Differentiation starts with consumer insights from a massive worldwide payments network and our experience in data cleansing, analytics and modeling.

**WHAT CAN MEAN TO YOU?**

**WAREHOUSED**
- 10 petabytes
- 5+ year historic global view
- Rapid retrieval
- Above-and-beyond privacy protection and security

**TRANSFORMED INTO ACTIONABLE INSIGHTS**
- Reports, indexes, benchmarks
- Behavioral variables
- Models, scores, forecasting
- Econometrics

**MULTI-SOURCED**
- 38MM+ merchant locations
- 22,000 issuers

**CLEANSED, AGGREGATED, ANONYMOUS, AUGMENTED**
- 1.5MM automated rules
- Continuously tested

**2.2B GLOBAL CARDS & 43B TRANSACTIONS/YEAR**
About MasterCard Advisors

Transaction Data Analytics
Information Tools
Data-Driven Consulting
Marketing Services Solutions

TRANSLATING SPEND DATA INTO INSIGHTS AND RESULTS
Advisors Can Help Drive Performance Of Caribbean Tourism Markets With Deep Insights

1. Know
   Identify & Analyze the Opportunity
   - Spend category expansion
   - Spend segmentations
   - Origination Market deep-dive

2. Act
   Strategic Actions
   - Develop Peak seasonality marketing targets
   - Use data to target category spend by country

3. Measure
   Track Results
   - Track spend increases for campaign periods
   - Track ROI for marketing and segment development
Seasonality of Travel to the Caribbean

Travel peaks during the winter and early spring (Dec-April). It is at its lowest in September, and overall lower during hurricane season.

% of International Customers’ Spend per Month
Analyzed for the Past 24 Months through June 30, 2015

July  | August | September | October | November | December | January | February | March | April | May | June
---|---|---|---|---|---|---|---|---|---|---|---
7.5% | 7.2% | 5.4% | 6.2% | 7.6% | 9.5% | 10.2% | 9.4% | 10.8% | 9.9% | 8.4% | 7.9%

Note: 1. All analysis is subject to Data Usage & Privacy laws by origination Market and Benchmarking Requirements
Top 10 Origination Markets based on Spend Index

In aggregate, visitors from the US spent ~79x more in the Caribbean than the global spend average over the past 24 months. GBR and Switzerland carry the highest Average Spend per Account.

Top International Origination Markets
By Spend Index and Average Spend by Account

July 1, 2014 – June 30, 2015

Note:
1. All analysis is subject to Data Usage & Privacy laws by origination Market and Benchmarking Requirements
However, visitors from Switzerland and the UK spend on average over $200 or ~1.3x more per account than average visitors.
YoY Spend Growth for Top 10 Origination Markets

The US, the international spend leader in the Caribbean, shows comparatively slower spend growth compared to Venezuela, Switzerland, and Italy. *Avg spend growth = 13.3%*

**YoY Growth for Top 10 Origination Markets By Spend**

- USA: 10.6%
- GBR: 11.8%
- CAN: 14.2%
- NLD: -14.3%
- VEN: 37.1%
- DEU: 13.2%
- FRA: 4.5%
- BRA: 9.1%
- CHE: 23.0%
- ITA: 23.7%

Average YoY Growth (13.3%)

**Note:**
1. All analysis is subject to Data Usage & Privacy laws by origination Market and Benchmarking Requirements

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Average Length of Stay for Top Ten Origination Markets

- Length of stay does not directly correlate with spend per account.
- UK and Switzerland with the highest average spend per account, and mid-range average stays, while the Netherlands carry the longest stay, but only an average spend level.

Average Length of Stay* & Average Spend per Account
By Origination Market

Note:
1. All analysis is subject to Data Usage & Privacy laws by origination Market and Benchmarking Requirements
*Length of stay based on transaction data. One-time transactors were excluded from this formula.
Average Spend per Day* Top Ten Origination Markets

- Visitors from Switzerland and GBR spend the greatest per day of visit (most valuable travelers to tourism spending (~$140 per day average)
- The travelers from Italy and the Netherlands spend the least per day of stay (<$75 per day).

Note:
1. All analysis is subject to Data Usage & Privacy laws by origination Market and Benchmarking Requirements
2. Length of stay based on transaction data. One-time transactors were excluded from this formula.

TOTAL CARIBBEAN MARKET

<table>
<thead>
<tr>
<th>country</th>
<th>Average Spend Per Day*</th>
</tr>
</thead>
<tbody>
<tr>
<td>NDL</td>
<td>$73.47</td>
</tr>
<tr>
<td>USA</td>
<td>$97.13</td>
</tr>
<tr>
<td>CHE</td>
<td>$137.84</td>
</tr>
<tr>
<td>ITA</td>
<td>$67.46</td>
</tr>
<tr>
<td>GBR</td>
<td>$145.38</td>
</tr>
<tr>
<td>DEU</td>
<td>$84.02</td>
</tr>
<tr>
<td>CAN</td>
<td>$81.05</td>
</tr>
<tr>
<td>FRA</td>
<td>$74.74</td>
</tr>
<tr>
<td>BRA</td>
<td>$117.77</td>
</tr>
<tr>
<td>VEN</td>
<td>$95.34</td>
</tr>
</tbody>
</table>

*Length of stay based on transaction data. One-time transactors were excluded from this formula.
TOTAL CARIBBEAN MARKET

Cross Category Spend by Origination Market

Hotels are a consistently large component of travel spend across countries. South American originations (Venezuela & Brazil) have the highest percentage of retail spend.

