

Brief name

New revenue sources for Banks and Merchants

Liability disclaimer

All information provided "as is" for informational purposes only. Visa is not liable for any informational errors, incompleteness, or delays, or for any actions taken in reliance on information contained herein.

Case studies, statistics, research and recommendations are provided "AS IS" and intended for informational purposes only and should not be relied upon for operational, marketing, legal, technical, tax, financial or other advice. When implementing any new strategy or practice, you should consult with your legal counsel to determine what laws and regulations may apply to your specific circumstances. The actual costs, savings and benefits of any recommendations or programs may vary based upon your specific business needs and program requirements. By their nature, recommendations are not guarantees of future performance or results and are subject to risks, uncertainties and assumptions that are difficult to predict or quantify. Assumptions were made by Visa in light of Visa's experience and Visa's perceptions of historical trends, current conditions and expected future developments and other factors that Visa believes are appropriate under the circumstance. Recommendations are subject to risks and uncertainties, which may cause actual and future results and trends to differ materially from the assumptions or recommendations. Visa is not responsible for your use of the information contained herein (including errors, omissions, inaccuracy or non-timeliness of any kind) or any assumptions or conclusions you might draw from its use. Visa makes no warranty, express or implied, and explicitly disclaims the warranties of merchantability and fitness for a particular purpose, any warranty of non-infringement of any third party's intellectual property rights, any warranty that the information will meet the requirements of a client, or any warranty that the information is updated and will be error free.

Any and all third party companies and trademarks referenced in this presentation may be trademarks of their respective owners and are in no way affiliated or associated with Visa. Companies and product names are referenced solely for the purpose of identifying the relevant companies and products. Use of these names does not mean any affiliation with or endorsement by them.

Visa shall not be liable to a client or any third party for any damages, including, without limitation, any special, consequential, incidental or punitive damages, nor any damages for loss of business profits, business interruption, loss of business information, or other monetary loss.

Category names are conditional. Calculations are approximate. Visa International Service Association (USA) is not responsible for your use of the information contained herein, including errors, omissions, inaccuracy or non-timeliness of any kind or any actions undertaken from its use.

Brief details



Purpose

Discover and build up new revenues sources for banks and merchants, which are outside of the generally accepted understanding of the financial and payment industries, for example, by changing existing business models or creating new ones by simplifying existing value chains,

- playing on unique understanding about your customers and sharing it with your partners,
- acting as a channel for delivering and distributing targeted offers from partners, using knowledge of the financial and payment context of your client,
- integrating into other value chains with unique value propositions from banks and merchants.



Key Trends

The following trends and examples serve as an inspiration, and not an obligation to follow in any particular direction. The actions taken depend only on you and your imagination.

We describe competitive, consumer and technological trends. But again, this is not supposed to be limiting you.

You may use all you need to achieve your goals:

- Place a bank or a merchant in the centre of an ecosystem that sells financial and non-financial services, your unique understanding of consumers, suppliers and competitors.
- Act as a stand-alone unit, integrating different ecosystems with each other (for example, the financial and smart-city ecosystems).



Our expectations

We need examples of integrated solutions to establish and deliver new revenue sources of (new or modified business models) for banks and merchants based on the concepts of "Open API", "Personalization", "Digital ID", "Big Data", "Robotization", "Artificial Intelligence", "Ecosystems".

We are open to concepts in B2B, B2C, G2B, G2C and P2P.

Our key requirements are excellent user experience, usability and readiness for implementation. The example should allow for immediate implementation.



Our expectations

We need examples of integrated solutions to establish and deliver new revenue sources of (new or modified business models) for banks and merchants based on the concepts of "Open API", "Personalization", "Digital ID", "Big Data", "Robotization", "Artificial Intelligence", "Ecosystems".

We are open to concepts in B2B, B2C, G2B, G2C and P2P.

Our key requirements are excellent user experience, usability and readiness for implementation. The example should allow for immediate implementation.