

# Teaser Destination Insights Report

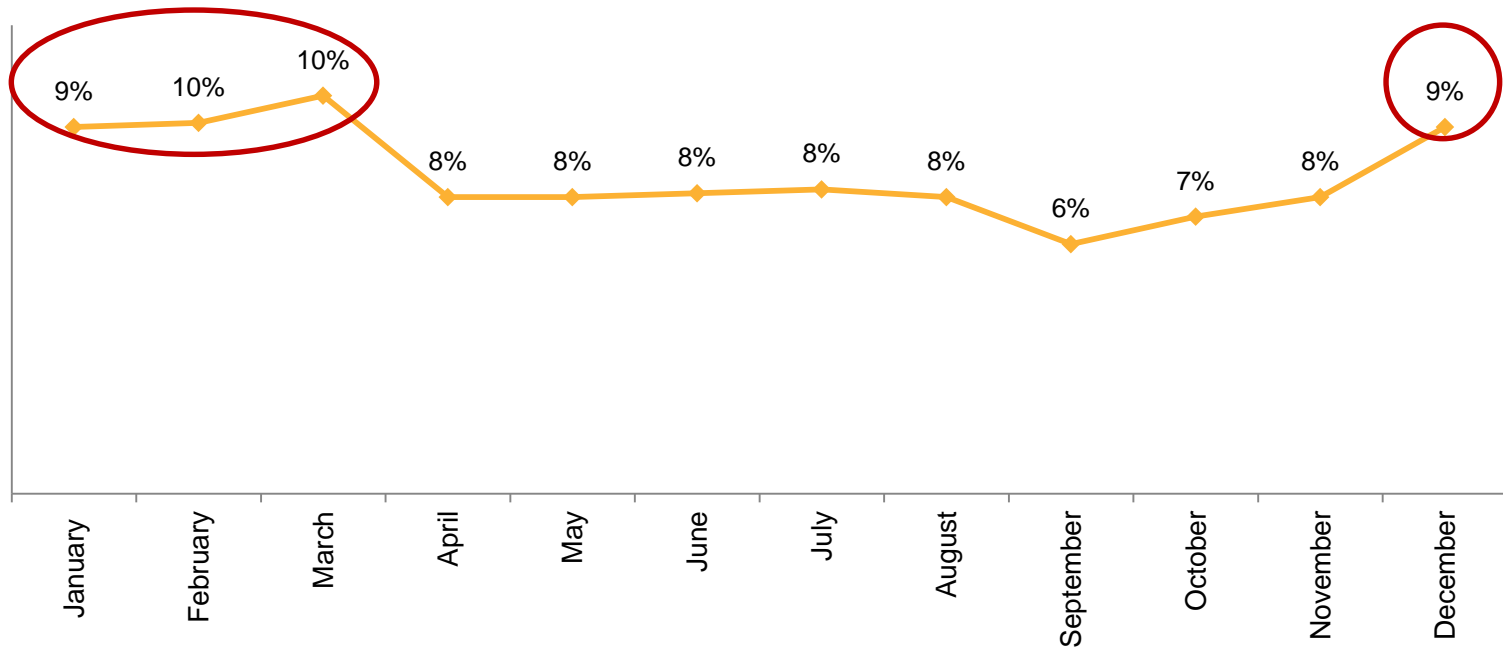
# Executive Summary

- Peak international travel to xxxx happens from December through March.
- The top origination markets for spend are the US, US Virgin Islands, Canada, and Germany; dominated by the US which spends significantly more than any other country
  - US spend could be due to expats or residents using foreign cards given that PR is a commonwealth (unincorporated territory of the United States)
- By account, visitors to xxxxx from the US Virgin Islands spend the most, spending about 3 times more than those from the United States
- The United Kingdom has the largest spend growth versus prior year, but the primary source of international spend, the United States, is also growing substantially with a 26% increase
- **USA** and **US Virgin Islands** travelers have a small share of spend in travel related categories indicating many may be longer-term visitors (such as ex-pats).
- **The United Kingdom** and **Germany** over index on **Hotel** spend while **Canada** over indexes on **Restaurants**.

# Seasonality of International Spend

International traveler spending in xxxxx is very seasonal, with the highest from December through March, and consistently lower the rest of the year with a dip in September.

