



Digital Fans: How Connected Experiences Can Power the Future of Fandom



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Connected experiences and the future of fandom

Sports experiences are different today. The fan experience extends beyond the start and end of a live event, with fans wanting to be tied into a digital universe that is integrated into stadiums and into their experience outside those concrete walls.

Today's fans want flexibility, convenience, and control over their experience – and they don't want to miss out. In stadium, that might mean a preference for frictionless purchasing and flexible options at every point-of-sale; for instance, 53% of fans globally say they would pre-order food and drinks to avoid lines.¹



Digitally connected fans want to interact with their favorite teams and a community of other fans how, where, and when they want. While they're watching a live event, they might be checking other match scores that impact their fantasy team's performance, or video-chatting with friends. According to Nielsen Fan Insights, globally 51% of fans are simultaneously checking live stats while watching, and 47% are watching other live content.² As such, fans have brought digital behaviors and technologies into venues in an immersive yet developing way.

With the scaling of new technologies and emergence of Web3, many fan experiences may become more digitized and immersive. New digital and virtual platforms and communities will become accessible across devices, and many fans are already interested in those options. In fact, 64% of global sports fans say they would like to engage with their favorite teams in the metaverse.³ Technology will continue to drive the evolution of fans' expectations for how they consume and engage with sports and entertainment.

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The resulting challenge

Sports have been undergoing a reorientation toward using digital experiences to provide both fledgling and established audiences alike with a richer and more dynamic experience. The pandemic accelerated this fan need for digital connectivity when live in-person experiences were no longer an option. However, the acceleration was faster than most rightsholders were able to react to and build solutions for. And, concurrently, fans' expectations and desires for new forms of content continue to evolve – for example, the rapid emergence of NFTs seen in sports. It can be unclear to rightsholders what represents a true, lasting change in fan behavior, and how to respond in a strategic and sustainable fashion.

Secondly, the digitization of fandom, in theory, can allow rightsholders to better track and understand the fan journey through data. The challenge is most rightsholders currently see the fan journey through a disparate collection of contact points, platforms, and vendors, each with a different slice of the full picture. Connecting the different viewpoints can be challenging, but not doing so inhibits the ability to have a more complete and robust understanding of the fan and what their needs are and may become.



The opportunity

With a more complete view of the fan journey, rightsholders can better understand their fans and how their behaviors are shifting, which in turn can help drive their business by identifying opportunities to increase loyalty, optimize revenue streams, and create operational efficiencies. To do so, rightsholders need to establish a network of technologies and partners that can exchange information and data in a way that connects the points of the fan journey and builds the fuller picture.

One way for rightsholders to achieve this may be to consolidate digital technologies and organize in a modular fashion to add, remove, or adjust functionality as fans' expectations change. By having interoperable, flexible partners that can work together, the system can be set up in a way that is more scalable and adaptive to meet fans' needs in the future.

Visa's role in the connected fan ecosystem

Whether purchasing a streaming subscription, placing a legal wager on a favorite player, buying a jersey, or engaging with a community of other fans, commerce is a core component as fans move from one point in their journey to the next. As such, commerce is an opportunity to establish connectivity between the parts of the fan experience.

As a part of its role as the engine of commerce, Visa has products, solutions, and expertise that can span the fan journey and rights holders can leverage to create connected digital experiences built to scale.

- Visa's network connects 3.9 billion credentials,⁴ over 80 million merchant locations,⁵ tens of thousands of partners, and powers \$14 trillion in total volume.⁶ From 2015 to 2020, Visa invested \$9 billion in technology to shape the future of commerce, delivering a differentiated set of products, services, and benefits⁷
- Visa's diversity of offerings and solutions is built for the future through burgeoning partnerships with fintechs and established brands and relationships with governments around the world. Many of Visa's offerings can be interoperable with third parties and have the benefit of the trust and security expected from Visa
- As one of the world's largest payment networks, VisaNet data captured over 255 billion payment transactions in the 12 months ending June 30, 2022.⁶ This breadth of data allows Visa to understand cardholders based on actual spend as well as make inferences on preferences and behaviors
- In addition to driving forward consumer commerce, like contactless payments and NFTs, Visa has a range of value-added services that help businesses of all sizes navigate the future landscape and identify new growth opportunities as fans needs evolve

As a trusted secure, resilient, and reliable network, Visa can help fans' journeys become more connected and the most memorable and seamless possible.