Travel-Related Cross Spend Categories for Top origination Markets in Destination Market

- **Hotels** are a consistently large component of travel spend across countries.
- South American originations (Venezuela & Brazil) have the highest percentage of retail spend.

### Note:

1. All analysis is subject to Data Usage & Privacy laws by origination Market and Benchmarking Requirements.
ORIGINATION MARKETS
Profiles
USA

**Origination Market Profile: United States**

Despite leading in spend and transaction across the Caribbean market; growth is slightly lower than the top origination market averages. Seasonality peaks are in March/April.

<table>
<thead>
<tr>
<th>YoY Growth (Spend)</th>
<th>YoY Growth (Transactions)</th>
<th>YoY Growth (Unique Stays)</th>
<th>Avg. Length of Stay (Days)</th>
<th>Average Spend per Account</th>
<th>Average Transaction Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>10.6%</td>
<td>20.8%</td>
<td>18.7%</td>
<td>8.4</td>
<td>$819</td>
<td>$127</td>
</tr>
</tbody>
</table>

**Seasonality: % of origination Market Spend Month**

- July: 8.0%
- August: 7.4%
- September: 5.4%
- October: 6.1%
- November: 7.1%
- December: 9.0%
- January: 9.5%
- February: 8.9%
- March: 10.8%
- April: 10.1%
- May: 8.8%
- June: 8.9%

**Category Spend**

- Hotels: 31.8%
- Car Rental: 4.1%
- Restaurants: 12.5%
- Retail: 13.5%
- Other: 38.1%
Origination Market Profile: United Kingdom/GBR

GBR visitors are top with spend per account in the Caribbean. Similar to the US, the GBR is experiencing slightly below average YoY growth, but has more defined and a longer seasonal trend (Dec-March).

<table>
<thead>
<tr>
<th>YoY Growth (Spend)</th>
<th>YoY Growth (Transactions)</th>
<th>YoY Growth (Unique Stays)</th>
<th>Avg. Length of Stay (Days)</th>
<th>Average Spend per Account</th>
<th>Average Transaction Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>11.8%</td>
<td>17.7%</td>
<td>15.3%</td>
<td>7.0</td>
<td>$1,019</td>
<td>$254</td>
</tr>
</tbody>
</table>

**Category Spend**

- Hotels: 32.3%
- Car Rental: 4.6%
- Restaurants: 12.3%
- Retail: 21.3%
- Other: 29.6%

**Seasonality: % of origination Market Spend Month**

- July: 6.0%
- August: 6.5%
- September: 4.4%
- October: 5.6%
- November: 9.9%
- December: 10.8%
- January: 12.1%
- February: 11.9%
- March: 10.9%
- April: 9.1%
- May: 7.4%
- June: 5.5%
Travel Influencers

Currency Gains on BSD (11/2015)

<table>
<thead>
<tr>
<th>Currency</th>
<th>Gain</th>
</tr>
</thead>
<tbody>
<tr>
<td>GBP</td>
<td>3.4%</td>
</tr>
<tr>
<td>CAD</td>
<td>15.6%</td>
</tr>
<tr>
<td>USD</td>
<td>-0.2%</td>
</tr>
</tbody>
</table>

Spending Growth (10/2015)

<table>
<thead>
<tr>
<th>Category</th>
<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>US Retail</td>
<td>2.1%</td>
</tr>
<tr>
<td>US Airline</td>
<td>4.3%</td>
</tr>
<tr>
<td>UK Retail</td>
<td>1.5%</td>
</tr>
<tr>
<td>UK Travel</td>
<td>0.4%</td>
</tr>
<tr>
<td>Canada Retail</td>
<td>-2.6%</td>
</tr>
</tbody>
</table>

Travel Industry Expansion

- 2015 Cruise News: Growth continues as new routes and bigger ships seek to meet demand
- JetBlue launches nonstop service to Antigua from New York
- interCaribbean Airways starts flights to Santiago de Cuba
- Larger Ships Prompt Expanded Caribbean Cruise Ports

YOY Origination Market Economics (USA, CAN, GBR)

Chase Marriott Rewards

Citi American Airlines

Favorable Trade Policy

Weather

Destination Market Events

Airline & Hotel Marketing Campaigns

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Critical Factors Driving Loyalty And Revenue Growth For Travel Merchants

The customer experience is the most critical

Segment and personalize by the customer and their behavior

Predict vs. respond to market dynamics
Travel Propensity Model Case Study – JetBlue
Model Scored to JetBlue Customer Database

**Situation**
JetBlue needed a structured and consistent strategy for engaging the right customers with relevant messages at a proper frequency who:
- Have a high propensity to travel to the Caribbean/Central America in the next quarter

**Approach**
- Used *MasterCard Travel Propensity* model
- Scored the Propensity model to JetBlue’s Customer file through *MasterCard Customer Data Enhancement* capability
- JetBlue used the Propensity model in conjunction with Customer Loyalty/Share of Wallet to prioritize a customer segment for a targeted message and promotion (JetBlue-deployed campaign)

**Results**
- >40% LIFT in email conversion vs. BAU control
- DOUBLE-DIGIT increase in ticket size vs. BAU control