

Visa Advertising Solutions

Data-powered advertising can help boost your ad campaign



Visa Audiences Catalog

VISA everywhere
you want to be

Activate your audience

Visa Audiences uses transaction-based insights to help you improve targeting for your digital advertising campaigns — with Visa-powered near real-time data. Visa Audiences, built from Visa's insights on consumer spend behavior, lets you reach groups of customers with a high likelihood to buy.

A product suite that delivers across the ROI value chain

Visa Audiences is part of Visa Advertising Solutions, a comprehensive suite of products to help you plan, target and measure your campaign.



Insights

to help you plan
your campaign



Audience segments

you can activate
most anywhere you buy
media to drive results



Measurement

to link ad exposures
to actual sales online
and offline

Reach high spenders

Visa Audiences helps you find populations of consumers that spend significantly above the national average in your category.

Engage likely purchasers

Find groups of consumers who are likely to spend in your category, even if not with you, and find more customers like your current customer base.

Stay 100% confidential

Built on Visa's privacy standards, Visa Audiences uses aggregated spend data. No personal spending data is ever shared.

Choose syndicated or custom options

Select from 200+ pre-built audiences assembled from Visa's transaction dataset or design your own.





Visa drives commerce

We power omni-channel experiences and drive impactful results

We think beyond payments to respond to evolving consumer expectations. At the heart of our success is our unwavering belief in our mission: to connect the world through the most innovative, reliable and secure digital payment network that enables individuals, businesses and economies to thrive. As experts in commerce, we've transformed our business to help you boost customer engagement and your ROI.

Scale that matters

We don't just help you understand your own customers — we also help you acquire new customers who may already be spending with businesses like yours. With Visa Advertising Solutions, you get access to real shopping data insights that give you broad visibility into **market share** and **wallet share**. And we help you action that data by building audiences from aggregated Visa spend insights of your **lapsed, loyal and prospective customers**. Then we can help measure performance for your campaigns.

Custom audiences your way

Build audiences based on populations that exhibit desired spending behaviors such as specific date range, recency of shopping, lapsed/loyal/new customers, day parts and many other combinations — all defined by you.

Proven performance¹

Through their use of Visa Audiences, Roti Modern Mediterranean saw **34% lift** from their campaign overall, outperforming other audience segments by **45%**.

Privacy comes first

All Visa spend data is aggregated, then confidentially mapped with other online data sources to create your high-value audiences.

Available most everywhere you buy digital media

Visa Audiences is available on 200+ platforms, including leading online publishers, ad networks and data exchanges — almost everywhere you buy media.

Insights powered by Visa, the global electronic retail payment network²



More than \$4 trillion
U.S. Visa credit and debit card
2019 spend volume



68 billion U.S. Visa credit
and debit transactions
captured in 2019



902 million Visa cards
in U.S. market



2.3x higher purchase volume
share in U.S. than next largest
payment network

1. January 2019 campaign
2. The Nilson Report 1169 (Feb 2020)

Find Visa Audiences right for you

We offer audiences available most everywhere you buy digital media. With Visa Audiences, you can reach groups of consumers based on predefined spending propensities:

Own spend

Consumers that shop with you

Similar businesses (custom merchant sets)

Consumers that shop with similar and/or competing businesses

High volume/spend

Customers that spend frequently or spend more in your category

Time of day

People known to buy at various times, morning to evening

Holiday & seasonal

Shoppers who spend more during major retail holidays, seasons or events

Travel

Customers who prefer certain types of trips and visit specific destinations

Lifestyle

Types of hobby and leisure spenders from snow sports to tech enthusiasts

Shopping style

Gift shoppers, online shoppers, subscription spenders, affluent spenders and more



Choose from **over 200** pre-built audiences assembled from Visa's transaction dataset.



Select from pre-built audiences

With more than 200 pre-built audiences, find the one that's right for you.*

Visa Audiences helps you reach the likely buyers you're looking for based on groups of spenders. For most of the audiences listed here, you can additionally select specific likely spending behaviors:

- High spenders
- Frequent spenders
- Online spenders
- Offline spenders

**The lookback period used for some Pre-Built Audiences may differ from the standard past 12 months due to sudden changes in spending patterns. Contact your media sales representative today or email us at visaadvertising@visa.com to learn more.*



Apparel



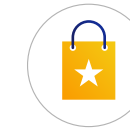
Automotive



Entertainment



Grocery



Lifestyle



Restaurant/QSR



Retail



Seasonal/Holiday



Tech & Telecom



Travel



Wellness

Hundreds of the top digital advertisers are already succeeding using Visa Audiences in their campaigns.



