gain insights into spending habits across different consumer groups and locations.

Economy at a Glance

Explore spending trends across domestic and international economy

Trends Across Market Segments

See a breakdown of payment trends across 28 sectors of the economy



Consumer Behavior

- Assess everyday vs. discretionary spending
- Compare spending among consumer groups
- Evaluate in-store vs. online spending trends

Top City, Inbound and Outbound Corridors

- View the top three cities domestically based on spending volume
- Identify the top 5 regions contributing to cross-border spending (both incoming and outgoing from the economy)

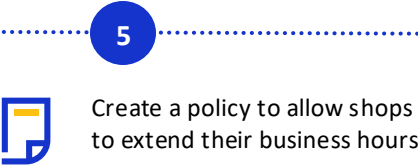
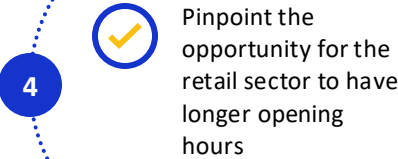
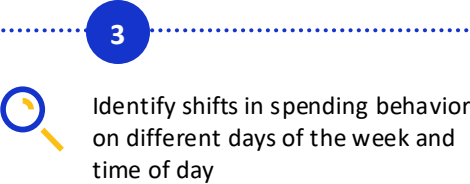
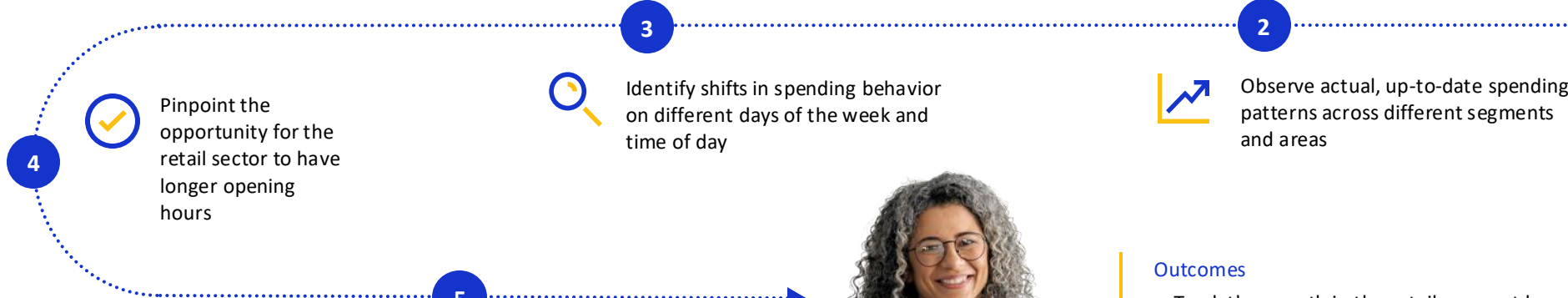
Example user journey — economic opportunities



Stacey works in the Ministry of Economy. She and her team want to investigate recent spending trends to identify opportunities for economic growth.

Objective

Boost the local economy and develop inclusive economic policy



Outcomes

- Track the growth in the retail segment based on payment volume
- Identify and monitor the changes in the shopper profile



How can Visa support your agency?

Unlock the value of payments data insights to support a broad range of government activities.



Travel and Tourism

Help guide efforts to promote and grow tourism destinations.



Small Business Insights

Find opportunities to strengthen the small business sector.



Economic Insights

Make informed policy decisions with differentiated insights into spending behavior across geographies.



Visa Consulting & Analytics

Access tailored data and advisory services.

Access custom intelligence through Visa Consulting & Analytics (VCA)

For specialized projects, governments can also access VCA's global team of consultants, data scientists, and economists.



Create custom data analytics

Accelerate and enhance decision-making with tailor-made data insights from Visa's network.



Design the digital payments user experience

Enhance the public service experience by benchmarking digital capabilities and identifying opportunities.



Assess the digital payments opportunity

Grasp the benefits of digital payments and prioritize goals and activities for digital transformation.

