



VisaVue[®] Travel

Visit California special program offer

Real-World Intelligence
For The Tourism Industry

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Visa Is The Largest Retail Electronic Payment Network In The World

85 billion
transactions

14,700
financial institutions

2.1 billion
cards



29 million
merchant outlets²

2.0 million ATMs
as of March 31, 2013

\$4.2 trillion
in payments volume

Source: Visa Inc. for four quarters ended June 30, 2013 / ¹ Based upon payments volume, total volume, number of transactions and number of cards in circulation

² As reported by client financial institutions; includes merchant outlets in Visa Europe territory

Promoting Tourism and Keeping The Tourism Industry Informed....



Integral to Visa's core business objectives

VisaVue® Travel

Overview and Background



VisaVue Travel was created at the request of a TTRA steering committee to address a key data need for better international visitor count and spend information.

VisaVue Travel has been providing this unique data to the US Tourism Industry for over 5 years now. DMO's have a choice of 2 distinct reporting packages (Standard & Enhanced)

- All reports give a breakdown of international visitors and their spending by originating country into a DMO's self-defined marketing area
- Enhanced reports track spending by market segment or merchant category code (MCC)
- Visa's proprietary algorithms filter out spending by long-term residents such as students, corporate expats, 2nd home owners, etc.
- Consumer versus Business activity is separately reported
- International Reports produced quarterly or yearly

No individual cardholder or merchant data is ever displayed

Turning Tourism Data Into Insights

Benefits



Powerful empirical data

Verified transaction data from VisaNet

- Includes all Visa credit, debit, prepaid, commercial and small business transactions
- Includes ATM cash transactions processed through Visa's PLUS ATM Network



Tourist and business travel

Travel patterns for both tourists and business travelers is monitored and reported separately



Timely data

Reports are distributed quarterly, typically within 45 days of month's end and published via secure email



Privacy is paramount

Data is based on aggregated depersonalized Visa transaction data – no individual cardholder, bank or merchant is ever identified



Trend data for areas of all sizes

Real domestic US visitor traffic volume metrics to every US state, city and region



Comprehensive spending data

Reporting uses Visa's state-of-the-art merchant business rules, regularly categorizing 14,000 merchants

Introducing VisaVue® Travel Domestic Tourism Reporting



VisaVue Travel now offers reporting on BOTH international and domestic travelers to the U.S. tourism industry

Domestic Tourism Reports offer powerful, comprehensive reporting packages similar to our international reporting

- Fueled by the power of VisaNet data, Domestic Tourism Reports provide a breakdown of domestic US travelers and their spending by originating MSA*
- New graphical dashboards provide trend and period-over-period change data
- Domestic Tourism Reports contain monthly and annual data
- Long-term resident spending is filtered from the reporting
- Reports track spending by market segment or merchant category code (MCC)
- Consumer and Business activity is separately reported

* Cardholder MSA is based on Visa's proprietary frequent spending ZIP code analysis

VisaVue® Travel Domestic Reporting

How We Define Domestic Tourism Sources

Each month Visa analyzes the spending pattern of cards issued in the US to determine a cardholder's primary spending ZIP code*

