



Activate your audience

Visa Audiences uses transaction-based insights to help you improve targeting for your digital advertising campaigns — with Visa-powered near real-time data. Visa Audiences, built from Visa's insights on consumer spend behavior, lets you reach groups of customers with a high likelihood to buy.

A product suite that delivers across the ROI value chain

Visa Audiences is part of Visa Advertising Solutions, a comprehensive suite of products to help you plan, target and measure your campaign.



Insights to help you plan your campaign



Audience segments
you can activate
most anywhere you buy
media to drive results



Measurementto link ad exposures
to actual sales online
and offline

Reach high spenders

Visa Audiences helps you find populations of consumers that spend significantly above the national average in your category.

Engage likely purchasers

Find groups of consumers who are likely to spend in your category, even if not with you, and find more customers like your current customer base.

Stay 100% confidential

Built on Visa's privacy standards, Visa Audiences uses anonymized and aggregated spend data. No personal spending data is ever shared.

Choose syndicated or custom options

Select from 200+ pre-built audiences assembled from Visa's transaction dataset or design your own.





Visa drives commerce

We power omni-channel experiences and drive impactful results

We think beyond payments to respond to evolving consumer expectations. At the heart of our success is our unwavering belief in our mission: to connect the world through the most innovative, reliable and secure digital payment network that enables individuals, businesses and economies to thrive. As experts in commerce, we've transformed our business to help you boost customer engagement and your ROI.

Scale that matters

We don't just help you understand your own customers — we also help you acquire new customers who may already be spending with businesses like yours. With Visa Advertising Solutions, you get access to real shopping data insights that give you broad visibility into **market share** and **wallet share**. And we help you action that data through audiences of your **lapsed, loyal and new prospective customers,** then measure performance for your campaigns.

Custom audiences your way

Build audiences based on populations that exhibit desired spending behaviors such as specific date range, recency of shopping, lapsed/loyal/new customers, day parts and many other combinations — all defined by you.

Proven performance²

For a leading travel brand, Visa Audiences outperformed other audience segments by **80%** in a recent campaign.

Privacy comes first

All Visa spend data is aggregated and anonymized, then confidentially mapped with other online data sources to create your high-value audiences.

Available most everywhere you buy digital media

Visa Audiences is available on 200+ platforms, including leading online publishers, ad networks and data exchanges — almost everywhere you buy media.

Insights powered by Visa, the global electronic retail payment network¹



More than \$3.3 trillion

U.S. Visa credit and debit card 2017 spend volume



63 billion U.S. Visa credit and debit transactions captured in 2017



820 million Visa cards in U.S. market



2.3x higher purchase volume share in U.S. than next largest payment network

- Nilson Report 1125, February 201;
- Performics Research, 2017

Find Visa Audiences right for you

We offer audiences available most everywhere you buy digital media. With Visa Audiences, you can reach groups of consumers based on predefined spending propensities:

Own spend

Consumers that shop with you

Similar businesses (custom merchant sets)

Consumers that shop with similar and/or competing businesses

High volume/spend

Customers that spend frequently or spend more in your category

Time of day

People known to buy at various times, morning to evening

Holiday & seasonal

Shoppers who spend more during major retail holidays, seasons or events

Travel

Customers who prefer certain types of trips and visit specific destinations

Lifestyle

Types of hobby and leisure spenders from snow sports to tech enthusiasts

Shopping style

Gift shoppers, online shoppers, subscription spenders, affluent spenders and more



Choose from **over 200** pre-built audiences assembled from Visa's transaction dataset.



Select from pre-built audiences

With more than 200 pre-built audiences, find the one that's right for you.