The Visa network



3.9B **80M+**
credentials⁴ merchant locations⁵

Trusted engine of commerce



\$14T
in total payments volume⁶

Powering the future of payments



\$9B
invested between 2015 to 2020⁷

Steps to power the connected fan journey

The connected fan ecosystem must be dynamic in a way that empowers fans, unlocks access, and enables commerce. There should be a foundation of technology and infrastructure (much of which has become table stakes, such as 5G networks in-stadium) that enables digital connectivity at scale and links experiences seamlessly and securely. This includes understanding data flows and setting up infrastructure that enables data to flow throughout the fan's journey.

In that context, the following steps can be used to identify where secure commerce can be integrated to support connectivity across digital, mobile, and physical elements of the fan ecosystem.

01. Evaluate the pre-event fan experience

The stadium experience — and opportunities to connect with the fan — begin well before the live event. Today's fans enjoy flexibility and control in planning for the event and their experience of getting there. Three examples of experiences leading-up to the event are:



Purchasing a ticket

It is important that fans can purchase and receive tickets digitally and easily and safely store digital tickets on their mobile device. **Visa Digital Ticket** offers a seamless and secure option to provision digital tickets into a mobile wallet that can be used for travel to and entry into the event.



Setting up the mobile experience

Fans often need to register for and download the in-event mobile experience, authenticate themselves, and upload their payment method. For payment, once a digital credential is issued, **Visa In-App Provisioning** solutions can provision it to a mobile wallet for immediate use and an elevated digital experience.



Traveling to the event

Encouraging the use of mass transit where possible can support sustainability and flexibility. Transit tickets could be integrated as part of an end-to-end payment solution, such as **Visa's Urban Mobility** solutions that allow for one payment option for fans to digitally pay for transit, stadium ticket, and purchases in the stadium.



Leveraging fan data

Key to providing relevant engagement opportunities throughout the fan journey, starting with before the event, is leveraging fan data to help cater content offerings. Actual spend data can be a valuable tool to cater messaging and content that can drive additional revenue pre-, during, and post-event with personalized offers. **Visa Consulting & Analytics** can help rightsholders gain insight into fan purchase behavior across the fan journey based on VisaNet data and identify actionable recommendations to engage fans and identify potential new fans.

02. Integrate experiences during the live event, in-stadium, and beyond

Technology has enabled fans in-stadium, at home, and around the world to experience live events in more connected and immersive ways.

In-stadium

Fans want a seamless experience from the moment they arrive, which includes minimizing the risk of missing the action when they need to leave their seats or wait in long queues, as examples. Many fans may prefer to pre-order food or merchandise from their mobile device, with options for streamlined, fast checkouts at every acceptance point. Solutions like **Tap to Phone** can help create a more robust contactless experience by making it possible to use smartphones to accept contactless payments throughout the stadium.



Beyond the stadium

Fans watching at home (or elsewhere) can feel as much a part of the event as those there in person. Options to access live streaming and a range of digital or virtual content can provide ways to be immersed in the action from wherever they are, such as cheering in a virtual crowd of other fans or ordering personalized gameday packages to their door. **Cybersource, a Visa solution**, has the ease and simplicity of a digital platform to integrate global payment acceptance and fraud management across payment channels while delivering a seamless, personal experience to fans. In addition, **Visa Token Service** is a platform that secures payments to help boost authorization rates and drives digital commerce innovation and enablement of new uses cases.

Technology has enabled fans to simultaneously watch the event and actively participate in it, such as through fantasy gaming, legal sports wagering, and other forms of gaming. Ideally, fans can seamlessly move from one activity to the next, whether that involves watching, playing, or purchasing. One way to integrate these activities is through connected commerce. For instance, an integrated ecosystem would ideally allow fans to access these experiences through their mobile devices and without the need to re-enter profile information or payment methods already inputted during a previous event. **Click to Pay** and Visa's Cybersource solutions like **Decision Manager** and **Token Management Service** can help make seamless and secure purchase possible across channels, regardless which device fans are using and whether they are in-stadium or elsewhere.