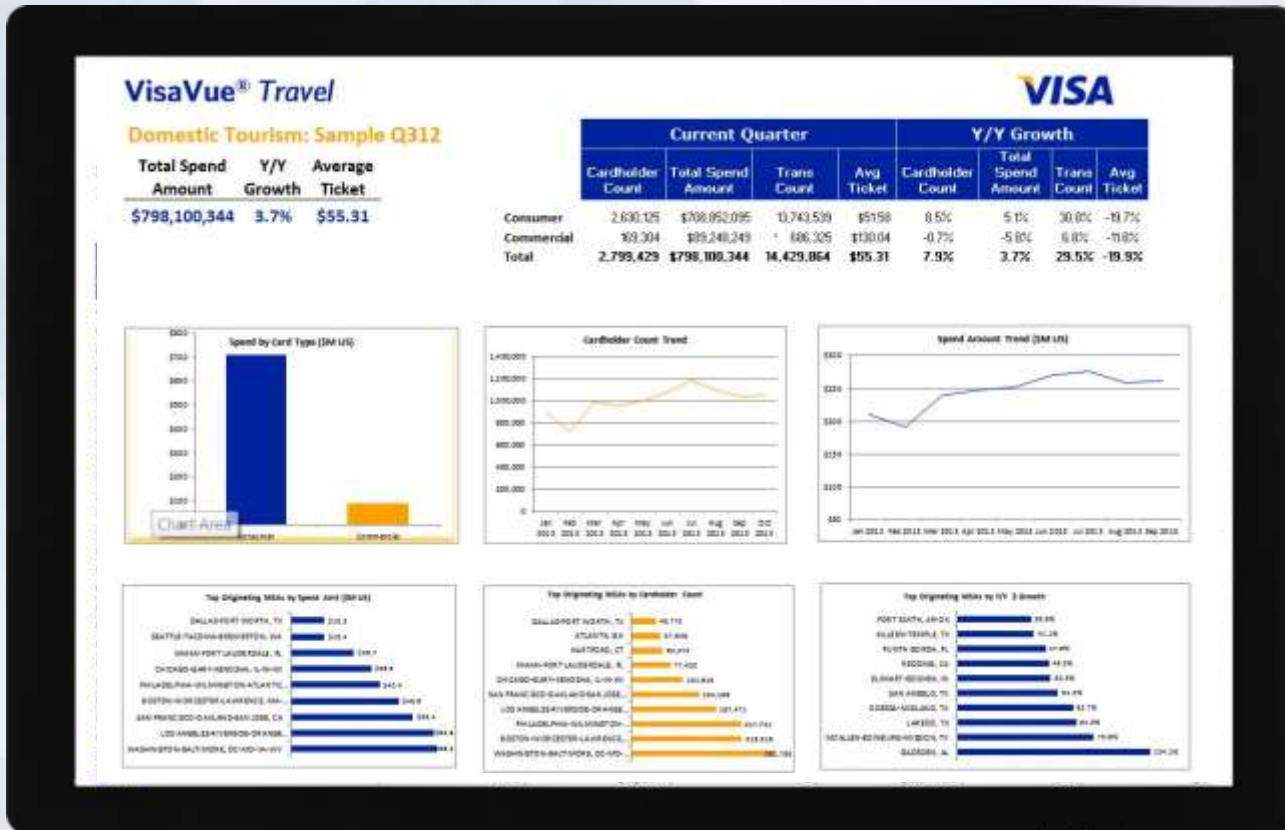
- Only face-to-face transactions are considered
- Only transactions with valid ZIP codes are included in the analysis
- The selected ZIP code is the one with the most transactions in the rolling 12 month history

These ZIP codes are then compiled into Metropolitan Statistical Areas (MSAs) for use in Domestic Tourism Reports



* Cardholder MSA is based on Visa's proprietary frequent spending ZIP code analysis

Sample Reports Domestic Dashboard



(Illustrative)

Sample Reports

Domestic - Summary by Originating MSA

VISA VisaVue® Travel

DMO Summary by Originating MSA Sample DMO
2012

Total

Originating MSA	Cardholder Count	Total Spend Amount	2012			Cash Amount
			Transaction Count	Avg Ticket	Trans / Cardholder	
CHAMPAIGN-URBANA, IL	989	\$601,350	3,689	\$163.01	3.7	\$60,397
CHARLESTON-NORTH CHARLESTON, SC	17,872	\$10,124,634	151,305	\$66.92	8.5	\$655,339
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	39,683	\$14,286,390	125,139	\$114.16	3.2	\$4,701,699
CHARLOTTESVILLE, VA	515	\$149,540	2,296	\$65.13	4.5	\$124,961
CHATTANOOGA, TN-GA	160	\$53,308	501	\$106.40	3.1	\$19,165
CHICAGO-GARY-KENOSHA, IL-IN-WI	47,372	\$14,536,043	196,925	\$73.82	4.2	\$3,828,685
CINCINNATI-HAMILTON, OH-KY-IN	6,412	\$2,843,049	47,180	\$60.26	7.4	\$7,487,866
CLEVELAND-AKRON, OH	641	\$265,273	1,628	\$162.94	2.5	\$29,322
COLORADO SPRINGS, CO	391	\$107,439	1,534	\$70.04	3.9	\$20,000
COLUMBIA, MO	4,313	\$2,281,429	20,541	\$111.07	4.8	\$301,609
COLUMBIA, SC	19,682	\$5,555,428	69,226	\$80.25	3.5	\$411,146
COLUMBUS, OH	1,059	\$521,426	4,748	\$109.82	4.5	\$268,234
DALLAS-FORT WORTH, TX	23,304	\$12,054,266	98,015	\$122.98	4.2	\$437,075
DAYTONA BEACH, FL	146	\$125,893	962	\$130.87	6.6	\$254,209
DAYTON-SPRINGFIELD, OH	234	\$190,779	2,361	\$80.80	10.1	\$159,475
DENVER-BOULDER-GREELEY, CO	9,343	\$2,728,064	37,744	\$72.28	4.0	\$428,203
DES MOINES, IA	19,682	\$5,555,428	69,226	\$80.25	3.5	\$411,146
DETROIT-ANN ARBOR-FLINT, MI	736	\$1,056,167	5,810	\$181.78	7.9	\$1,911,606