BUSINESS RIDERS

People who ride share only on weekdays spend **1.7x more** on online shopping.³



Apparel

With 20+ apparel segments, we'll help you reach those groups who likely shop for adults and children, on any budget.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
1	Budget Apparel/Clothing	Spend at lower-cost clothing stores	Past 12 months
2	Mid-Budget Apparel/Clothing	Spend at mid-budget clothing stores	Past 12 months
3	Luxury Apparel/Clothing	Spend at upscale apparel stores	Past 12 months
4	Children's Apparel/Clothing	Spend at children's apparel stores	Past 12 months
5	Department Stores	Spend at department stores	Past 12 months
6	Luxury Department Stores	Spend at luxury department stores	Past 12 months
7	Family Apparel/Clothing	Spend at family apparel stores (all ages and genders)	Past 12 months
8	Footwear/Shoes	Spend at footwear stores	Past 12 months
9	Athletic Footwear/Shoes	Spend at stores that specialize in athletic footwear	Past 12 months
10	Men's Accessories	Spend at men's accessories stores	Past 12 months
11	Men's Activewear	Spend at men's activewear stores	Past 12 months

**Refreshed quarterly. Lookback refers to the time period of spend.*

Continued on the next page

Apparel (continued)

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
12	Men's Apparel/Clothing	Spend at men's apparel stores	Past 12 months
13	Sports Fan Apparel & Gear	Spend at sports fan apparel and gear stores	Past 12 months
14	Style — Bohemian	Spend at stores selling bohemian apparel	Past 12 months
15	Style — Casual	Spend at stores selling casual apparel	Past 12 months
16	Style — Fast Fashion	Spend at stores selling fast fashion apparel	Past 12 months
17	Style — Preppy	Spend at stores selling preppy apparel	Past 12 months
18	Style — Rocker	Spend at stores selling rocker apparel	Past 12 months
19	Style — Sporty	Spend at stores selling sporty apparel	Past 12 months
20	Style — Trendy	Spend at stores selling trendy apparel	Past 12 months
21	Teen Apparel/Clothing	Spend at stores selling teen apparel	Past 12 months
22	Women's Activewear/Yoga	Spend at women's activewear and yoga stores	Past 12 months
23	Women's Apparel/Clothing	Spend at stores selling women's apparel	Past 12 months
24	Women's Apparel — Bridal	Spend at stores selling bridal apparel	Past 12 months
25	Women's Sleepwear & Lingerie	Spend at stores selling women's sleepwear and lingerie	Past 12 months

**Refreshed quarterly. Lookback refers to the time period of spend.*





Automotive

Whether they're kicking the tires, shopping for them, or servicing their car, our automotive segments can help you connect with the right shoppers for your business.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
26	Auto Insurance	Spend on auto insurance	Past 12 months
27	Auto Parts & Accessories	Spend at automotive parts and accessories stores	Past 12 months
28	Auto Service & Repair	Spend at independent (non-dealer) service stations and auto repair shops	Past 12 months
29	Car Washes	Spend at car washes	Past 12 months
30	Dealer Service	Spend at auto dealers offering new and used vehicles and service	Past 12 months
31	Gas Spenders	Spend at gas stations	Past 12 months
32	Tire Sales & Repair	Spend at tire sales and repair shops	Past 12 months

**Refreshed quarterly. Lookback refers to the time period of spend.*



Entertainment

In home or out of home, on screen or off — we offer an extensive list of entertainment audiences, including sport and gaming enthusiasts, cord cutters and more.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
33	Box Office	Spend on live events, concerts and festivals	Past 12 months
34	Cord Cutters	Likely to have recently shifted spend from cable/satellite toward streaming services	Past 12 months
35	Magazines	Spend on magazines	Past 12 months
36	Movie Rentals — DVD	Spend on DVD movie rentals	Past 12 months
37	Movie Theaters	Spend at movie theaters	Past 12 months
38	Movie Theaters — Art House/Independent	Spend at independent/art house movie theaters	Past 12 months
39	Movies — Digital Movies	Spend on digital movies	Past 12 months
40	Movies — Home Entertainment	Spend on at-home movie rental or purchase, both streaming and DVD rental	Past 12 months
41	Music Concerts & Festivals	Spend on music concerts and festivals	Past 12 months

*Refreshed quarterly. Lookback refers to the time period of spend.

Continued on the next page

Entertainment (continued)

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
42	Newspapers & News Magazines	Spend on newspapers and news magazines	Past 12 months
43	Online/Mobile Gaming	Spend on online, multiplayer and mobile gaming (non-wagering)	Past 12 months
44	Sporting Events	Spend at live sporting events	Past 12 months
45	Streaming Media — Audio & Video	Spend on streaming media services (music, TV and movies)	Past 12 months
46	Streaming Music	Spend on streaming music services	Past 12 months
47	Streaming Video	Spend on streaming video services	Past 12 months
48	Theme Parks — All	Spend at local and destination theme parks	Past 12 months
49	Theme Parks — Destination	Spend at destination theme parks	Past 12 months
50	Video Gaming	Spend on video games, video gaming services and arcades	Past 12 months

*Refreshed quarterly. Lookback refers to the time period of spend.



ONLINE GROCERY SHOPPERS

Online grocery shopping is growing **2.4x faster in rural areas** than for urban residents.⁴



Grocery

Whether they shop at convenience stores or organic grocers, we can help you find the groups of buyers you’re looking for.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
51	Convenience Stores	Spend at convenience stores	Past 12 months
52	Food Subscription Services	Spend on food subscription services	Past 12 months
53	Online Grocery Delivery Services	Spend on online grocery services	Past 12 months
54	Organic & Natural Grocery Stores	Spend at organic and natural grocery stores	Past 12 months