Visa Audiences helps you reach the likely buyers you're looking for based on groups of spenders. For most of the audiences listed here, you can additionally select specific likely spending behaviors:

High spenders

Frequent spenders

Online spenders

Offline spenders













Apparel

Automotive

Entertainment

Grocery

Lifestyle

Restaurant/QSR











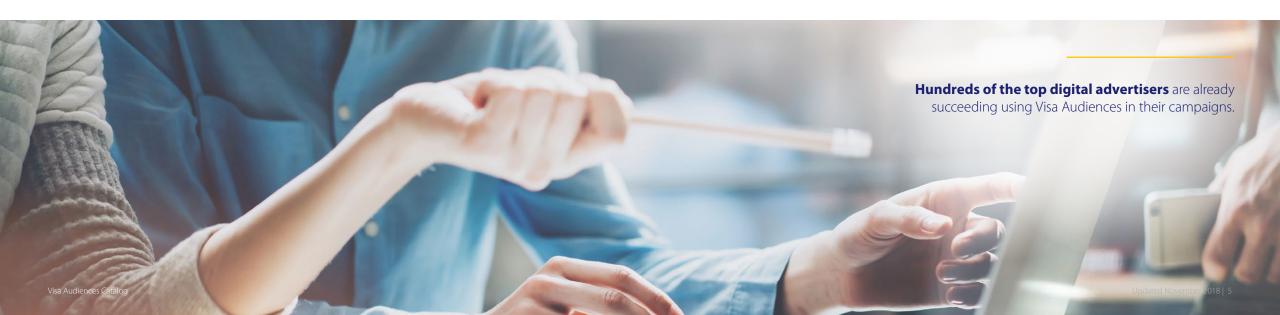
Retail

Seasonal/Holiday

Tech & Telecom

Travel

Wellness







Apparel

With 20+ apparel segments, we'll help you reach those groups who likely shop for adults and children, on any budget.

	#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:
	1	Apparel – Budget	Spend at lower-cost clothing stores over the past 12 months
	2	Apparel – Mid-Budget	Spend at mid-budget clothing stores over the past 12 months
	3	Apparel – Upscale	Spend at upscale apparel stores over the past 12 months
	4	Children's Apparel	Spend at children's apparel stores over the past 12 months
	5	Department Store	Spend at department stores over the past 12 months
	6	Department Store – Luxury	Spend at luxury department stores over the past 12 months
	7	Family Apparel	Spend at family apparel stores (all ages and genders) over the past 12 months
	8	Footwear	Spend at footwear stores over the past 12 months
	9	Athletic Footwear	Spend at stores that specialize in athletic footwear over the past 12 months
	10	Men's Accessories	Spend at men's accessories stores over the past 12 months
	11	Men's Activewear	Spend at men's activewear stores over the past 12 months

Apparel (continued)

12	Men's Apparel	Spend at men's apparel stores over the past 12 months
13	Sports Fan Apparel & Gear	Spend at sports fan apparel and gear stores over the past 12 months
14	Style – Bohemian	Spend at stores selling bohemian apparel over the past 12 months
15	Style – Casual	Spend at stores selling casual apparel over the past 12 months
16	Style – Fast Fashion	Spend at stores selling fast fashion apparel over the past 12 months
17	Style – Preppy	Spend at stores selling preppy apparel over the past 12 months
18	Style – Rocker	Spend at stores selling rocker apparel over the past 12 months
19	Style – Sporty	Spend at stores selling sporty apparel over the past 12 months
20	Style – Trendy	Spend at stores selling trendy apparel over the past 12 months
21	Teen Apparel	Spend at stores selling teen apparel over the past 12 months
22	Women's Activewear/Yoga	Spend at women's activewear and yoga stores over the past 12 months
23	Women's Apparel	Spend at stores selling women's apparel over the past 12 months
24	Women's Apparel – Bridal	Spend at stores selling bridal apparel over the past 12 months
25	Women's Sleepwear & Lingerie	Spend at stores selling women's sleepwear and lingerie over the past 12 months