(Illustrative)

Sample Reports

Domestic - Market Segment Summary

		Market Segment Summary by Originating MSA					Sample DMO
2012		2012					
Originating MSA	Market Segment	Cardholder Count	Total Spend Amount	Transaction Count	Avg Ticket	Trans / Cardholder	
Total							
ALBANY-SCHENECTADY-TROY, NY	RADIO TV & STEREO STORES	156	\$91,149	276	\$330.25	1.8	
ALBANY-SCHENECTADY-TROY, NY	REMAINING MERCHANTS	39	\$5,157	52	\$99.17	1.3	
ALBANY-SCHENECTADY-TROY, NY	RESTAURANTS	202	\$27,882	563	\$49.52	2.8	
ALBANY-SCHENECTADY-TROY, NY	SPORTING GOODS STORES	58	\$10,364	75	\$138.19	1.3	
ALBANY-SCHENECTADY-TROY, NY	SUPERMARKETS	187	\$32,420	449	\$72.20	2.4	
ALBANY-SCHENECTADY-TROY, NY	TRAVEL AGENCIES	< 10	\$1,632	6	\$271.99	1.2	
ALBANY-SCHENECTADY-TROY, NY	Total		\$610,924	4,915	\$124.30		
ATLANTA, GA	AUTO RENTAL	595	\$484,449	922	\$525.43	1.5	
ATLANTA, GA	BILL PAY	2,092	\$96,269	2,435	\$39.54	1.2	
ATLANTA, GA	BUSINESS TO BUSINESS	247	\$33,039	330	\$100.12	1.3	
ATLANTA, GA	DEPARTMENT STORES	1,715	\$498,747	4,300	\$115.99	2.5	
ATLANTA, GA	DISCOUNT STORES	1,168	\$139,785	3,218	\$43.44	2.8	
ATLANTA, GA	DRUG STORES & PHARMACIES	659	\$42,279	1,344	\$31.46	2.0	
ATLANTA, GA	FURNITURE/EQUIP. STORES	161	\$125,930	261	\$482.49	1.6	
ATLANTA, GA	GOVERNMENT	983	\$41,357	1,108	\$37.33	1.1	
ATLANTA, GA	HEALTH CARE	164	\$62,335	296	\$210.59	1.8	
ATLANTA, GA	LODGING	3,850	\$1,682,489	6,576	\$255.85	1.7	
ATLANTA, GA	MISC. SPECIALTY RETAIL	1,194	\$238,953	1,890	\$126.43	1.6	
ATLANTA, GA	DSL	4,075	\$271,511	10,740	\$25.28	2.6	
ATLANTA, GA	OTHER EMERGING	995	\$44,082	3,095	\$14.24	3.1	
ATLANTA, GA	OTHER RETAIL	6,778	\$2,748,584	22,785	\$120.63	3.4	
ATLANTA, GA	OTHER TRAVEL & ENTERTAINM	2,048	\$460,451	2,665	\$172.78	1.3	
ATLANTA, GA	QSR'S	5,149	\$326,876	30,798	\$10.61	6.0	
ATLANTA, GA	RADIO TV & STEREO STORES	1,011	\$860,272	1,585	\$542.76	1.6	
ATLANTA, GA	REMAINING MERCHANTS	329	\$203,437	593	\$343.06	1.8	
ATLANTA, GA	RESTAURANTS	4,594	\$834,090	30,434	\$27.41	6.6	

