

Client Engagement Strategy

Product Marketing Manager Portfolio

Role: Product Marketing & Client Engagement

Objective: Product Adoption & Usage Growth

Time frame: 6 Months

Segments: Cross-border • SMB/Payroll • Remittance

Market: United Kingdom

VISA

VISA DIRECT

&

Ritesh.



Executive Summary

A 6-month product marketing strategy to accelerate Visa Direct adoption, activate signed clients, and grow TPV across enterprise and mid-market segments in UK.

£3.63B*

Realised 6-Month TPV

From £5.16B potential; 29.7% ramp loss factored

1.8–2.0X

Annual ROI (Steady State)

Program cost: £2.0M vs £1.81M incremental yield in Y1

+25%

TPV vs Baseline Target

Month 6 optimisation & retention goal

01

Client Engagement Strategy

6-stage lifecycle journey map (Target → Expanded/Risk); prioritised account scoring across TPV, corridor coverage, integration readiness & use-case gaps

02

Communications & GTM Execution

6-month communication calendar: newsletters, quarterly product drops, technical webinars, executive summaries — segmented by tier, use case & integration stage

03

Segmentation & Messaging

3 segment narratives (Cross-border, SMB/Payroll, Remittance) with distinct pain-point-to-value mapping; competitive Win/Loss matrix vs. 9 rivals

04

Commercial & Financial Modelling

Full TPV forecast model: baseline €14.55B, incremental £3.63B realised; yield at 0.05%; sourced from Visa IR, McKinsey benchmarks & Adyen timelines

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Cross-Border Payments Landscape

£30T
annually

UK cross-border flow (B2B dominant)*

15-20%
YoY

SMB and platform-driven payments growing at CAGR*

Pain Points:

Small & Medium Business & Enterprise:

- Slow settlement (1-3 days)
- Liquidity pressure
- High FX and operational costs
- Integration Complexity & Lack of Automation
- Complex payout rails
- Compliance, Fraud & Regulatory Friction

Trend Shift

Clients are moving toward:

- Real-time supplier payments
- Instant payroll/gig payouts
- Embedded cross-border settlement in platforms

*Appendix

Client Segmentation & Priority Model

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Priority Account Scoring

1. Current TPV

2. Cross-border corridor coverage

3. Integration readiness

4. Untapped use cases

Tier 1: Enterprise (80% revenue impact)

- Global cross-border processors
- Large payroll platforms
- Multi-country remittance firms

Tier 2: Growth Mid-Market (20% revenue impact)

- Regional fintechs
- SMB platforms
- Vertical SaaS payroll/marketplaces

Output

- Top 40 Enterprise Accounts
- Next 120 Growth Accounts

Client Lifecycle Journey Map



6-Month Client Engagement Roadmap

Month 1

Foundation & Targeting

Focus resources where TPV growth exists

- **Finalize Priority Account List**
 - Top 40 enterprise
 - Next 120 growth accounts
- **Identify:**
 - Signed but not live
 - Live but low volume
 - Use-case gaps
- **Align Sales, Product, Partnerships** on targets

Target Impact

- Priority dashboard (live)
- Growth opportunity model per account
- Unified KPI tracking

Month 2

Activation Acceleration

Reduce time-to-revenue

- **Launch Go-Live Sprint Program**
 - Weekly integration office hours
 - Technical fast-track support
- **Introduce First-Volume Incentive**
 - Fee rebate for first €1M
- **Send onboarding communication to all signed clients**

Target Impact

- 10–15 clients go live

Month 3

Enterprise Expansion (Wave 1)

Increase TPV from largest accounts

- Conduct **Executive Business Reviews (Top 20 accounts)**
- Deliver **Corridor Opportunity Analysis**
- Run **Use-Case Workshops**
 - B2B supplier payouts
 - Merchant settlement
- Identify expansion commitments

Target Impact

- +10–15% TPV growth across top accounts

6-Month Client Engagement Roadmap

Month 4

Market Activation & Proof

Drive confidence and mid-market scale

- Publish **UK client success case studies**
- Host **Regional Webinar**
 - “Scaling Cross-Border in Minutes”
- Launch **Mid-Market Activation Campaign**
- Partner with processors/BaaS for distribution