**Refreshed quarterly. Lookback refers to the time period of spend.*

4. VisaNet data: CY2018-2019



Lifestyle

Target shopping events and reach a new mover or gift buyer right at the key moment.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
55	Affluent Shoppers	Spend in popular discretionary spend categories	Past 12 months
56	Boutique Fitness Class Lovers	Spend at boutique fitness classes	Past 12 months
57	Business Professionals	Spend on weekday domestic travel or public transportation, and lunch-time restaurants	Past 12 months
58	Country Western Enthusiasts	Spend at speedways, rodeos or country music associations	Past 12 months
59	Direct-to-Consumer Shoppers — Apparel, Shoes, Specialty & Accessories	Spend on direct-to-consumer apparel, shoes, specialty or accessory brands	Past 12 months
60	Eco-Friendly Consumers	Spend on ev chargup, solar or alternative transportation	Past 12 months
61	Families with Babies	Spend at children's apparel or diaper stores	Past 12 months
62	Families with Kids	High spend at children's, men's or women's apparel, ready-to-wear or accessory stores	Past 12 months
63	Gift Shoppers	Spend at stores catering to gift-giving	Past 12 months
64	Health-Conscious Eaters	Spend at organic grocery stores or health-conscious meal delivery services	Past 12 months

*Refreshed quarterly. Lookback refers to the time period of spend.

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Lifestyle (continued)

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
65	Home Decorators	Spend at furniture, home décor stores or home improvement stores	Past 12 months
66	Households with College-Bound Kids	Spend on college preparation and application services	Past 12 months
67	Household Spenders	Spend at grocery, big-box or club stores	Past 12 months
68	New Movers	Spend on moving services	Past 3 months
69	Online Retail Shoppers	Online-only spend in retail categories	Past 12 months
70	Recently Engaged	Spend at bridal stores, diamond retailers and online wedding registry sites	Past 12 months
71	Retail Subscription Shoppers	Spend on subscription box services	Past 12 months
72	Small Business Shoppers	Spend on office supplies or office furniture stores	Past 12 months
73	Sports Lovers	Spend at professional or college sporting events or sports fan apparel stores	Past 12 months
74	Summer Entertainers	Spend on party supplies, event management companies, grilling equipment or pool supplies during the summer months	Last June to August
75	Telecommuters and SOHO (Small Office/ Home Office)	Spend at office supply, mailing and shipping or computer software stores	Past 12 months
76	Transportation Switchers — Car to Transit	Likely to have recently shifted spend from gasoline to public transportation services	Past 12 months
77	Transportation Switchers — Transit to Car	Likely to have recently shifted spend from public transportation services to gasoline	Past 12 months

*Refreshed quarterly. Lookback refers to the time period of spend.





Restaurant/QSR

Reach foodies, gourmet diners and quick eaters for any meal at any time with 20+ restaurant segments. Target a specific day part by mealtime.

FAST FOOD DINERS

People eat out at fast food restaurants on **Fridays** more than any other day of the week, but on **Sundays** the orders are largest on average.⁵

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
78	American Restaurants	Spend at American restaurants	Past 12 months
79	Casual Dining	Spend at casual dining restaurants	Past 12 months
80	Catering	Spend on all catering services	Past 12 months
81	Catering — Business Orders	Spend on business catering services	Past 12 months
82	Catering — Personal Orders	Spend on personal catering services	Past 12 months
83	Family Restaurants	Spend at family restaurants	Past 12 months
84	Fast Casual Dining	Spend at fast casual dining restaurants	Past 12 months
85	Fine Dining	Spend at fine dining restaurants	Past 12 months
86	Online Food Delivery Services	Spend with online food delivery services	Past 12 months
87	Online Food Delivery Services — Weekday	Spend with online food delivery services during weekdays	Past 12 months

**Refreshed quarterly. Lookback refers to the time period of spend.*

Continued on the next page

5. VisaNet data from January – December 2019

Restaurant/QSR (continued)

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
88	Online Food Delivery Services — Weekend	Spend with online food delivery services during weekends	Past 12 months
89	Online Food Orders/In-Store Pickup	Spend on online and mobile food orders	Past 12 months
90	Seafood Restaurants	Spend at seafood restaurants	Past 12 months
91	Sports & Entertainment Restaurants	Spend at sports and entertainment restaurants	Past 12 months
92	Sports & Entertainment Restaurants — Early Evening Daypart	Spend at sports and entertainment restaurants during early evening hours	Past 12 months
93	QSR — All Quick Serve	Spend at all quick-serve (QS) restaurants	Past 12 months
94	QSR — Asian	Spend at QS Asian restaurants	Past 12 months
95	QSR — Burgers	Spend at QS burger restaurants	Past 12 months
96	QSR — Chicken	Spend at QS chicken restaurants	Past 12 months
97	QSR — Coffee/Breakfast	Spend at QS coffee and breakfast restaurants	Past 12 months
98	QSR — Ice Cream & Frozen Yogurt	Spend at ice cream and frozen yogurt shops	Past 12 months
99	QSR — Mexican	Spend at QS Mexican restaurants	Past 12 months