(Illustrative)

Sample Reports

International - Tourism Overview

VISA VisaVue® Travel

Annual State Overview 2012 Office of Tourism

Merchant State	2012					
	Cardholder Count	Total Spend Amount	Transaction Count	Avg Ticket	Trans / Cardholder	Cash Amount
ALASKA	3,648	\$4,396,937	18,532	\$237.26	3.1	\$298,252
ALABAMA	7,826	\$7,437,503	42,203	\$176.23	3.4	\$560,082
ARKANSAS	5,148	\$4,188,361	27,653	\$151.46	3.4	\$736,040
ARIZONA	47,612	\$43,383,133	244,670	\$177.31	5.1	\$8,976,313
CALIFORNIA	258,281	\$413,620,534	1,800,446	\$229.73	7.0	\$36,049,407
COLORADO	30,818	\$27,296,811	152,064	\$179.51	4.9	\$2,135,456
CONNECTICUT	19,995	\$15,901,404	82,170	\$193.52	4.1	\$4,271,930
DISTRICT OF COLUMBIA	38,138	\$30,568,257	107,212	\$283.12	2.8	\$1,416,627
DELAWARE	5,796	\$4,446,966	24,175	\$183.95	4.2	\$625,857
FLORIDA	229,329	\$361,954,811	1,425,370	\$253.94	6.2	\$18,479,002
GEORGIA	62,123	\$42,121,595	265,622	\$158.58	4.3	\$5,224,616
HAWAII	26,300	\$41,072,070	146,047	\$281.23	5.6	\$766,653
IOWA	10,043	\$8,436,377	56,362	\$149.68	5.6	\$774,567
IDAHO	9,062	\$5,648,647	31,410	\$179.84	3.5	\$279,832
ILLINOIS	112,365	\$97,224,542	588,269	\$165.27	5.2	\$13,339,419
INDIANA	24,438	\$22,174,464	124,859	\$177.60	5.1	\$2,102,236
KANSAS	7,257	\$7,267,469	32,409	\$194.27	5.2	\$1,076,737
KENTUCKY	15,653	\$10,637,221	70,070	\$151.81	4.5	\$2,031,389
LOUISIANA	14,663	\$14,579,814	67,535	\$215.89	4.6	\$792,828
MASSACHUSETTS	67,822	\$70,489,794	334,547	\$210.70	4.9	\$7,705,175
MARYLAND	26,371	\$18,693,096	94,067	\$198.72	3.6	\$2,588,426
MAINE	12,802	\$8,034,002	66,170	\$121.41	5.2	\$238,773
MICHIGAN	60,240	\$53,628,899	407,097	\$131.73	6.8	\$5,603,660
MINNESOTA	29,520	\$26,117,446	162,094	\$156.30	5.7	\$3,767,638
MISSOURI	18,148	\$15,815,181	84,993	\$186.08	4.7	\$1,718,957
MISSISSIPPI	5,176	\$3,499,821	23,176	\$151.01	4.5	\$455,622
MONTANA	11,607	\$8,253,303	54,294	\$152.01	4.7	\$163,726
NORTH CAROLINA	35,753	\$28,368,433	184,496	\$153.76	5.2	\$5,481,452
NORTH DAKOTA	9,976	\$8,758,202	54,239	\$161.47	5.4	\$324,038
NEBRASKA	4,919	\$3,832,438	24,095	\$159.06	4.9	\$411,333
NEW HAMPSHIRE	11,633	\$6,566,371	43,743	\$150.11	3.8	\$555,906
NEW JERSEY	92,702	\$62,440,216	366,892	\$170.19	4.0	\$16,354,892
NEW MEXICO	4,908	\$3,665,328	19,866	\$184.50	4.0	\$322,220
NEVADA	106,519	\$116,463,158	526,758	\$221.09	4.9	\$8,487,978

(Illustrative)