1,300+

professionals

2,000+

projects executed in 2023

75+

offices / locations

Building inclusive and sustainable digital solutions for government

46+

Global payments expertise, private sector experience deployed locally with team members across **46+ countries and territories**

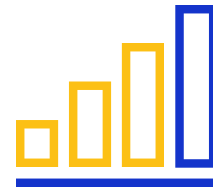


Visa has a 60-year track record of delivering for government with 5,000 programs successfully deployed



2,000+

Consulting engagements to Visa clients



\$12.3_T

Total **annual payments volume** in **fiscal year 2023**¹



\$40_B

Fraud prevented in 2023 with Visa AI solution²

Sources:

1. Visa Annual Report 2023

2. <https://news.bloomberglaw.com/banking-law/visa-says-it-blocked-40-billion-in-fraud-transactions-last-year>

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Next Steps

1

Answer your questions
and discuss your needs

2

Speak with Joy Nassiri
Holbrook to get started
jnassiri@visa.com



Learn more about payments
data insights for the public
sector



Thank

you





Case studies

Striking gold with payments data to promote economic development

The Opportunity

The city of Gold Coast in Queensland wanted to utilize payments data to make more informed policy decisions, explore opportunities for economic growth and guide tourism investments.

The Approach

Using a VisaNet insights dashboard powered by spend data, city officials developed an evidence-based methodology for analyzing events and their impact on the economy.

Local governments also used the dashboards to understand how tourism fared during the pandemic.



How they used the data

Metrics to measure event outcomes in local area and surrounding precincts

Better policy decisions around zoning and infrastructure requirements

Insights to inform crisis planning and minimize impact of restrictions / lockdowns on tourism

Maximizing Charlotte's global tourism appeal

Charlotte Regional Visitors Authority (CRVA) is responsible for promoting the “Queen City” as a top tourism destination and helping to fuel Charlotte’s robust visitor economy.

To attract more international visitors, the CRVA looked to Visa to help create a targeted approach to connecting with international visitors while maximizing return on investment.

Action

Visa provided an interactive Visa Destination Insights (VDI) dashboard to empower CRVA with relevant spend intelligence — built from actual, depersonalized spend data — so they could better understand visitor behavior and spending habits, and drive better planning and decision-making.

VDI helped CRVA:

- Utilize timely, granular insights to help uncover seasonal travel patterns and unique growth opportunities
- Create targeted promotional campaigns, leveraging insights into key spend categories
- Educate local industry partners on traveler behaviors and trends to create positive destination experiences



How they used the data

Supported CRVA’s understanding of share of wallet and spend trends of international visitors

Bolstered CRVA’s empowerment of tourism and merchant partners to deliver personalized travel experiences

Helped CRVA achieve 4.1% YoY growth over a four-year period in visitor volume from Canada by guiding a promotional travel campaign

Promoting cashless payments in Japan

The Japanese government has set a target of a 40% cashless payment ratio by 2025, and from October this year, the Ministry of Economy, Trade and Industry launched a cashless/point rebate program, promoting a cashless society in Japan

Action

Visa was to communicate the appeal of Osaka to both domestic and overseas tourists and promote the development of tourism by conducting marketing analysis, including consumption figures, and working to create a cashless environment in tourist locations, including contactless payments

Visa helped expand and improve the environment for hosting both international and Japanese travelers visiting Osaka, communicating the appeal of Osaka as a leading tourist destination



How they used the data

Together with the government, Visa committed to a range of initiatives to help promote tourism and attract visitors

Visa would help promote the widespread use of contactless payments, as well as work to create an easy-to-navigate cashless environment

Revitalizing tourism and commerce in Singapore

The Opportunity

In 2020, Singapore's tourism industry was hit hard by international travel restrictions and reduced demand due to COVID-19. To help, the Singapore Tourism Board (STB) partnered with Visa to focus on two priorities: producing analytics to support local SMBs and launching marketing campaigns to rejuvenate tourism.

Action

Visa and STB co-published a report investigating COVID-19's economic impact on Singapore's tourism industry and providing data-driven insights.¹

STB also launched marketing campaigns to encourage Singaporeans to shop at local retailers.

These were followed by international promotions to boost Singapore's profile as a tourist destination once global travel resumed.²



How they used the data

The collaboration helped provide new insight for local tourism and lifestyle businesses adapting to the new normal (such as the shift to digital commerce) while raising awareness of Singapore's tourism sector.