Automotive

Why Visa

Whether they're kicking the tires, shopping for them, or servicing their car, our automotive segments can help you connect with the right shoppers for your business.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:
26	Auto Insurance	Spend on auto insurance over the past 12 months
27	Auto Parts & Accessories	Spend at automotive parts and accessories stores over the past 12 months
28	Auto Service & Repair	Spend at independent (non-dealer) service stations and auto repair shops over the past 12 months
29	Car Washes	Spend at car washes over the past 12 months
30	Dealer Service	Spend at auto dealers offering new and used vehicles and service over the past 12 months
31	Gas Spenders	Spend at gas stations over the past 12 months
32	Tire Sales & Repair	Spend at tire sales and repair shops over the past 12 months







Entertainment

In home or out of home, on screen or off — we offer an extensive list of entertainment audiences, including sport and gaming enthusiasts, cord cutters and more.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:
33	Box Office	Spend on live events, concerts and festivals over the past 12 months
34	Cord Cutters	Likely to have recently shifted spend from cable/satellite toward streaming services over the past 12 months
35	Golf Accessories	Spend at stores that sell golf accessories over the past 12 months
36	Magazines	Spend on magazines over the past 12 months
37	Movie Rentals – DVD	Spend on DVD movie rentals over the past 12 months
38	Movie Theaters	Spend at movie theaters over the past 12 months
39	Movie Theaters – Art House/ Independent	Spend at independent/art house movie theaters over the past 12 months
40	Movies – Digital Movies	Spend on digital movies over the past 12 months
41	Movies – Home Entertainment	Spend on at-home movie rental or purchase, both streaming and DVD rental, over the past 12 months

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Entertainment (continued)

Why Visa

42	Music Concerts & Festivals	Spend on music concerts and festivals over the past 12 months
43	Newspapers & News Magazines	Spend on newspapers and news magazines over the past 12 months
44	Online/Mobile Gaming	Spend on online, multiplayer and mobile gaming (non-wagering) over the past 12 months
45	Sporting Events	Spend at live sporting events over the past 12 months
46	Streaming Media – Audio & Video	Spend on streaming media services (music, TV and movies) over the past 12 months
47	Streaming Music	Spend on streaming music services over the past 12 months
48	Streaming Video	Spend on streaming video services over the past 12 months
49	Video Gaming	Spend on video games, video gaming services and arcades over the past 12 months





Whether they shop at convenience stores or organic grocers, we can help you find the groups of buyers you're looking for.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:
50	Convenience Stores	Spend at convenience stores over the past 12 months
51	Food Subscription Services	Spend on food subscription services over the past 12 months
52	Online Grocery Services	Spend on online grocery services over the past 12 months
53	Organic & Natural Grocery Stores	Spend at organic and natural grocery stores over the past 12 months

4. VisaNet data: CY2015-June 2017





Lifestyle

Target shopping events and reach a new mover or gift buyer right at the key moment.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:
54	Affluent Shoppers	Spend in popular discretionary spend categories over the past 12 months
55	Gift Shoppers	Spend at stores catering to gift-giving over the past 12 months
56	Households with College-Bound Kids	Spend on college preparation and application services over the past 12 months
57	New Movers	Spend on moving services over the past 3 months
58	Online Retail Shoppers	Online-only spend in retail categories over the past 12 months
59	Retail Subscription Shoppers	Spend on subscription box services over the past 12 months







Restaurant/QSR

Reach foodies, gourmet diners and quick eaters for any meal at any time with 20+ restaurant segments. Target a specific day part by mealtime.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:
60	American Restaurants	Spend at American restaurants over the past 12 months
61	Casual Dining	Spend at casual dining restaurants over the past 12 months
62	Catering	Spend on all catering services over the past 12 months
63	Catering – Business Orders	Spend on business catering services over the past 12 months
64	Catering – Personal Orders	Spend on personal catering services over the past 12 months
65	Family Restaurants	Spend at family restaurants over the past 12 months
66	Fast Casual Dining	Spend at fast casual dining restaurants over the past 12 months
67	Fine Dining	Spend at fine dining restaurants over the past 12 months
68	Online Food Delivery Services	Spend with online food delivery services over the past 12 months
69	Online Food Delivery Services – Weekday	Spend with online food delivery services during weekdays over the past 12 months