03. Continue engaging fans after the event

The end of an event marks the beginning of the next engagement opportunity. Fans want access to post-event experiences that keep them engaged and interested through to the next event and beyond.

Three examples of opportunities to engage fans after an event are:

NFTs

As both fan engagement and payment innovations continue to evolve, the form factors for engagement do as well, ultimately creating new forms of commerce. NFTs are a prime example, with teams offering fans NFTs that can provide additional utility and access beyond the event. **Visa's Crypto Advisory Services** can advise on the right NFT use case and how to implement it, recommend infrastructure partners based upon use cases, and support Visa acceptance to increase fan accessibility.

Personalized offers

Another expectation of fans, regardless of their location, is to be engaged with personalized offers, promotions, and content post-event, which can be made possible through **Visa Loyalty Solutions**. **Visa Offers Platform** can send relevant notifications and offers to enrolled Visa cardholders in near real-time when cardholders make qualifying purchases at participating merchants.

Gamification

A way to incentivize fans to stay actively engaged is through gamification. Rights holders can work with partners to turn everyday fan activities and interactions, such as payment moments or engaging with social content, into games and challenges fans can participate and compete in. These applications may be customizable or linked to qualified cardholder transactions to drive real-time engagement and loyalty, incentivize spend, and potentially offer rewards from participating merchants.





04. Position for growth

Having technology and a network of partners that enable an interoperable ecosystem allows rightsholders to monitor a more complete view of the fan and gain insights into shifting fan behaviors.

As such, tracking a connected fan journey can give rightsholders greater ability to be nimble to adapt to the future of fandom, in ways that are proactive rather than reactive, and before an opportunity has already passed.

Digitally connected fans are already consuming sports in an ever-growing number of ways, and in the future where they consume and on which devices is poised to further evolve, too. With the emergence of Web3 and the metaverse, fans may have the ability to engage from new virtual worlds, while simultaneously viewing in-stadium or at home. Although it's nearly impossible to predict what's to come, rightsholders that develop flexible and scalable systems will be better able to embrace changing fan behaviors and seamlessly integrate new technologies and platforms, while driving sustainable fan loyalty and revenue for the future.