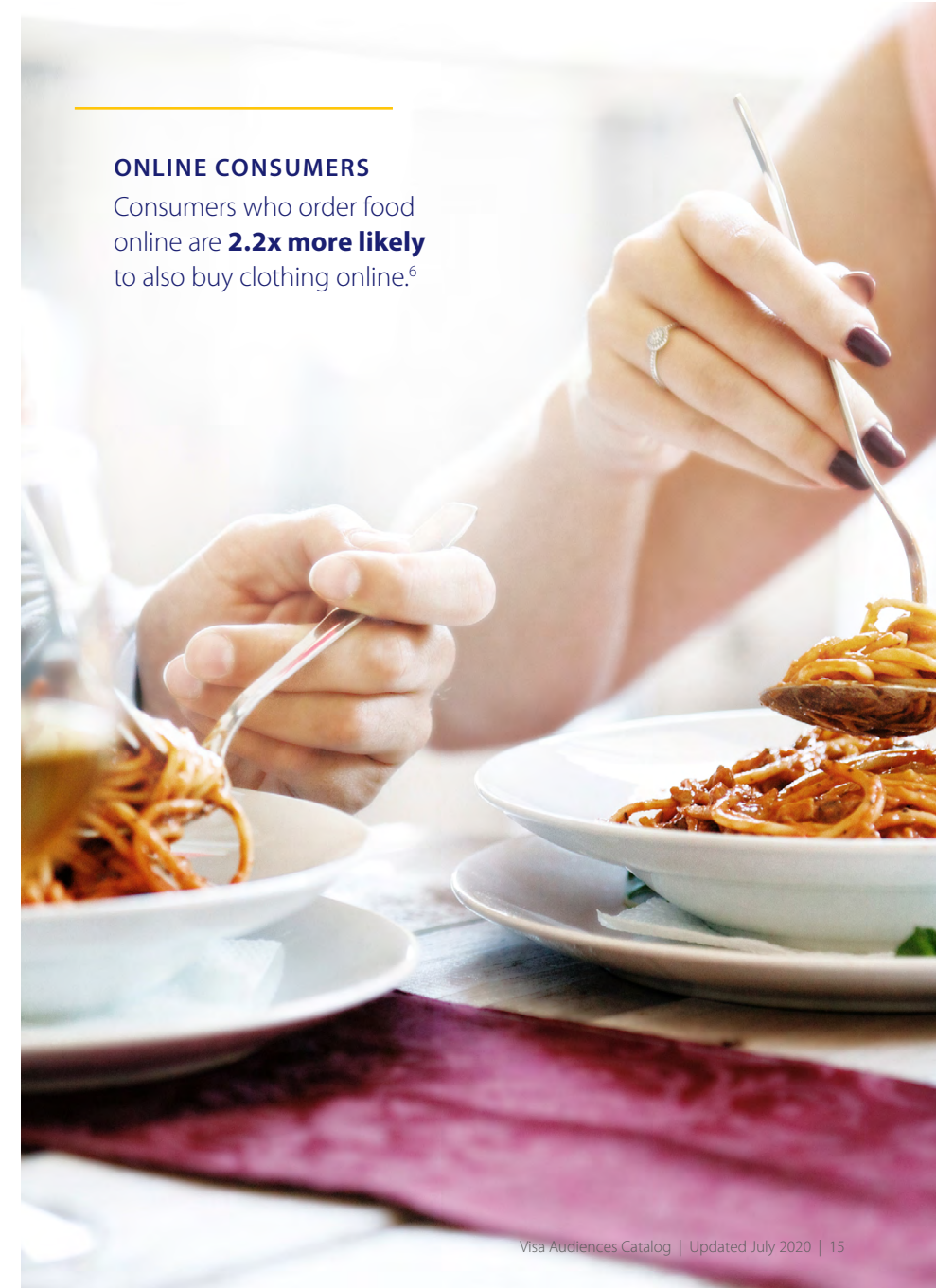
*Refreshed quarterly. Lookback refers to the time period of spend.

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6. VisaNet data from January – December 2019

ONLINE CONSUMERS

Consumers who order food online are **2.2x more likely** to also buy clothing online.⁶





Restaurant/QSR (continued)

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
100	QSR — Pizza	Spend at QS pizza restaurants	Past 12 months
101	QSR — Sandwiches/Subs	Spend at QS sandwich and sub shops	Past 12 months
102	QSR — Breakfast Diners	Spend at QSR during breakfast hours	Past 12 months
103	QSR — Lunch Diners	Spend at QSR during lunch hours	Past 12 months
104	QSR — Dinner Diners	Spend at QSR during dinner hours	Past 12 months
105	QSR — Late-Night Diners	Spend at QSR during late-night hours	Past 12 months

**Refreshed quarterly. Lookback refers to the time period of spend.*



Retail

From boutiques to big-box, we know retail and retail shoppers. Visa Audiences offers more than 30 segments in the retail industry to help you reach the audience you’re looking for.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
106	Arts & Crafts Stores	Spend at arts and crafts stores	Past 12 months
107	Baby Products	Spend at baby products stores	Past 12 months
108	Bargain Shoppers	Spend at discount stores and deal sites	Past 12 months
109	Big-Box, Club & Superstores	Spend at big-box, club and superstores	Past 12 months
110	Boutique Stores	Spend at boutique apparel and retail stores	Past 12 months
111	Cameras & Photography	Spend at camera and photography stores	Past 12 months
112	Children's Stores	Spend at children's toy and clothing stores	Past 12 months
113	Children's Stores — High-End	Spend at high-end children's toy and clothing	Past 12 months
114	Consumer Electronics	Spend at consumer electronics, computer and software stores	Past 12 months
115	Cosmetics	Spend on cosmetics and beauty products	Past 12 months

*Refreshed quarterly. Lookback refers to the time period of spend.