Sample Reports

International - Summary by Originating Country

VISA VisaVue® Travel

State Summary by Originating Country
2012 Annual Report

Office of Tourism

Originating Country	Cardholder Count	Total Spend Amount	2012		Trans / Cardholder	Cash Amount
			Transaction Count	Avg Ticket		
ARGENTINA	60	\$55,218	314	\$175.85	5.2	\$2,310
AUSTRALIA	206	\$207,872	830	\$250.45	4.0	\$14,558
AUSTRIA	60	\$33,201	157	\$211.47	2.6	\$360
AZERBAIJAN	< 10	\$319	2	\$159.49	1.0	\$14,400
BAHAMAS	< 10	\$7,269	5	\$1,453.77	1.7	\$0
BARBADOS	< 10	\$9,978	32	\$311.80	3.6	\$300
BELGIUM	95	\$108,128	465	\$232.53	4.9	\$915
BERMUDA	< 10	\$3,198	23	\$139.02	3.8	\$0
BOLIVIA	< 10	\$3,063	14	\$218.80	2.8	\$0
BOTSWANA	< 10	\$202	3	\$67.19	1.5	\$0
BRAZIL	205	\$288,030	1,777	\$162.09	8.7	\$1,835
BRITISH VIRGIN ISLANDS	< 10	\$1,627	3	\$542.38	1.5	\$63
BULGARIA	< 10	\$1,687	9	\$187.47	2.3	\$0
CAMEROON	< 10	\$48	1	\$47.87	1.0	\$4,822
CANADA	2,790	\$3,318,649	12,338	\$268.98	4.4	\$31,851
CAYMAN ISLANDS	< 10	\$2,337	6	\$389.57	2.0	\$0
CHILE	12	\$3,184	14	\$227.40	1.2	\$0
CHINA	24	\$12,341	136	\$90.74	5.7	\$0
COLOMBIA	89	\$111,572	703	\$158.71	7.9	\$0
COSTA RICA	16	\$20,554	73	\$281.56	4.6	\$725
COTE D'IVOIRE	< 10	\$278	2	\$138.89	2.0	\$100
CROATIA	< 10	\$5,627	7	\$803.88	3.5	\$0
CYPRUS	< 10	\$3,352	7	\$478.84	1.2	\$0
CZECH REPUBLIC	17	\$18,584	41	\$453.26	2.4	\$542
ECUADOR	21	\$18,020	70	\$257.43	3.3	\$0
EGYPT	< 10	\$1,174	5	\$234.89	5.0	\$0

(Illustrative)

Sample Reports

International - Market Segment Summary

VISA VisaVue® Travel

State Market Segment Summary by Originating Country
2012 Annual Report Office of Tourism