**International Customers' Monthly Spend Distribution**  
*Analyzed for the Past 24 Months through Mar xxxx*

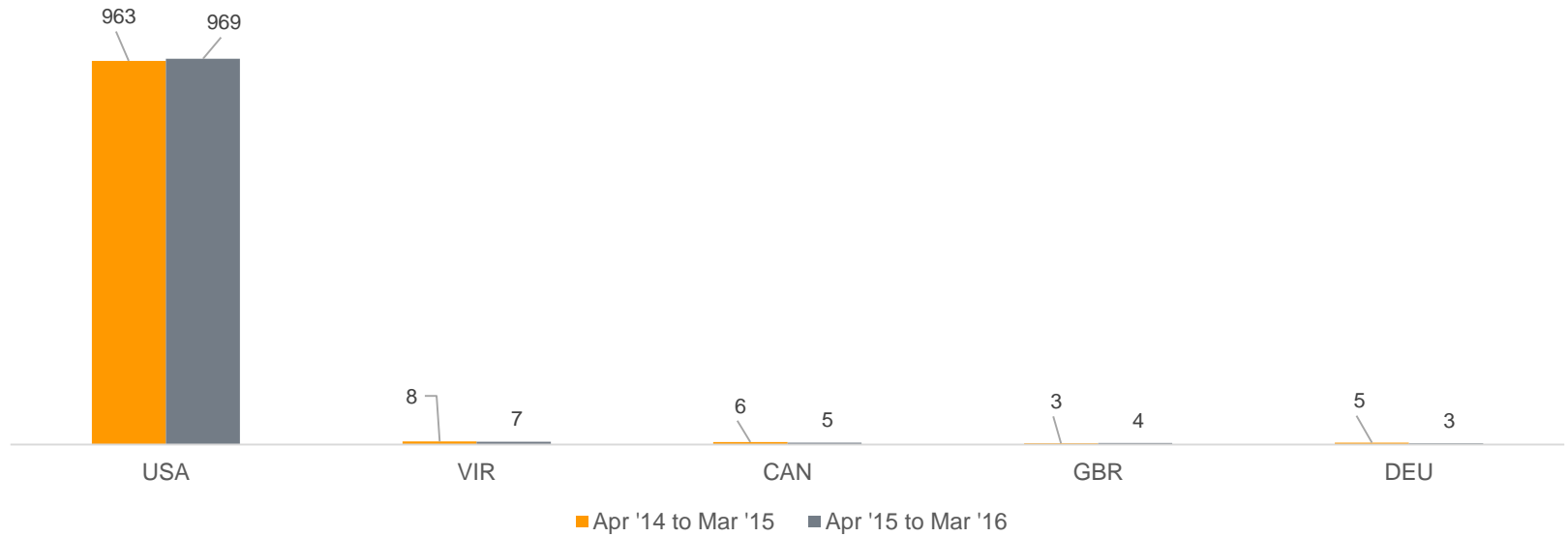


# Top 5 Origination Markets based on Spend Index

Almost all international spend in xxxxx is from the **United States**.