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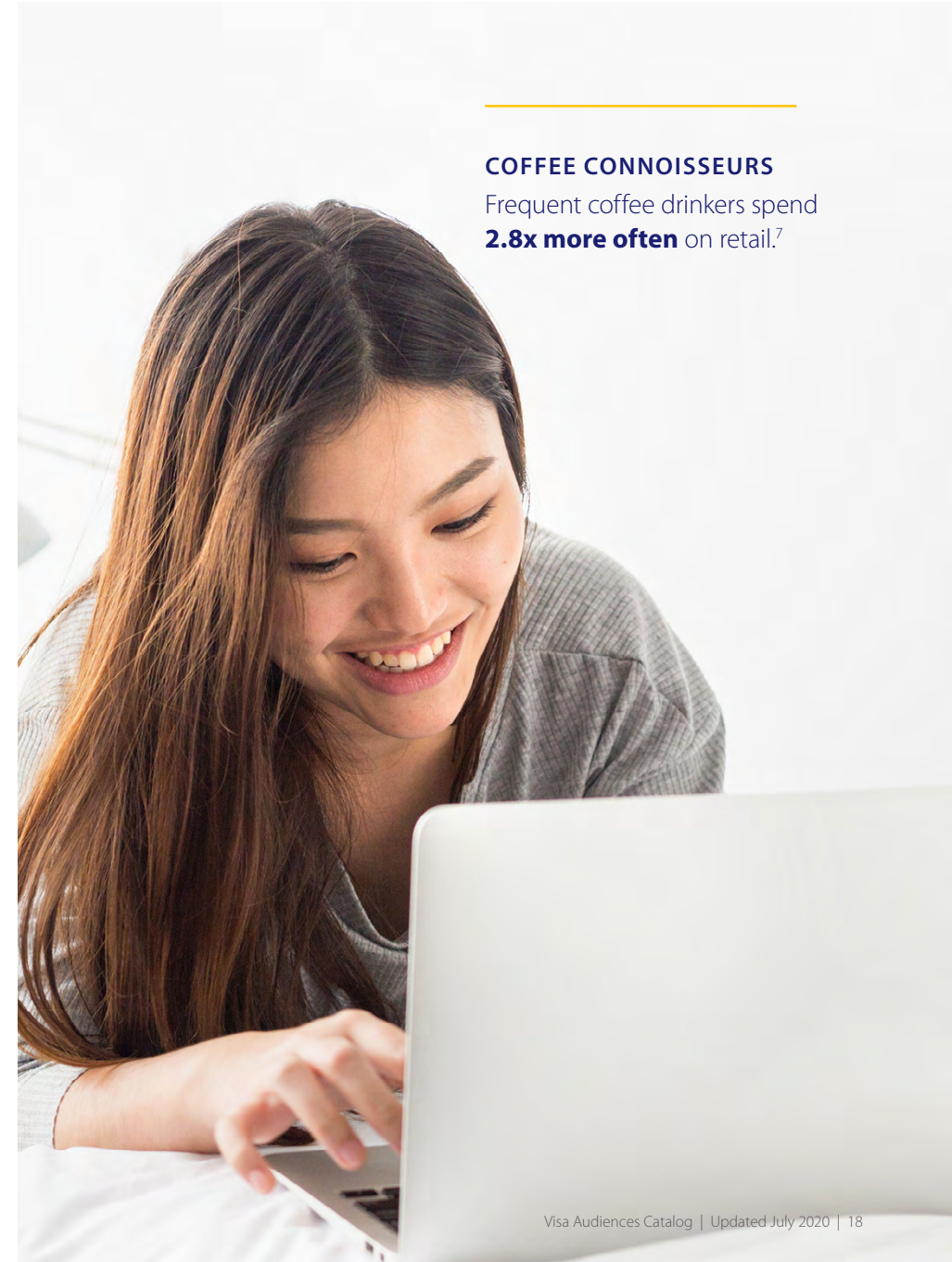
Retail (continued)

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
116	Discount Stores	Spend at discount stores	Past 12 months
117	Fashion Accessories	Spend at stores selling fashion accessories	Past 12 months
118	Florists & Flower Gifts	Spend at florists and on flower gifts	Past 12 months
119	Frequent Retail Shoppers	Spend at retail stores	Past 12 months
120	Greeting Cards & Stationery	Spend on greeting cards and stationery	Past 12 months
121	Golf Accessories	Spend at stores that sell golf accessories	Past 12 months
122	Hardware Stores/ Home Improvement	Spend at hardware and home supply stores	Past 12 months
123	Home Décor	Spend at furniture and home décor stores	Past 12 months
124	Home Décor — Discount	Spend at lower cost furniture and home décor stores	Past 12 months
125	Home Décor — Luxury/High End	Spend at high end furniture and home décor stores	Past 12 months
126	Home Décor — Modern/Contemporary	Spend at modern style furniture and home décor stores	Past 12 months
127	Jewelry & Watches	Spend at jewelry and watch retailers	Past 12 months

*Refreshed quarterly. Lookback refers to the time period of spend.

