

## Frequent Flyer Program Cross-Sell

## Merchant Client



### 🎯 Challenge

A leading airline signed an agreement with Visa as its exclusive franchise partner for its frequent flyer co-brand credit card program. The client partnered with three different financial institutions (issuers) to cover different customer segments — and needed support in determining the right product to be offered for each of the issuing partners.

- Which of my existing frequent flyer program members should be a candidate for co-brand credit card cross-sell?
- What product is most appropriate for each of the defined segments?
- What is the financial impact of the defined cross-sell strategy?

### 🛠️ Solution

Visa Performance Solutions was engaged to develop a cross-selling framework to target each frequent flyer program member segment. Our solution approach included the following actions:

- Analyzed issuer and frequent flyer program data to determine travel patterns and customer behavior
- Built a set of predictive models to identify cross-sell candidates and most appropriate products (e.g., Visa Signature)
- Conducted knowledge transfer sessions to ensure that the business solution became an ongoing best practice for merchant and partner issuers

### 📊 Client Impact

- For the merchant's issuing partners, the frequent flyer program co-brand program now represents on average 40% of total spend
- Combined co-brand portfolio more than doubled in two years
- Response rates were over 20% in some cases, proving the predictive value of the data



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