**Top International origination Markets  
By Spend Index**  
12 months ending Mar xxxx vs. Mar xxxx

*Note: The global spend index average is 100.*

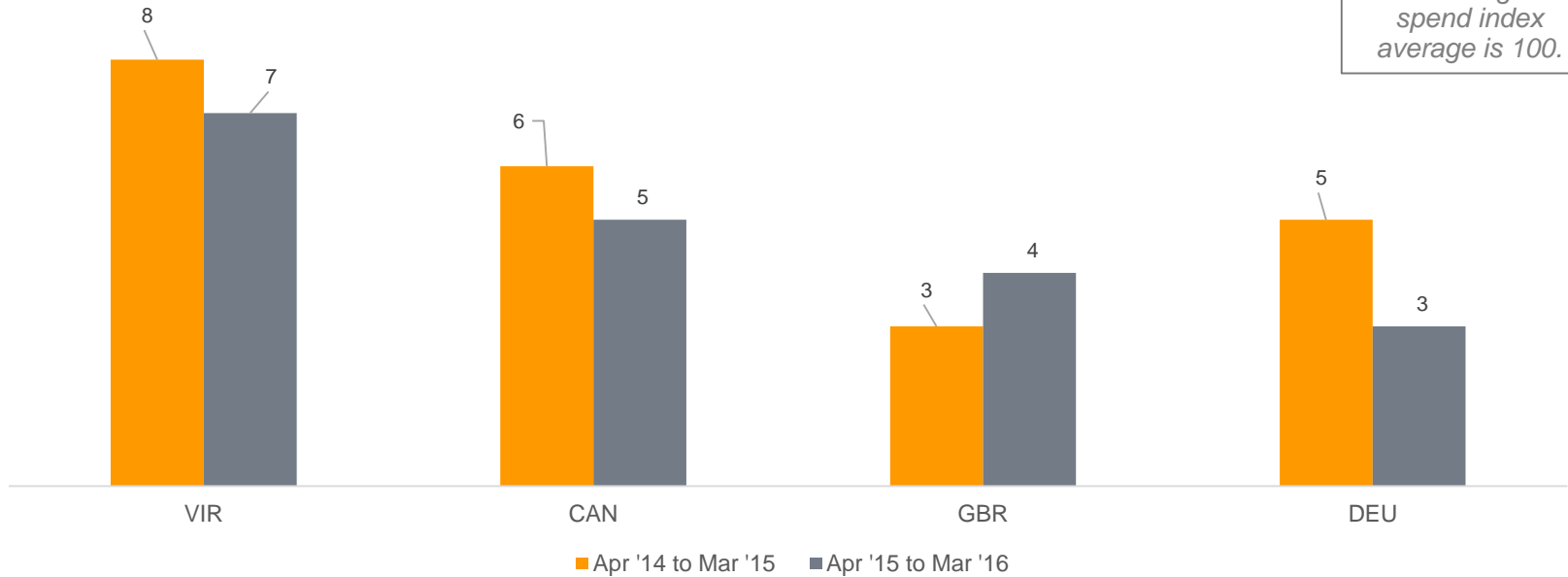


**Note:**  
1. All analysis is subject to Data Usage & Privacy laws by origination Market and Benchmarking Requirements

# Top 5 Origination Markets based on Spend Index (ex. US)

Outside of the US, the **US Virgin Islands** and **Canada** are the top two countries. However, both have shown a decline vs prior year while the **United Kingdom** has increased.

**Top International origination Markets - Chart Excluding the United States**  
**By Spend Index**  
12 months ending Mar xxx vs. Mar xxx