Restaurant/QSR (continued)

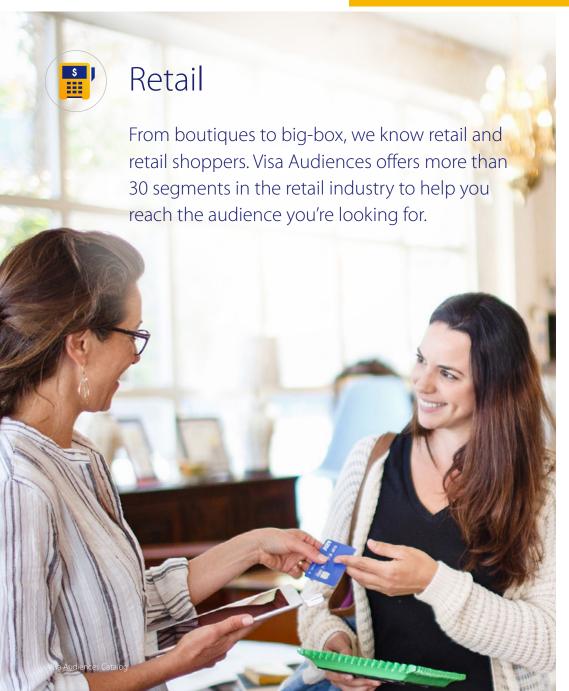
70	Online Food Delivery Services – Weekend	Spend with online food delivery services during weekends over the past 12 months
71	Online Food Orders/In-Store Pickup	Spend on online and mobile food orders over the past 12 months
72	Seafood Restaurants	Spend at seafood restaurants over the past 12 months
73	Sports & Entertainment Restaurants	Spend at sports and entertainment restaurants over the past 12 months
74	Sports & Entertainment Restaurants – Early Evening Daypart	Spend at sports and entertainment restaurants during early evening hours over the past 12 months
75	QSR – All Quick Serve	Spend at all quick-serve (QS) restaurants over the past 12 months
76	QSR – Asian	Spend at QS Asian restaurants over the past 12 months
77	QSR – Burgers	Spend at QS burger restaurants over the past 12 months
78	QSR – Chicken	Spend at QS chicken restaurants over the past 12 months
79	QSR – Coffee/Breakfast	Spend at QS coffee and breakfast restaurants over the past 12 months





Restaurant/QSR (continued)

80	QSR – Ice Cream & Frozen Yogurt	Spend at ice cream and frozen yogurt shops over the past 12 months
81	QSR – Mexican	Spend at QS Mexican restaurants over the past 12 months
82	QSR – Pizza	Spend at QS pizza restaurants over the past 12 months
83	QSR – Sandwiches/Subs	Spend at QS sandwich and sub shops over the past 12 months
84	QSR – Breakfast Diners	Spend at QSR during breakfast hours over the past 12 months
85	QSR – Lunch Diners	Spend at QSR during lunch hours over the past 12 months
86	QSR – Dinner Diners	Spend at QSR during dinner hours over the past 12 months
87	QSR – Late-Night Diners	Spend at QSR during late-night hours over the past 12 months

