

Put sophisticated analytical tools to work for your company.

Smart companies constantly look for ways to extract more value from their investment in a Procure-to-Pay process. They want new ways to optimize performance and procedures. That's why Visa has developed a robust suite of analytical tools, including the Industry Benchmark Analysis. Use the tools to help assess how well your procurement and payment processes are performing and, more importantly, how they could be enhanced. You can benefit from the use of leading-edge tools and data analytics, combined with practical suggestions from Visa and your commercial banker.

Visa Industry Benchmark Analysis

How do you know if your commercial card program is delivering as much value as possible? How does it compare to other companies' programs? And where can you make improvements to help drive profitability? Visa's Industry Benchmark Analysis evaluates your current purchasing or corporate card program performance against a select peer group of companies of similar revenue size in the same industry, providing averages and quartile scoring. You'll understand performance against key metrics, industry behaviors and

trends. And get information that can help you establish goals and performance targets to streamline operations, increase efficiency and reduce costs.

Best Fit

Companies with existing commercial card programs seeking ways to improve their performance through comparison with peer companies in the same industry.

Benefit

Optimize cost-saving and efficiency benefits for your bottom line.

Highlights

- **Compares your information with data compiled for Visa** by RPMG Research, an independent firm specializing in payments industry analytics.
- **Produces a report evaluating your performance** including:
 - Your card program metrics compared to benchmark averages for similar-size companies in your industry.
 - Quartile rankings showing where you stand relative to your whole peer group.
 - Recommendations for improving performance against each benchmark.

You Provide

Company information (such as industry and revenue) and high-level card program data (such as monthly volume, total transactions and cards issued) to Visa or your commercial banker.

The Right Tool for the Job

Visa's suite of Program Optimization Analytical Tools also includes the Accounts Payable Analysis, Average Transaction Analysis, Return on Investment (ROI) Analysis and Performance Gauges.

Learn more about how Visa's Program Optimization Analytical Tools can help drive the success of your company's commercial card program. Contact Visa at PO@Visa.com or your commercial banker for more information.

Industry Benchmark Analysis: Excerpt of Sample Report

VISA Procure-to-Pay							
Purchasing Card Industry Benchmark Report				Organization Name: ABC Company			
				Organization Type: Private			
Large Market Manufacturing	Your Metric	Benchmark	Percentile Quartile Comparison				
			0 - 25th	25 - 50th	50 - 75th	75 - 100th	
Monthly total purchasing card spend	\$770,000	\$749,829			Green		
Monthly spend per card	\$8,750	\$3,395				Blue	
Monthly transactions per card	11.1	9.3			Green		
Average transaction size	\$788	\$368				Blue	
Card-to-employee ratio	4%	11%		Orange			
Percent of active cards in a typical month	95%	81%			Green		
Percent of transactions under \$2,500 paid by card	10%	28%	Red				
Percent of transactions between \$2,500 and \$10,000 paid by card	5%	14%		Orange			

Large Market	Your Metric	Benchmark	Percentile Quartile Comparison			
			0 - 25th	25 - 50th	50 - 75th	75 - 100th
Monthly total purchasing card spend	\$770,000	\$874,366			Green	
Monthly spend per card	\$8,750	\$4,554				Blue
Monthly transactions per card	11.1	15.5			Green	
Average transaction size	\$788	\$385				Blue
Card-to-employee ratio	4%	14%		Orange		
Percent of active cards in a typical month	95%	80%			Green	
Percent of transactions under \$2,500 paid by card	10%	29%		Orange		
Percent of transactions between \$2,500 and \$10,000 paid by card	5%	14%		Orange		

Manufacturing	Your Metric	Benchmark	Percentile Quartile Comparison			
			0 - 25th	25 - 50th	50 - 75th	75 - 100th
Monthly total purchasing card spend	\$770,000	\$1,607,598			Green	
Monthly spend per card	\$8,750	\$4,137				Blue
Monthly transactions per card	11.1	14.5			Green	
Average transaction size	\$788	\$374				Blue
Card-to-employee ratio	4%	12%		Orange		
Percent of active cards in a typical month	95%	80%			Green	
Percent of transactions under \$2,500 paid by card	10%	26%		Orange		
Percent of transactions between \$2,500 and \$10,000 paid by card	5%	11%		Orange		

Note: Benchmark data are for illustrative purposes only and do not represent actual figures from the data set.

The Industry Benchmark Analysis and reports are intended for informational purposes only and should not be relied upon for marketing, technology, legal, regulatory, tax, financial or other advice. The information is not intended to advise you of strategies applicable to your specific situation, but rather to highlight issues for your consideration. Therefore, you should consult your own advisors. Visa is not responsible for your use of the tool, studies, reports and information, including errors of assumptions or conclusions of any kind that you might draw from its use.