*Note: The global spend index average is 100.*

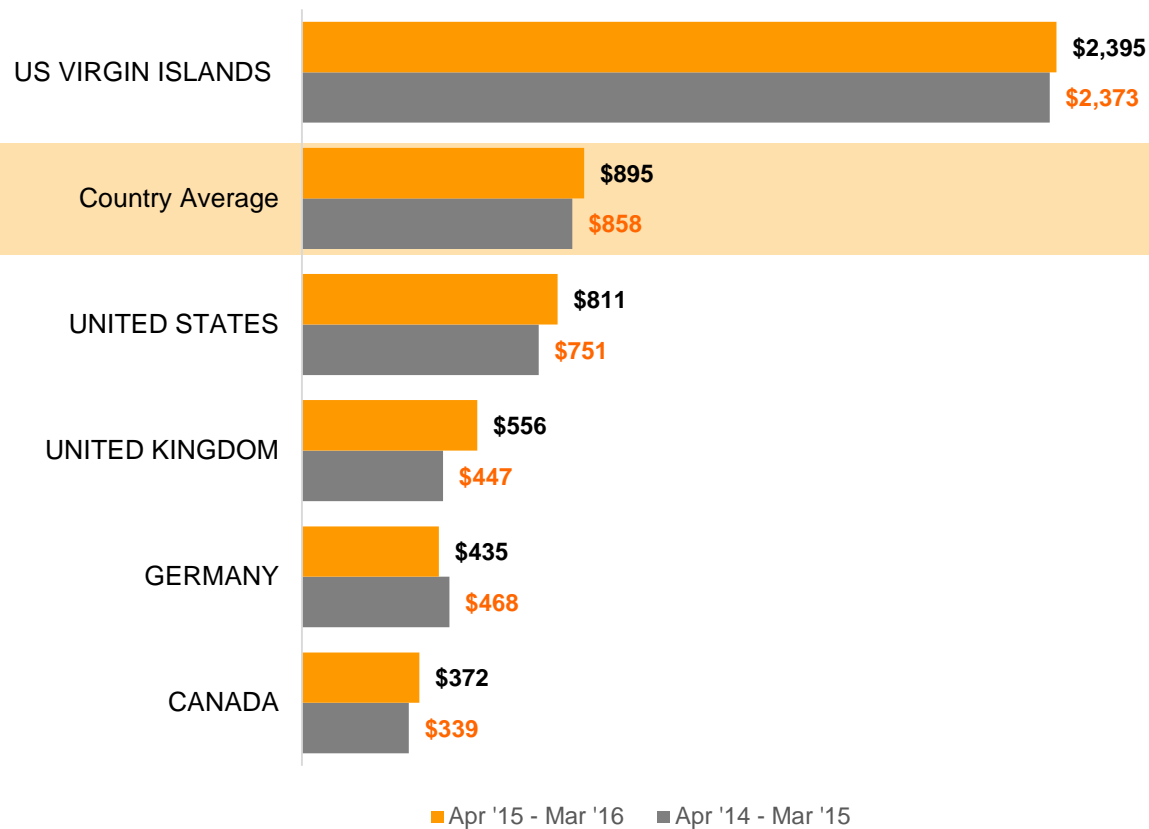
**Note:**

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

## Average Spend per Account

While most total spend comes from **United States** visitors, the average spend per US visitor is below visitors from the **US Virgin Islands**.

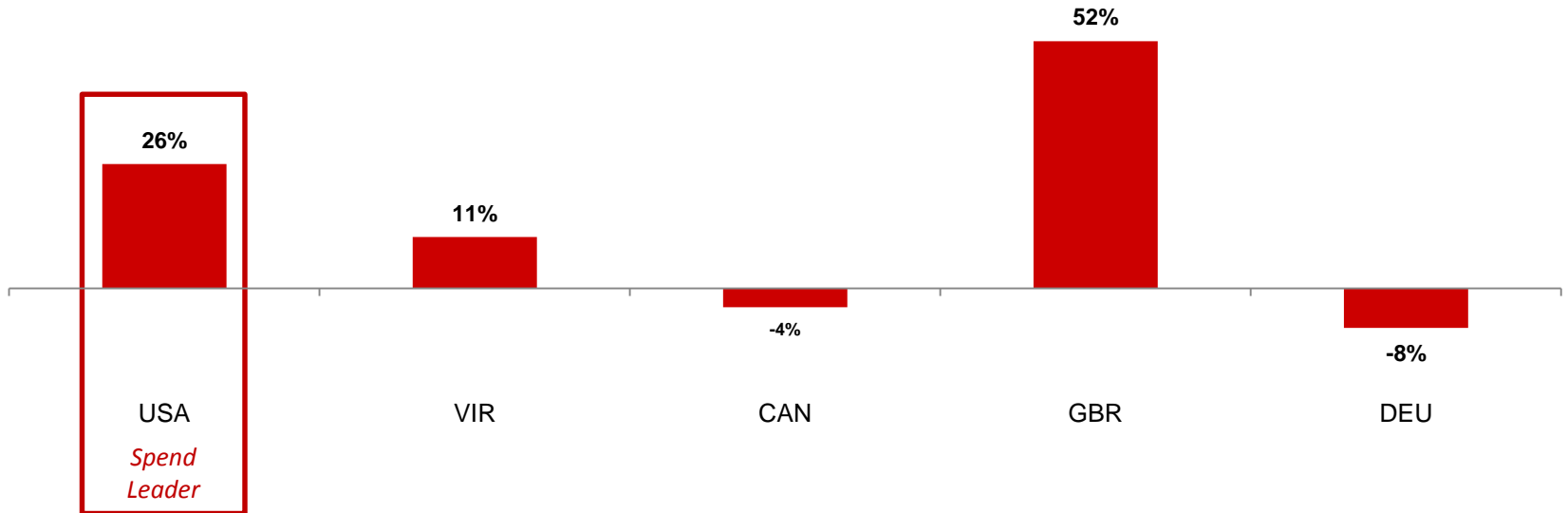
Average Spend per Account for Top 5 Merchant Source Markets