Originating Country	Market Segment	2012				Trans / Cardholder
		Cardholder Count	Total Spent Amount	Transaction Count	Avg Ticket	
ARGENTINA	AUTO RENTAL	16	\$5,207	19	\$274.07	1.2
ARGENTINA	BUSINESS TO BUSINESS	< 10	\$23,192	10	\$2,319.16	1.4
ARGENTINA	DEPARTMENT STORES	< 10	\$219	1	\$218.62	1.0
ARGENTINA	DISCOUNT STORES	< 10	\$316	2	\$158.16	1.0
ARGENTINA	LODGING	32	\$14,648	55	\$266.32	1.7
ARGENTINA	MISC. SPECIALTY RETAIL	< 10	\$364	4	\$91.03	1.3
ARGENTINA	OIL	11	\$568	19	\$29.89	1.7
ARGENTINA	OTHER EMERGING	< 10	\$159	6	\$26.53	1.5
ARGENTINA	OTHER RETAIL	17	\$3,208	28	\$114.56	1.6
ARGENTINA	OTHER TRAVEL & ENTERTAINM	< 10	\$310	3	\$103.47	1.5
ARGENTINA	QSR'S	16	\$880	56	\$15.72	3.5
ARGENTINA	RADIO TV & STEREO STORES	< 10	\$2,232	8	\$279.05	1.1
ARGENTINA	REMAINING MERCHANTS	< 10	\$51	2	\$25.33	1.0
ARGENTINA	RESTAURANTS	22	\$3,457	88	\$39.29	4.0
ARGENTINA	SUPERMARKETS	< 10	\$407	13	\$31.31	1.6
ARGENTINA	Total		\$55,218	314	\$175.85	
AUSTRALIA	AUTO RENTAL	26	\$9,204	33	\$278.92	1.3
AUSTRALIA	BILL PAY	< 10	\$1,044	2	\$522.00	1.0
AUSTRALIA	BUSINESS TO BUSINESS	15	\$10,666	18	\$592.55	1.2
AUSTRALIA	DEPARTMENT STORES	< 10	\$722	4	\$180.61	1.3
AUSTRALIA	DISCOUNT STORES	< 10	\$82	1	\$82.31	1.0
AUSTRALIA	DRUG STORES & PHARMACIES	< 10	\$204	4	\$50.88	1.3
AUSTRALIA	FURNITURE/EQUIP. STORES	< 10	\$656	1	\$655.84	1.0
AUSTRALIA	HEALTH CARE	< 10	\$4,436	6	\$739.31	1.0
AUSTRALIA	LODGING	88	\$86,299	194	\$444.84	2.2
AUSTRALIA	MISC. SPECIALTY RETAIL	11	\$18,698	12	\$1,558.21	1.1
AUSTRALIA	OIL	45	\$4,165	113	\$36.86	2.5
AUSTRALIA	OTHER EMERGING	< 10	\$701	14	\$50.07	1.6
AUSTRALIA	OTHER RETAIL	41	\$31,164	90	\$346.26	2.2
AUSTRALIA	OTHER TRAVEL & ENTERTAINM	< 10	\$361	12	\$30.12	1.5
AUSTRALIA	QSR'S	21	\$1,351	105	\$12.87	5.0
AUSTRALIA	RADIO TV & STEREO STORES	< 10	\$13,791	6	\$2,298.46	1.5

(Illustrative)

Sample Reports

International - Merchant Category Summary

VISA VisaVue® Travel

State Merchant Category Summary by Originating Country
2012 Annual Report

Office of Tourism

Originating Country	Market Segment	Merchant Category	Cardholder Count	Total Spend Amount	2012 Transaction Count	Avg Ticket	Trans / Cardholder
AZERBAIJAN	AUTO RENTAL	AUTO RENTAL	< 10	\$105	1	\$105.12	1.0
AZERBAIJAN	OTHER RETAIL	FAMILY CLOTHING STORES	< 10	\$214	1	\$213.85	1.0
AZERBAIJAN	Total			\$319	2	\$159.49	
ARGENTINA	AUTO RENTAL	AUTO RENTAL	10	\$5,207	19	\$325.45	1.2
ARGENTINA	BUSINESS TO BUSINESS	CONSTRUCTION MATERIALS - DEF	< 10	\$563	1	\$562.50	1.0
ARGENTINA	BUSINESS TO BUSINESS	COMMERCIAL EQUIPMENT - DEFAULT	< 10	\$17,337	5	\$8,668.37	2.5
ARGENTINA	BUSINESS TO BUSINESS	PLUMBING/HEATING EQUIPMENT	< 10	\$3,086	1	\$3,086.00	1.0
ARGENTINA	BUSINESS TO BUSINESS	INDUSTRIAL SUPPLIES - DEF	< 10	\$2,059	2	\$1,029.68	1.0
ARGENTINA	BUSINESS TO BUSINESS	BOOKS/PERIODICALS/NEWSPAPERS	< 10	\$147	1	\$147.00	1.0
ARGENTINA	DEPARTMENT STORES	DEPARTMENT STORES	< 10	\$219	1	\$218.62	1.0
ARGENTINA	DISCOUNT STORES	DISCOUNT STORES	< 10	\$316	2	\$158.16	1.0
ARGENTINA	LODGING	LODGING	22	\$14,648	55	\$457.74	1.7
ARGENTINA	MISC. SPECIALTY RETAIL	MISC. SPECIALTY RETAIL	< 10	\$364	4	\$121.37	1.3
ARGENTINA	OIL	SERVICE STATIONS	< 10	\$381	14	\$47.64	1.8
ARGENTINA	OIL	AUTOMATED FUEL DISPENSERS	< 10	\$187	3	\$46.71	1.3
ARGENTINA	OTHER EMERGING	TAXICABS/LIMOUSINES	< 10	\$156	4	\$52.96	1.3
ARGENTINA	OTHER EMERGING	PARKING	< 10	\$3	2	\$3.00	2.0
ARGENTINA	OTHER RETAIL	LOTS, METERS, GARAGES	< 10	\$24	1	\$24.41	1.0
ARGENTINA	OTHER RETAIL	HARDWARE STORES	< 10	\$50	1	\$50.00	1.0
ARGENTINA	OTHER RETAIL	MISC GENERAL MERCHANDISE	< 10	\$177	1	\$177.00	1.0
ARGENTINA	OTHER RETAIL	MOTORCYCLE DEALERS	< 10	\$986	1	\$986.19	1.0
ARGENTINA	OTHER RETAIL	MISC AUTO DEALERS - DEFAULT	< 10	\$119	2	\$59.46	1.0
ARGENTINA	OTHER RETAIL	MEN/BOYS CLOTHING/ACC STORES	< 10	\$28	1	\$28.14	1.0
ARGENTINA	OTHER RETAIL	WOMENS READY TO WEAR STORES	< 10	\$72	1	\$71.51	1.0
ARGENTINA	OTHER RETAIL	FAMILY CLOTHING STORES	< 10	\$488	2	\$234.05	1.0
ARGENTINA	OTHER RETAIL	SPORTS/RIDING APPAREL STORES	< 10	\$70	1	\$70.39	1.0
ARGENTINA	OTHER RETAIL	SHOE STORES	< 10	\$76	1	\$75.84	1.0
ARGENTINA	OTHER RETAIL	MENS/WOMENS CLOTHING STORES	< 10	\$76	1	\$75.84	1.0