Target Impact

- 20 new active mid-market clients

Month 5

Enterprise Expansion (Wave 2)

Scale use-case adoption

- QBRs for remaining Top 20 accounts
- Launch **Client Advisory Council**
- Introduce **Multi-Use-Case Incentive**
- Push corridor expansion (new destination markets)

Target Impact

- Additional €500M TPV opportunity identified

Month 6

Optimization & Retention

Lock in gains and prevent churn

- Identify accounts with TPV decline >10%
- Run **Recovery Plans**
- Publish **Network Performance Report**
- Internal review: ROI, activation rates, pipeline

Target Impact

- +25% TPV vs baseline

6-Months Client Communication Calendar

| Month 1 <i>Newsletter</i> | Month 2 <i>Newsletter</i> | Month 3 <i>Quarterly Product Drop</i> | Month 4 <i>Newsletter</i> | Month 5 <i>Newsletter</i> | Month 6 <i>Quarterly Product Drop</i> |
|--|--|--|---|--|--|
| <ul style="list-style-type: none"> • Visa Direct growth trends in UK • Integration best practices | <ul style="list-style-type: none"> • Go-Live Sprint announcement • Incentive program | <ul style="list-style-type: none"> • New corridors • Network reach updates • FX or routing improvements | <ul style="list-style-type: none"> • Client success stories (UK/) | <ul style="list-style-type: none"> • Multi-use-case playbook | <ul style="list-style-type: none"> • Performance metrics • Reliability and scale updates |
| Direct Outreach <ul style="list-style-type: none"> • Priority account introduction + opportunity summary | Technical Webinar <ul style="list-style-type: none"> • “From Sandbox to Production in 30 Days” | Enterprise Communication <ul style="list-style-type: none"> • Personalized TPV benchmark reports | Regional Webinar <ul style="list-style-type: none"> • Cross-border use-case expansion | Client Advisory Council <ul style="list-style-type: none"> • Product roadmap preview • Feedback session | Executive Summary <ul style="list-style-type: none"> • Growth achieved • Next-phase opportunities |

Communication Principles

Segment content by:

- Enterprise vs mid-market
- Use case
- Integration stage

Every communication answers: **“How does this increase your transaction volume?”**

Segment Narrative (Messaging)

Segment 1: Cross-Border Payment Providers (Primary)

Message: "Pay global partners instantly without pre-funding multiple accounts."

Pain Point

- Competing on speed and cost
- Expensive local partnerships
- Corridor expansion complexity

Value

- Faster customer delivery → retention
- Lower operational overhead
- Faster time-to-market for new regions

Segment 2: SMB / Payroll Platforms

Message: "Improve merchant cash flow with faster settlement."

Pain Point

- SMEs waiting days for international payments
- Cash flow pressure
- Complex supplier payouts

Value

- Platform differentiation
- Higher customer stickiness
- New monetization opportunity

Segment 3: Remittance Providers

Message: "Funds delivered in minutes, not days."

Pain Point

- Customer churn due to slow delivery
- High corridor operating costs

Value

- Higher transaction frequency
- Better customer NPS
- Corridor profitability

Core Value Pillars

| Pillar | Proof Points | Business Outcome |
|------------|---|---|
| Speed | Real-time or near real-time settlement | Better customer experience |
| Reach | 190+ countries, billions of endpoints | Corridor expansion without infrastructure |
| Simplicity | One integration, multiple payout types | Lower operational cost |
| Trust | Visa network reliability, compliance, risk controls | Reduced operational and regulatory risk |

Global Competitive Landscape

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DIRECT COMPETITORS

Push-payment platforms that compete for the same B2B2X clients across the same use cases.



INDIRECT COMPETITORS

Compete for overlapping use cases or client segments but via different rails, models, or market positioning

The logo for Wise, consisting of a green square with a white stylized 'W' followed by the word "Wise" in a bold, black, sans-serif font.

The logo for Stripe, featuring the word "stripe" in a lowercase, blue, sans-serif font.