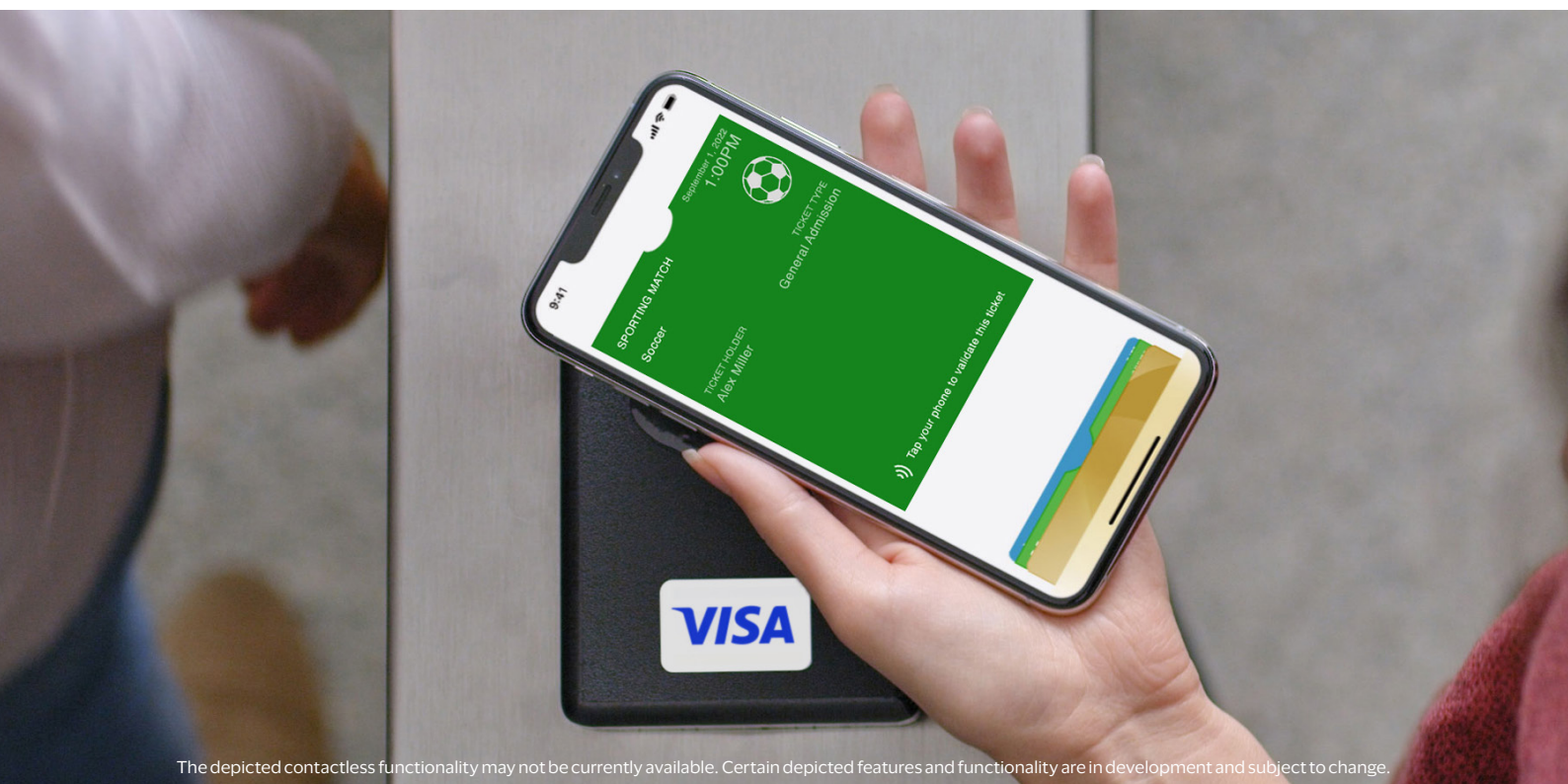
Conclusion

Fans today want to be able to move seamlessly as they engage with their passions, no matter where they are. Visa can play a role in creating connection across the fan journey by powering secure commerce that can be integrated throughout.

The solution for rightsholders needs to be nimble to grow with the organization and evolve as fan behaviors, and payment innovations, continue to evolve. The key is to identify and partner with companies, like Visa, that have products that can span the fan journey and work together with other partners. This type of partner-based, interoperable approach will help organizations gain a more holistic understanding of fans' needs and build to scale by prioritizing agility for the future.

The points of commerce across the fan journey are a direct and personal brand touch-point that every fan will experience many times. When payments are integrated as a link across an entire universe of fan engagement, experiences are more seamless and fans are better able and eager to engage, spend, and cheer.

A connected fan journey is a win-win: fans' needs for new and richer experiences are met, while rightsholders can be better prepared to unlock opportunities and innovate for the ever-evolving future of fandom.



The depicted contactless functionality may not be currently available. Certain depicted features and functionality are in development and subject to change.

To learn more about how Visa's solutions can power the connected fan journey, please reach out to the Global Sponsorship Strategy Business Development team: globalsponsorshipbusinessdevelopment@visa.com