(Illustrative)

VisaVue® Travel

Domestic Tourism Reports Pricing

Annual Pricing by Subscription Type



Standalone State or CVB Reports

\$26,000

- Similar to International report format
- Includes up to 5 defined areas as part of core purchase
- New summary dashboard report, period-over-period trend data
- Monthly reporting segmentation

Additional package discount

2nd Tier Discount (6 - 10 defined areas)	34% Discount off base price	\$3,500/area
3rd Tier Discount (11+ defined areas)	50% Discount off base price	\$2,600/area



Bundled State or CVB Reports*

\$20,500

- 20% discount from Standalone purchase
- Includes up to 5 defined domestic areas

Additional package discount

2nd Tier Discount (6 - 10 defined areas)	34% Discount off base price	\$2,750/area
3rd Tier Discount (11+ defined areas)	50% Discount off base price	\$2,050/area

* Bundled subscription pricing for Domestic based upon concurrent International subscription purchase.

All prices are annual assessments, payable prior to delivery of initial reports

Special Packages for California CVB's

Subscription Package Information

Participation Options:



Domestic Only



International Only



**Combined Intl/
Domestic Disc**

	Domestic Only	International Only	Combined Intl/ Domestic Disc
Price	\$3,500	\$2,310	\$5,060
Report Frequency	Monthly*	Quarterly	Both (as appropriate)
Source Traveler Definition	US MSA (ZIP-defined)	Country(of card issuance)	Both (as appropriate)
Destination Traveler Definition	DMO defined (ZIP-defined)	DMO defined (ZIP-defined)	DMO defined (ZIP-defined)
# of DMO-defined Areas	1 geographic Area	1 geographic Area	As requested
Additional Reporting Area Discounts	33% per defined areas (5+);	33% per defined areas (5+);	33% per defined areas any combination of 5+

* Reports generated Monthly; distributed Quarterly for disclosure considerations

Notes

1. To participate, a state or CVB must purchase an annual subscription to VisaVue Travel reports
2. For each Level 2 subscription, participants will also receive prior year benchmark data
3. This pricing is 2014 year offer only, based upon CA state participation levels

Find Out More About VisaVue® Travel Today

For more information on the benefits of
VisaVue Travel or how to enroll

Call the **VisaVue Travel Product
Office** at [650.432.3259](tel:650.432.3259) or e-mail us at
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