The logo for PayPal, featuring the word "PayPal" in a bold, black, sans-serif font.

STRUCTURAL / INDIRECT COMPETITORS

Compete by substituting Visa Direct's use cases without directly replicating its model

The logo for NIUM, consisting of the word "NIUM" in a bold, blue, sans-serif font.



The logo for Airwallex, featuring a stylized orange and red icon to the left of the word "Airwallex" in a bold, black, sans-serif font.

The logo for Terrapay, featuring the word "terrapay" in a lowercase, blue, sans-serif font.

The logo for CBDC, consisting of the letters "CBDC" in a bold, black, sans-serif font.

Key Competitive Insight

The most important strategic pattern is that Visa Direct's biggest competitive fights are **not zero-sum**.

Visa Direct is positioned as a **network of networks** — when a P2P payment happens on Zelle and bypasses cards entirely, Visa Direct can still power the back-end disbursement; when a gig worker gets paid via Cash App, Visa Direct moves the money.

This means Visa monetises flows even when it isn't the front-end experience — but it also means its revenue is exposed whenever a partner (Stripe, PayPal, Adyen) builds proprietary rails that reduce their Visa Direct transaction volume.

Competitive Positioning (Win/Loss)

| Competitor | Global Reach | Settlement Speed | Use Case Breadth | Multi-Rail Access | Ecosystem / Network | FX / Transaction Fee |
|---|--------------|------------------|------------------|-------------------|---------------------|----------------------|
|  | Parity | Parity | Win | Win | Win | Parity |
|  | Parity | Strong Win | Strong Win | Strong Win | Parity | Strong Win |
|  | Win | Parity | Strong Win | Strong Win | Win | Win |
|  | Strong Win | Win | Strong Win | Strong Win | Strong Win | Loss |
|  | Strong Win | Parity | Strong Win | Strong Win | Win | Win |
|  | Strong Win | Win | Strong Win | Strong Win | Strong Win | Loss |
|  | Strong Win | Win | Strong Win | Win | Strong Win | Parity |
|  | Strong Win | Win | Strong Win | Win | Strong Win | Parity |
|  | Strong Win | Win | Strong Win | Win | Strong Win | Parity |

“Move money globally in minutes, not days—using a single, trusted network.”

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Sales Battle Card

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OUR STRENGTHS

REACH

11B+ endpoints across cards, accounts & wallets across 195 markets. No single rival matches card + account + wallet via one API.

USE CASES

65+ use cases: gig, EWA, insurance, G2C, marketplace. MC Move is primarily B2B treasury. Visa Direct grows with the client.

SCALE

12.5B transactions FY2025 (8x since 2019). 2,800+ live programmes globally. MC Move launched late 2024 — no disclosed volume.

ECOSYSTEM

650+ enabler partners incl. Stripe, Adyen, Checkout.com. Clients may already have Visa Direct access via their existing PSP.

STABLECOIN

\$3.7B stablecoin-linked vol. \$800M+ USDC settled since 2023. Ready for crypto corridors. MC crypto = debit cards only.

HANDLE OBJECTIONS

THEY SAY: "You already use SWIFT — why change?"

YOU SAY:

Visa Direct doesn't replace SWIFT. It adds real-time push-to-card & wallet payouts through one API. Keep SWIFT for high-value interbank; Visa Direct for everything else.

THEY SAY: "MC Move is purpose-built for B2B."

YOU SAY:

Purpose-built = limited. When you add gig, insurance or G2C you need a second solution. Visa Direct covers 65+ use cases under one contract and integration.

THEY SAY: "We have an existing Mastercard relationship."

YOU SAY:

Visa Direct is a money movement platform, not a card network. 90%+ of clients run dual-network programmes. The products don't conflict at all.

LANDMINES TO PLANT

Q1 How many planned use cases does MC Move natively support today — not on roadmap?

Q2 What is your wallet endpoint coverage in SE Asia & Sub-Saharan Africa?

Q3 Can you show a live production deployment in our specific corridors?

USE CASE VERDICT

STRONG WIN

Gig / EWA Payouts

Native use case. MC Move has no EWA partner ecosystem.

