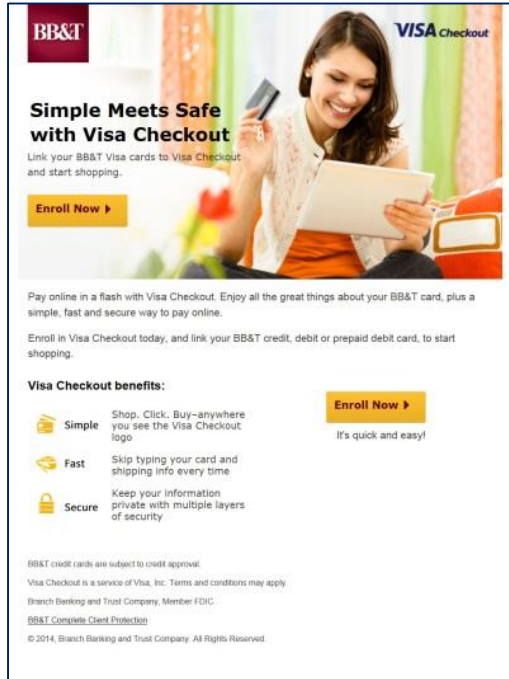


Visa Checkout Drives Better Cardholder Relations & Profitability



The screenshot shows a BB&T Visa Checkout enrollment page. At the top, it says "Simple Meets Safe with Visa Checkout" and "Link your BB&T Visa cards to Visa Checkout and start shopping." There is an "Enroll Now" button. Below that, it says "Pay online in a flash with Visa Checkout. Enjoy all the great things about your BB&T card, plus a simple, fast and secure way to pay online." Another "Enroll Now" button is present. The "Visa Checkout benefits" section lists: Simple (Shop, Click, Buy-anywhere you see the Visa Checkout logo), Fast (Skip typing your card and shipping info every time), and Secure (Keep your information private with multiple layers of security). There is a small "Enroll Now" button next to the benefits. At the bottom, there is fine print: "BB&T credit cards are subject to credit approval. Visa Checkout is a service of Visa, Inc. Terms and conditions may apply. Branch Banking and Trust Company, Member FDIC. BB&T Complete Client Protection. © 2014, Branch Banking and Trust Company. All Rights Reserved."



"We have seen a deeper engagement with BB&T's enrolled Visa Checkout clients. Not only are they a younger demographic, but they are highly engaged with other services that BB&T provides."

— Bennett Bradley, Payment Solutions President



BB&T implemented Visa Checkout with the goal of enhancing their brand in the digital space.

"We chose Visa Checkout because BB&T needs to offer solutions everywhere our cardholders want to shop. As more of our customers shop online, we wanted to make sure that BB&T enabled solutions that offer a great experience both in the mCommerce and eCommerce world, while highlighting our brand."

– Scott Qualls, Retail Payments Manager

BB&T cardholders enrolled in Visa Checkout contributed to significant transaction growth...

2X As many Visa debit card transactions per month, compared to non-Visa Checkout users¹

BB&T card holders who are enrolled in Visa Checkout are roughly **2.1X more profitable** than non-enrolled Visa Checkout customers¹

And, Visa Checkout is attracting a younger demographic

Visa Checkout users are on average **6 years** younger than BB&T's average cardholder¹

117% YoY increase in Visa Checkout clients due to BB&T's awareness marketing²

"One of BB&T's most important goals is to address the payment needs of millennials. Visa Checkout is a great way to engage with this key demographic."

– Scott Qualls, Retail Payments Manager

Contact your Visa account executive or visit visacheckout.com/business to find out how Visa Checkout can help improve your branding in the online space and increase engagement with clients.