# YoY Spend Growth for Top 5 Origination Markets

The **United Kingdom** has the largest spend growth versus prior year, but the primary source of international spend, the **United States**, is also growing substantially with a 26% increase

**YoY Growth for Top 5 Origination Markets**  
*By Spend*  
12 months ending March xxx vs. March xxxx

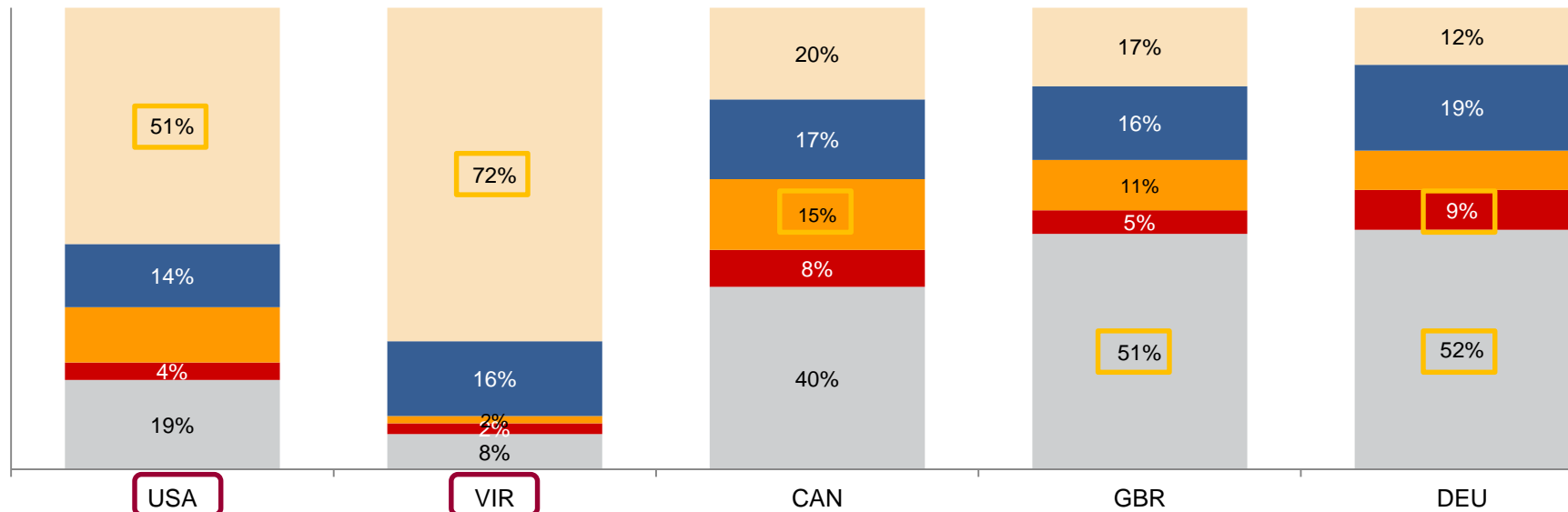


**Note:**  
1. All analysis is subject to Data Usage & Privacy laws by origination Market and Benchmarking Requirements

# Cross Category Spend by Source Market

Travelers from the **United States and the US Virgin Islands** have a small share of spend in travel related categories indicating many may be longer-term visitors (such as ex-pats). **The United Kingdom and Germany** over index on **Hotel** spend while **Canada** over indexes on **Restaurants**.

Travel-Related Cross Spend Categories for Top Source Markets



For full report, criteria could be added to exclude foreign cards with long length of stay (i.e. expats, residents using foreign cards)

■ Hotels ■ Car Rental ■ Restaurants ■ Retail ■ Other

▭ Industries the Source market over indexes to



## Country Codes

The following standard country codes are used in this report:

Code	Country
<b>USA</b>	UNITED STATES
<b>VIR</b>	US VIRGIN ISLANDS
<b>CAN</b>	CANADA
<b>GBR</b>	UNITED KINGDOM
<b>DEU</b>	GERMANY