WIN

Marketplace Payouts

Stripe / Adyen / Checkout.com are Visa Direct enablers.

STRONG WIN

Insurance Claims

Visa Direct is the industry standard rail for claims.

WIN

Cross-Border Remittance

Western Union, MoneyGram, Remitly all on Visa Direct.

WIN

Government / G2C

Tax refunds & benefit payments. MC Move not here.

WIN

Neobank / Crypto A2A

100+ neobanks and 40+ brokerages on Visa Direct.

STRONG WIN

iGaming Payouts

Dedicated Visa Direct use case. Not an MC Move product.

CONTESTED

High-Value B2B Treasury

MC Move + SWIFT is strong here. Concede & reframe.

WIN

SMB Cross-Border Trade

Currencycloud FX + local rails. Faster SMB onboarding.

PROOF POINTS

| | | | | | | | |
|---------------------|-------------------|---------|-----------|------------------|-----------------|------------|-----------------|
| 12.5B | 11B+ | 195+ | 65+ | 650+ | \$3.7B | 160+ | 2,800+ |
| Transactions FY2025 | Endpoints (C+A+W) | Markets | Use Cases | Enabler Partners | Stablecoin Vol. | Currencies | Live Programmes |

Operating Model – Governance, Ownership & KPIs

Engagement Governance Structure

| Function | Role | Cadence | Output |
|----------------|------------------------|-----------|-------------------------------|
| Product | Roadmap alignment | Monthly | Feature narrative & drop plan |
| Sales | Account prioritization | Bi-weekly | Target list + QBR agenda |
| Partnerships | Corridor expansion | Monthly | Joint activation plan |
| Regional Leads | Market nuance | Monthly | Localised messaging |
| Marketing Ops | CRM automation | Weekly | Campaign deployment |

Communication Infrastructure

- ▶ **CRM segmentation logic:** Clients categorised by tier, use case & integration stage
- ▶ **Trigger-based email journeys:** Signed → Low Volume → Expansion pathways automated
- ▶ **Quarterly product drop cadence:** Owned end-to-end by PMM; segmented by audience
- ▶ **Advisory Council feedback loop:** Structured sessions → product backlog input

Responsible: **PMM**

Accountable: **Sr. PMM / Director**

Consulted: **Product · Sales · Ops**

Informed: **Finance**

Engagement Funnel – Tracked KPIs



| Stage | KPI | Target |
|----------------|-------------------|----------------------|
| Signed | Time to go-live | < 60 days |
| Live | First €500K TPV | Within 30 days |
| Active | TPV Growth | +15% over 6 months |
| Multi-Use Case | Use cases adopted | 2+ for 40% of Tier 1 |

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Internal Analysis (modeled network dynamics)

Before

After

| | ENTERPRISE | MID-MARKET | ENTERPRISE | MID-MARKET |
|--------------------------|------------|------------|------------|------------|
| Signed clients | 120 (100%) | 450 (100%) | 250 (100%) | 720 (100%) |
| Live | 78 (65%) | 180 (40%) | 188 (75%) | 468 (65%) |
| Active (>monthly volume) | 60 (50%) | 45 (25%) | 108 (57%) | 164 (35%) |
| Multi-use-case adoption | 27 (22%) | 4 (8%) | 34 (31%) | 32 (19%) |

Client Communications → Measured Adoption Lift

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Newsletter Performance

Metrics Framework

| Metric | Benchmark | Target |
|-------------------|-----------------------------|---------------|
| Open Rate | 28–35% (B2B fintech avg) | 40% Tier 1 |
| CTR | 3–5% | 7% |
| Feature Adoption | +8% / 60 days | +12% |
| Webinar → Go-Live | 10% | 18% |

✔ Every metric anchored to TPV impact – not vanity engagement

🎯 Tier 1 segmented separately: 40% open rate reflects exec-level targeting

⚡ 18% webinar → go-live conversion = 1.8x industry average

Source: Mailchimp B2B benchmarks · HubSpot fintech sector data · Portfolio model

Product Drop Framework

Structure + Tracking

Every drop includes:

- 1 Business Impact Framing**
Lead with revenue / TPV impact, not features
- 2 Corridor Expansion Examples**
Show real routes opened & volumes enabled
- 3 Use-Case Case Study**
One client story per drop (anonymised if needed)
- 4 Clear CTA → Increase TPV**
One action: schedule QBR / activate corridor

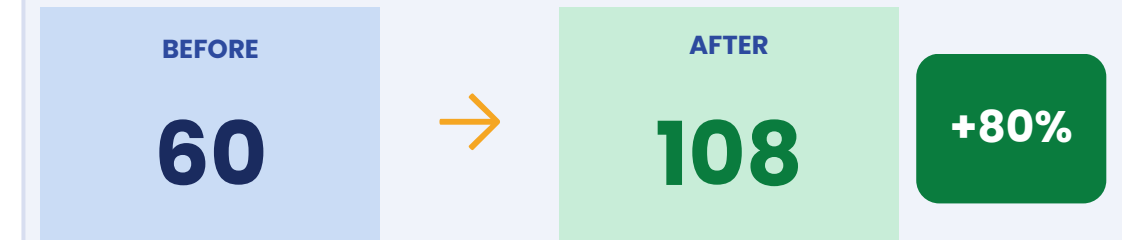
Track after every drop:

- **Feature adoption rate**
% activated within 30 days
- **Corridor activation**
New routes opened per cohort
- **Incremental TPV per cohort**
Δ TPV 30/60/90 day baseline