Continued on the next page

7. VisaNet data from January – December 2019



COFFEE CONNOISSEURS

Frequent coffee drinkers spend
2.8x more often on retail.⁷



Retail (continued)

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
128	Kitchen Equipment & Accessories	Spend at kitchen equipment and accessories stores	Past 12 months
129	Large Home Appliances	Spend on large home appliances	Past 12 months
130	Luxury Cosmetics	Spend on luxury cosmetics and beauty products	Past 12 months
131	Mattresses — In Market	Last mattress purchase was more than 6 years ago	Past more than 6 years
132	Office Supplies	Spend at office supply and office furniture stores	Past 12 months
133	Online Education/Courses	Spend on online education providers	Past 12 months
134	Outdoor Enthusiasts	Spend at stores catering to outdoor enthusiasts	Past 12 months
135	Outlet Stores	Spend at outlet stores	Past 12 months
136	Pet Supply	Spend at pet supply stores	Past 12 months
137	Sporting Goods	Spend at sporting goods stores	Past 12 months
138	Travel Accessories	Spend at stores selling travel accessories	Past 12 months
139	Women's Accessories	Spend at stores selling women's accessories	Past 12 months

*Refreshed quarterly. Lookback refers to the time period of spend.

WINTER HOLIDAY SHOPPERS

Consumers are buying later in the season and **spending more on weekdays** than on weekends.⁸



Seasonal/Holiday

From holiday shopping to back-to-school to tax preparation, we'll help you reach the right seasonal buyers at the right time.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
140	Back-to-School — Apparel	Seasonal spend at apparel retailers during the back-to-school shopping season	Last Mid-July to September
141	Back-to-School — School Supplies	Seasonal spend at school and office supply stores during the back-to-school season	Last Mid-July to September
142	Black Friday/Cyber Monday — Big-Box, Club & Superstores	Seasonal spend at big-box and club stores during the Black Friday shopping period	Last Black Friday
143	Black Friday/Cyber Monday — Online Shoppers	Seasonal spend online during the Black Friday shopping period	Last Black Friday
144	Black Friday/Cyber Monday — Outlet Stores	Seasonal spend at outlet stores during the Black Friday shopping period	Last Black Friday
145	Holiday Shoppers — Apparel/Clothing	Seasonal spend at apparel stores between Thanksgiving and Christmas	Last Thanksgiving to Christmas
146	Holiday Shoppers — Big-Box, Club & Superstores	Seasonal spend at big-box, club and superstores between Thanksgiving and Christmas	Last Thanksgiving to Christmas

**Refreshed quarterly. Lookback refers to the time period of spend.*

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Seasonal/Holiday (continued)

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
147	Holiday Shoppers — Children's Stores	Seasonal spend at children's stores between Thanksgiving and Christmas	Last Thanksgiving to Christmas
148	Holiday Shoppers — Consumer Electronics	Seasonal spend at consumer electronics stores between Thanksgiving and Christmas	Last Thanksgiving to Christmas
149	Holiday Shoppers — Department Stores	Seasonal spend at department stores between Thanksgiving and Christmas	Last Thanksgiving to Christmas
150	Holiday Shoppers — Luxury Department Stores	Seasonal spend at luxury department stores between Thanksgiving and Christmas	Last Thanksgiving to Christmas
151	Holiday Shoppers — Gift Shoppers	Seasonal spend at stores catering to gift giving	Last Thanksgiving to Christmas
152	Holiday Shoppers — Last-Minute Holiday Shoppers	Last-minute holiday spend in retail categories during the week prior to Christmas	1 week prior to last Christmas
153	Holiday Shoppers — Retail Shoppers	Seasonal spend at retail stores between Thanksgiving and Christmas	Last Thanksgiving to Christmas
154	Holiday Shoppers — Sporting Goods	Seasonal spend at sporting goods stores between Thanksgiving and Christmas	Last Thanksgiving to Christmas
155	New Year's Fitness Resolutions	Spend on health and fitness after the holiday season	Last October to February
156	Summer Sales Event Shoppers	Spend during retail summer sales events	Last June to August
157	Tax Preparation Services	Spend on tax preparation services	Past 12 months
158	Valentine's Day	Seasonal spend on Valentine's Day gift purchases	Last February

*Refreshed quarterly. Lookback refers to the time period of spend.





Tech & Telecom

As a leader in innovation, we know tech. And we understand technology and telecommunications trends.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
159	Big-Box Electronics	Spend at big-box electronics stores	Past 12 months
160	Cable TV/Internet Subscribers	Spend on cable TV and/or Internet service	Past 12 months
161	Cloud Business Services	Spend on business-related services provided via Internet (e.g., web hosting, storage or applications)	Past 12 months
162	Cloud Business Services — Software	Spend on business-related software via the Internet	Past 12 months
163	Cloud Business Services — Web and Storage	Spend on business-related web hosting and storage services via the Internet	Past 12 months
164	Computers & Software	Spend on computers and software	Past 12 months
165	Satellite TV/Internet Subscribers	Spend on satellite TV and/or Internet service	Past 12 months
166	Smart Home Enthusiasts	Spend at retailers specializing in smart home products	Past 12 months
167	Smartphone Early Adopters	Spend on popular smartphone devices within 4 weeks of new product launch	Past 3 years

*Refreshed quarterly. Lookback refers to the time period of spend.