Appendix

Visa Solution	Description	Benefits / What it does
Click to Pay	Allows for simple and secure checkouts; enrolled consumers who use Click to Pay no longer have to enter account numbers, look up passwords or fill out long forms to make a purchase.	<ul style="list-style-type: none"> Ecommerce integration across channels for a frictionless digital payment experience
Cybersource	An accessible payment management platform with integrated global payment acceptance, fraud management, tokenization and payment security.	<ul style="list-style-type: none"> A flexible, scalable, and modular platform that can provide a variety of digital payment services to deliver a seamless, omnichannel commerce experience
Tap to Phone	Enables contactless payments using smartphones as the acceptance device / POS terminal.	<ul style="list-style-type: none"> Sellers, such as stadium 'hawkers,' can move freely throughout the event while keeping their POS device on hand Fans limit physical contact and have access to a flexible purchase option, in some cases not needing to leave their seat
Token ID, a Visa Solution	Token ID offers network-agnostic solutions to tokenize digital credentials beyond cards.	<ul style="list-style-type: none"> Token ID solutions offer the benefits of tokenization to address domestic card networks, account-based and real-time payments, in addition to supporting omnichannel eCommerce and digital wallets
Urban Mobility	Visa is helping cities around the world improve the urban transit experience and contribute to more livable cities by offering fast, secure, and convenient payment experiences that work seamlessly across public and private modes of transportation.	<ul style="list-style-type: none"> Contactless payments for mass transit using debit, credit, and prepaid solutions Can be integrated as part of an end-to-end payment solution for fans from door to stadium and back
Visa Consulting & Analytics	Visa's payments consulting arm that uses a combination of our deep payments consulting expertise and our breadth of data to identify actionable insights and recommendations that drive better business decisions.	<ul style="list-style-type: none"> Development of fan profiles and actionable insights to engage fans based on VisaNet data Insights for sponsorship sales

Visa Solution	Description	Benefits / What it does
Visa Crypto Advisory Services	Visa's Crypto Advisory Services is helping brands and businesses better understand Crypto and NFTs and how they might be harnessed for customer and fan engagement.	<ul style="list-style-type: none"> • Visa can advise on the right NFT use case and how to implement it, recommend partners for certain use cases, and support Visa acceptance to increase fan accessibility
Visa Digital Ticket (VDT)	Visa Digital Ticket (VDT) is a contactless mobile solution that enables ticket digitization for events and beyond to hospitality, transit, and adjacent ecosystems.	<ul style="list-style-type: none"> • Can integrate with participating ticket sellers and provision tickets to compatible consumer mobile device • Secure tokenized ticket delivery can boost resistance to copying, sharing and other fraud
Visa In-App Provisioning	Visa In-App Provisioning solutions enable issuers to immediately activate spend on new or reissued cards by pushing it to a mobile wallet without the need for a physical card.	<ul style="list-style-type: none"> • Provisions payment credentials to wallets to enable spend within seconds • Enables a frictionless cardholder experience • Reduces upfront and ongoing development and maintenance costs for clients
Visa Loyalty Solutions	Utilize one of the world's largest electronic retail payments networks to create more engaging customer experiences and influence behaviors and spending.	<ul style="list-style-type: none"> • Develop offers and campaigns that are more relevant and personalized to fans • Full end-to-end rewards capabilities that are designed to enhance and simplify fan engagement • Digital first solutions, utilizing the visibility of payments in real time
Visa Token Solutions	Visa's tokenization solutions help reduce payment fraud, boost authorization rates, increase sales, and drive digital commerce innovation. Visa Token Solutions are available through Visa Token Service and Token ID, a Visa Solution.	<ul style="list-style-type: none"> • Replace sensitive data with tokens for a richer, more secure payment experience • Increase engagement and reduce friction to maximize conversions and drive long-term loyalty • Enable new use cases such as Visa Digital Ticketing, Tap to Pay, Click to Pay and Urban Mobility

References

- [1] [Oracle, "Stadiums without borders: Sports and entertainment trends in 2022 and beyond." Copyright Oracle and its affiliates. Used with permission](#)
- [2] [Nielsen Fan Insights, "Fans are Changing the Game: 2022 Global Sports Marketing Report."](#)
- [3] [Oracle, "Stadiums without borders: Sports and entertainment trends in 2022 and beyond." Copyright Oracle and its affiliates. Used with permission](#)
- [4] As of March 31, 2022.
- [5] Data provided to Visa by acquiring institutions and other third parties as of September 30, 2021. Data includes an estimate of small businesses that utilize payment facilitators as of September 30, 2021.
- [6] For the 12 months ended June 30, 2022.
- [7] Visa Financial Analysis 2020.