Real Adoption Example

Modelled

Enterprise Active Clients



Multi-Use-Case Adoption



Incremental TPV Attribution Logic

+12% Post-QBR uplift



+9% Post-product drop uplift



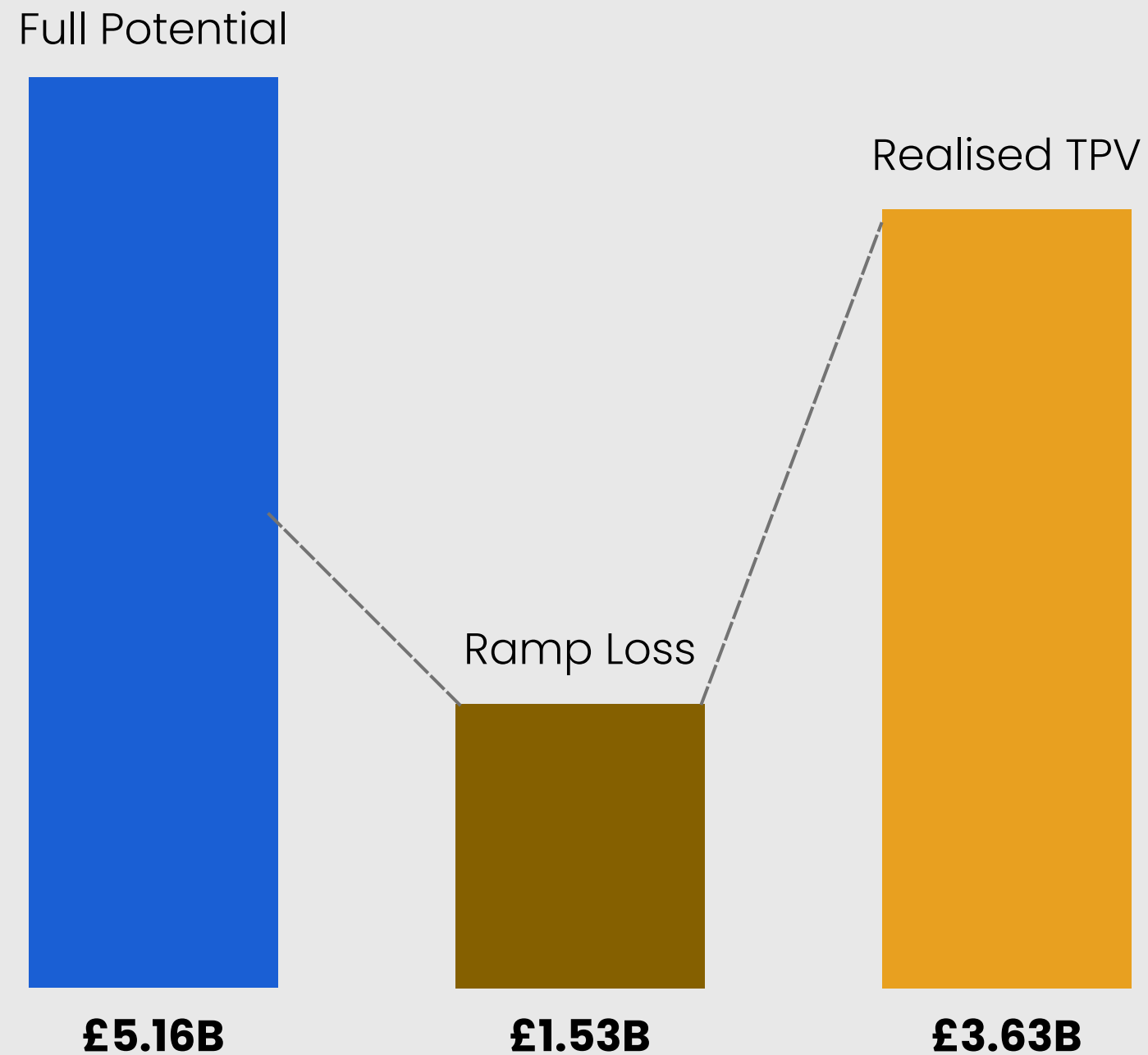
+7% Post-incentive uplift



TPV Impact & Analysis (6-Month forecast)

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6-Month TPV Waterfall



29.7% of Potential TPV loss to Ramp phase, leaving £3.63B realised value

Financial Metrics

revenue @ 0.05% Yield

£1.81M

Program Cost

£2.00M

Potential TPV

£5.16B

Annualised Revenue

£10.32B

Annual RoI (Steady State)

1.8X - 2.0X

Assumptions are calibrated using Visa investor disclosures, McKinsey Global Payments benchmarks, and Stripe/Adyen implementation timelines. Sensitivity analysis shows the model remains profitable under conservative scenarios.

Appendix

1. Enterprise Client Concentration [McKinsey Global Payments Report \(latest editions\)](#)
2. Active Rate (Enterprise 50%, Mid-Market 25%) [Stripe onboarding & launch timelines](#)
3. Adyen implementation timelines: 30–90 days <https://docs.adyen.com>
4. Enterprise Expansion Rate = +15% (6 months) [Visa Investor Relations earnings commentary](#)
5. Cross-Border Growth Opportunity (Macro Context) [Visa Annual Report](#)
6. Visa Net Yield = 0.03–0.05% [Visa Annual Report / Investor presentations](#)
7. Program Cost [Gartner CMO Spend Survey](#)
8. Visa Direct
9. [Worksheet](#)

Worksheet



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| | A | B | C | D | E |
|----|---|---------------------------------|--------------|---|---|
| | | Variable | Value | | Notes |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | Portfolio Inputs | | | |
| 4 | | Total Enterprise Clients | 150 | | UK & Europe |
| 5 | | Total Mid-Market Clients | 550 | | 1:3-5 (Enterprise:MM) |
| 6 | | % Enterprise Active | 50% | | Baseline |
| 7 | | % Mid-Market Active | 25% | | Baseline |
| 8 | | | | | |
| 9 | | | | | |
| 10 | | Volume Assumptions | | | |
| 11 | | Avg Enterprise Monthly TPV | £ 25,000,000 | | |
| 12 | | Avg Mid-Market Monthly TPV | £ 4,000,000 | | |
| 13 | | | | | |
| 14 | | | | | |
| 15 | | Growth Lever Assumptions | | | |
| 16 | | Enterprise Expansion Rate | 20% | | QBR + use-case expansion |
| 17 | | Priority Enterprise Accounts | 50 | | Pareto distribution (20% -> 80%) |
| 18 | | New Enterprise Activated | 10 | | Go-live sprint (Baseline: 2 per month) |
| 19 | | Mid-Market New Activated | 90 | | Scaled program (Baseline: 10-15 per month) |
| 20 | | Ramp Months | 3 | | To full volume (pilot -> partial traffic -> steady state) |
| 21 | | | | | |
| 22 | | | | | |
| 23 | | Commercial Inputs | | | |
| 24 | | Visa Net Yield | 0.050% | | Range: 0.02-0.06% |
| 25 | | Program Cost | £ 1,000,000 | | |
| 26 | | | | | |