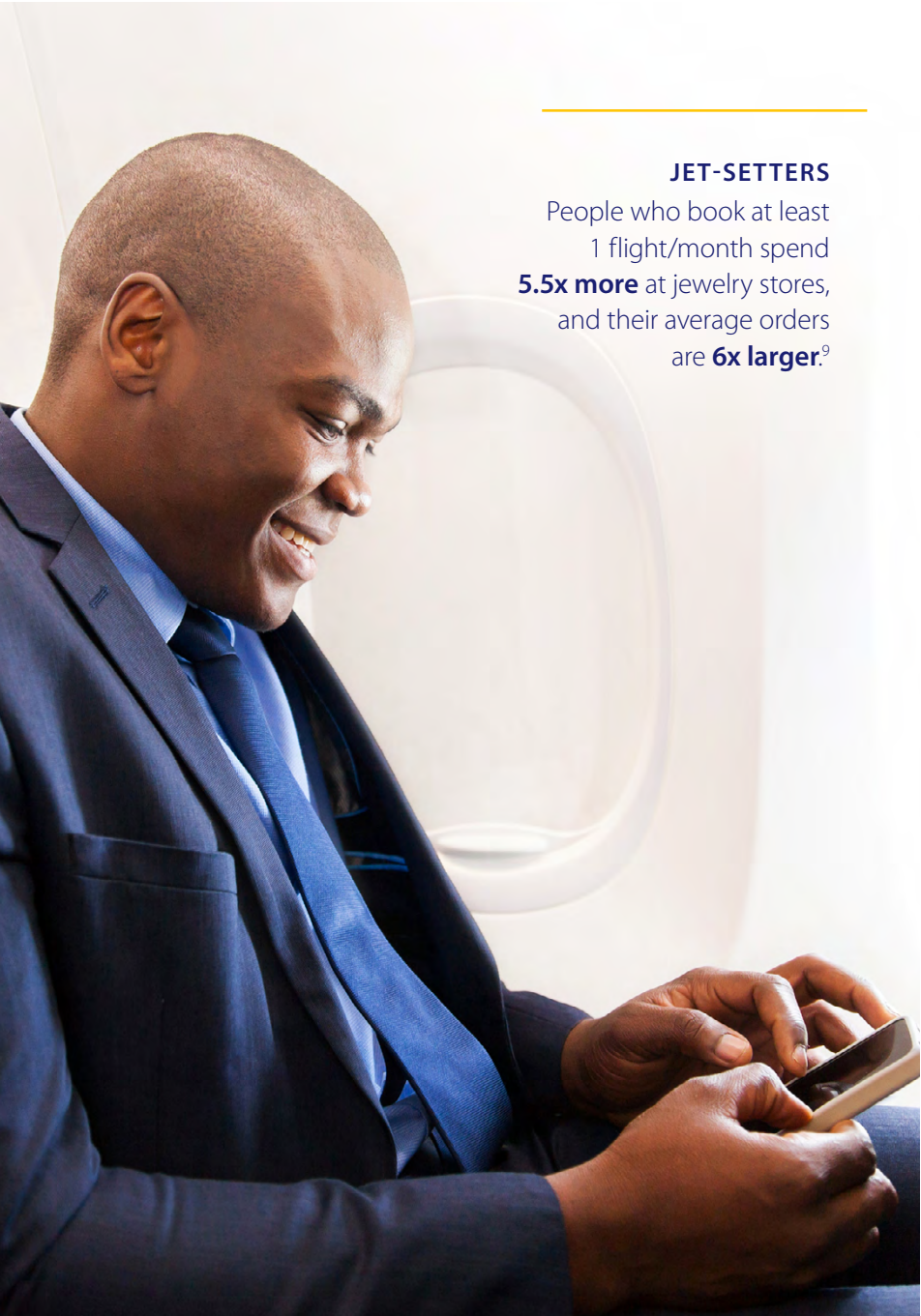
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Tech & Telecom (continued)

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
168	Technology Enthusiasts	Spend across popular technology categories	Past 12 months
169	Wearable Tech & Fitness Technology	Spend at retail stores selling wearable tech and fitness technology	Past 12 months
170	Wireless Mobile/ Cellphone Service Provider — Contract	Spend on contract-based wireless services	Past 12 months
171	Wireless Mobile/ Cellphone Service Provider — Multiple Carriers	Spend on multiple wireless service providers	Past 12 months
172	Wireless Mobile/ Cellphone Service Provider — No Contract	Spend on no-contract wireless services	Past 12 months
173	Wireless Mobile/Cellphone Service Provider — Switchers	Spend on wireless services, switching between providers	Past 12 months

***Refreshed quarterly.** Lookback refers to the time period of spend.





JET-SETTERS

People who book at least 1 flight/month spend **5.5x more** at jewelry stores, and their average orders are **6x larger**.⁹



Travel

From jet-setters to road warriors to weekend getaways, we offer travel audiences to find travelers to many destinations on any budget.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
174	Adventure Travel	Spend with travel agents specializing in adventure travel	Past 12 months
175	Air Travel	Spend on airlines	Past 12 months
176	Air Travel — In-Flight Purchases	Spend on in-flight purchases	Past 12 months
177	Budget Travel	Spend on budget airlines, hotels and car rentals	Past 12 months
178	Business Travelers	Spend likely to indicate a business traveler	Past 12 months
179	Car Rental	Spend on rental cars	Past 12 months
180	Cruises	Spend on cruises	Past 12 months
181	Direct-Booking Flights	Spend on flights purchased directly from the airlines	Past 12 months
182	Domestic Traveler	Spend while traveling domestically, including entertainment, dining, shopping and other spend categories	Past 12 months
183	Domestic Traveler — Beach	Spend on travel to beach destinations	Past 12 months
184	Domestic Traveler — Las Vegas	Spend on travel to Las Vegas	Past 12 months