*Assumptions



| | A | B | C |
|----|---|-----------------------------------|-------------------------|
| | | Metric | Value |
| 1 | | | |
| 2 | | Active Enterprise Clients | 75 |
| 3 | | Active Mid-Market Clients | 138 |
| 4 | | Enterprise Monthly TPV | £ 1,875,000,000 |
| 5 | | Mid-Market Monthly TPV | £ 550,000,000 |
| 6 | | Total Baseline Monthly TPV | £ 2,425,000,000 |
| 7 | | | |
| 8 | | | |
| 9 | | 6-Month Baseline TPV | £ 14,550,000,000 |
| 10 | | | |

TPV_Client_Segmentation

| | A | B | C | D |
|----|---|--------------------------------------|------------------------|---|
| | | Lever | TPV | |
| 1 | | | | |
| 2 | | Enterprise Expansion Increment | £ 250,000,000 | |
| 3 | | New Enterprise (Full Run Rate) | £ 250,000,000 | |
| 4 | | New Mid-Market (Full Run Rate) | £ 360,000,000 | |
| 5 | | Total Incremental Monthly TPV | £ 860,000,000 | |
| 6 | | | | |
| 7 | | | | |
| 8 | | 6-Month Incremental TPV: | £ 5,160,000,000 | |
| 9 | | | | |
| 10 | | Annualised Revenue | £ 10,320,000,000 | |
| 11 | | | | |
| 12 | | | | |
| 13 | | 6-Month Revenue Growth: | 35% | |

TPV_Growth_Levers

| | A | B | C | D | E | F | G | H | I | J | K |
|-----|-------|-----------------|---------------------|-----------------------|-----------------|------------------|---|---|---|-------------|--------|
| | Month | Baseline TPV | Expansion Increment | New Enterprise (Ramp) | New Mid (Ramp) | Total TPV | | | | Ramp Factor | |
| 1 | 1 | £ 2,425,000,000 | £ - | £ - | £ - | £ 2,425,000,000 | | | | Month | Factor |
| 2 | 2 | £ 2,425,000,000 | £ 250,000,000 | £ 75,000,000 | £ 108,000,000 | £ 2,858,000,000 | | | | Month 1 | 0% |
| 3 | 3 | £ 2,425,000,000 | £ 250,000,000 | £ 150,000,000 | £ 216,000,000 | £ 3,041,000,000 | | | | Month 2 | 30% |
| 4 | 4 | £ 2,425,000,000 | £ 250,000,000 | £ 250,000,000 | £ 360,000,000 | £ 3,285,000,000 | | | | Month 3 | 60% |
| 5 | 5 | £ 2,425,000,000 | £ 250,000,000 | £ 250,000,000 | £ 360,000,000 | £ 3,285,000,000 | | | | Month 4-6 | 100% |
| 6 | 6 | £ 2,425,000,000 | £ 250,000,000 | £ 250,000,000 | £ 360,000,000 | £ 3,285,000,000 | | | | | |
| 7 | | | | £ 975,000,000 | £ 1,404,000,000 | £ 18,179,000,000 | | | | | |
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TPV_Ramped_Forecast



| | A | B | C |
|---|---|----------------------|------------------|
| | | Metric | Value |
| 1 | | | |
| 2 | | Total 6-Month TPV | £ 18,179,000,000 |
| 3 | | Baseline 6-Month TPV | £ 14,550,000,000 |
| 4 | | Incremental TPV | £ 3,629,000,000 |
| 5 | | Incremental Yield | £ 1,814,500 |
| 6 | | Incremental ROI | 3629.00 |
| 7 | | Yield ROI | 1.81 |
| 8 | | | |

Revenue_Roi