**Refreshed quarterly. Lookback refers to the time period of spend.*

Continued on the next page

9. VisaNet data from January – December 2019

Travel (continued)

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
185	Domestic Traveler — Spring Break	Spend on travel during spring break	Past 12 months
186	Domestic Traveler — Weekend Getaways	Spend on weekend travel	Past 12 months
187	Frequent Traveler	Travelers who spend frequently on airlines and hotels	Past 12 months
188	Guided Tour Operators	Spend on guided tours	Past 12 months
189	Hotels — Economy	Spend on economy hotels	Past 12 months
190	Hotels — Midscale	Spend at midscale hotels	Past 12 months
191	Hotels — Upscale	Spend at upscale hotels	Past 12 months
192	Hotels — Luxury	Spend at luxury hotels	Past 12 months
193	International Traveler — All	Spend on international travel	Past 12 months
194	International Traveler — Asia	Spend on travel to Asia	Past 12 months
195	International Traveler — Australia, New Zealand, Oceania	Spend on travel to Australia, New Zealand or Oceania	Past 12 months
196	International Traveler — Caribbean	Spend on travel to the Caribbean	Past 12 months
197	International Traveler — Europe	Spend on travel to Europe	Past 12 months

**Refreshed quarterly. Lookback refers to the time period of spend.*

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Travel (continued)

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
198	International Traveler — Mexico	Spend on travel to Mexico	Past 12 months
199	Leisure Traveler	Spend on leisure travel more than 150 miles away from home	Past 12 months
200	Luxury Traveler	Spend on luxury hotels, cruise lines and tour operators	Past 12 months
201	Online Travel Agencies	Spend at online travel agencies	Past 12 months
202	Online Vacation Rentals	Spend on online vacation rentals	Past 12 months
203	Ski & Snowboarding Vacations	Spend on ski and snowboard vacations, including tickets and gear	Past 12 months
204	Ski & Winter Sports Destinations	Spend at ski and winter sports destinations	Last October to March
205	Snowbirds	Spend among those who live in cold weather U.S. states yet migrate to warm weather states	Last November to February
206	Spring Break — Beach Destinations	Spend on travel to beach destinations	Last Spring Break
207	Spring Break — College Destinations	Spend on travel to destinations popular with college students	Last Spring Break
208	Spring Break — Ski & Winter Sports Destinations	Spend on ski and winter sports destinations	Last Spring Break
209	Timeshares	Spend on timeshares	Past 12 months

*Refreshed quarterly. Lookback refers to the time period of spend.





Wellness

Find spenders on gyms, spas, salons and active lifestyle pursuits.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:	LOOKBACK*
210	Gyms, Fitness & Exercise Clubs	Spend at gyms, health and fitness clubs	Past 12 months
211	Salon & Spa	Spend at hair salons and beauty spas	Past 12 months

**Refreshed quarterly. Lookback refers to the time period of spend.*



Build your custom audiences

Design your custom audience to your precise specifications. Reach out to your Visa Ad Solutions representative to discuss the best data points for your needs, including:



Category & Brand Spending

- Spending in your category or related categories
- Spending at your competitors
- Spending with your brand¹⁰ (e.g. Loyalists, switchers, lapsed buyers, etc.)
- Merchant location



Time Filters

- Date range or Recency
- Daypart



Spend Filters

- In-person or online
- Amount spent
- Number of purchases
- Average purchase size



Travel Filters

- Past and future travel dates
- Departing and arriving airport

Custom audiences are built on-demand and can typically be delivered within approximately two weeks, depending on audience complexity.^{11,12}



3 out of 4 advertisers
who have tried
Visa Audiences
have used it repeatedly.¹³

¹⁰. Requires Merchant Consent

¹¹. Must meet Visa's privacy and confidentiality standards

¹². Visa reserves the right to modify list to protect merchant confidentiality

¹³. Visa Internal Research. Repeated use is defined as spending above \$500 in two or more months



Start today



Activate pre-built audiences where you already buy digital media

Visa provides the data building blocks to effectively reach buyers relevant to your campaign objectives.

1. Locate Visa Audiences via the platform of your choice, including Twitter, Google and over 200 other media platforms — representing 99% of the digital media ecosystem.

Note: Visa Audiences is available by request on Facebook, Snapchat and Pinterest.

2. Select audiences to overlay on your campaign, and activate.

Note: If a Visa Audience is not available, request the audience be provisioned to your seat.



Contact us today

Contact your media sales representative today or email us at visaadvertising@visa.com.

Visit visa.com/advertisingsolutions to learn more.



Visa Audiences is available through our partners

ORACLE
Data Cloud

oracle.com/thedatahotline

MERKLE
TRUTH IN DATA. PROOF IN PERFORMANCE.

www2.merkleinc.com/visa

LiveRamp
an axiom company

<https://liveramp.com/data-monetization-suite/>



Create a custom audience

1. Request custom audiences through our partners below, cc visaadvertising@visa.com to receive our custom recommendations. Indicate which platform(s) these audiences will run on and seat IDs, where applicable.
2. Your custom audience order will be processed in approximately two weeks (10 business days).*
3. Once your custom audience(s) is complete, it will be pushed to your requested media platform for activation against your campaigns.



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VISA everywhere
you want to be

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