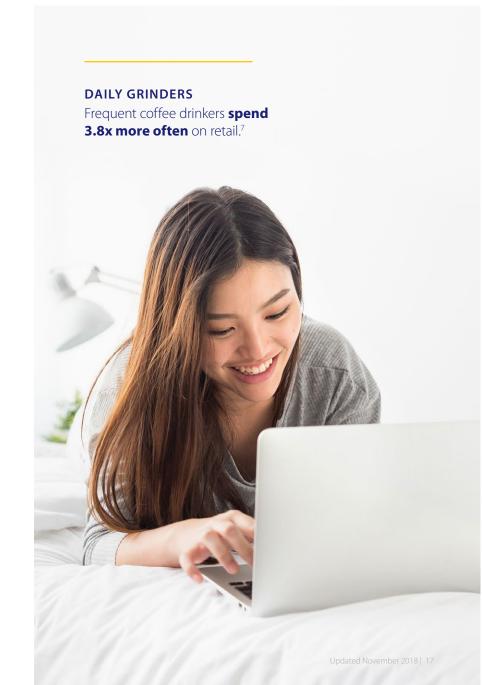


#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:
88	Arts & Crafts Stores	Spend at arts and crafts stores over the past 12 months
89	Baby Products	Spend at baby products stores over the past 12 months
90	Bargain Shoppers	Spend at discount stores and deal sites over the past 12 months
91	Big-Box, Club & Superstores	Spend at big-box, club and superstores over the past 12 months
92	Boutique Stores	Spend at boutique apparel and retail stores over the past 12 months
93	Cameras & Photography	Spend at camera and photography stores over the past 12 months
94	Children's Stores	Spend at children's toy and clothing stores over the past 12 months
95	Children's Stores – High-End	Spend at high-end children's toy and clothing stores over the past 12 months
96	Consumer Electronics	Spend at consumer electronics, computer and software stores over the past 12 months
97	Cosmetics	Spend on cosmetics and beauty products over the past 12 months
98	Discount Stores	Spend at discount stores over the past 12 months
99	Fashion Accessories	Spend at stores selling fashion accessories over the past 12 months
100	Florists & Flower Gifts	Spend at florists and on flower gifts over the past 12 months
101	Frequent Retail Shoppers	Spend at retail stores over the past 12 months

Continued on the next page

Retail (continued)

102	Greeting Cards & Stationery	Spend on greeting cards and stationery over the past 12 months
103	Hardware Stores	Spend at hardware and home supply stores over the past 12 months
104	Home Décor	Spend at furniture and home décor stores over the past 12 months
105	Home Décor – Discount	Spend at lower cost furniture and home décor stores over the past 12 months
106	Home Décor – Luxury/High End	Spend at high end furniture and home décor stores over the past 12 months
107	Home Décor – Modern/ Contemporary	Spend at modern style furniture and home décor stores over the past 12 months
108	Jewelry & Watches	Spend at jewelry and watch retailers over the past 12 months
109	Kitchen Equipment & Accessories	Spend at kitchen equipment and accessories stores over the past 12 months
110	Large Home Appliances	Spend on large home appliances over the past 12 months
111	Luxury Cosmetics	Spend on luxury cosmetics and beauty products over the past 12 months

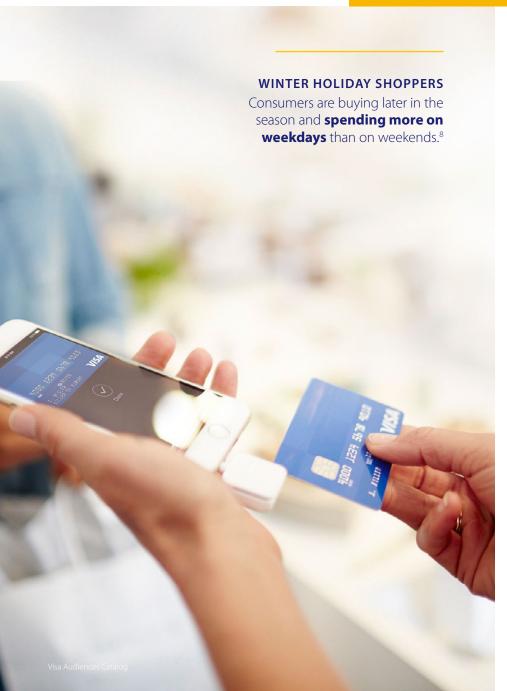


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Retail (continued)

112	Mattresses (Pre In Market)	Last mattress purchase was more than 6 years ago
113	Office Supplies	Spend at office supply and office furniture stores over the past 12 months
114	Online Education	Spend on online education providers over the past 12 months
115	Outdoor Enthusiasts	Spend at stores catering to outdoor enthusiasts over the past 12 months
116	Outlet Stores	Spend at outlet stores over the past 12 months
117	Pet Supply	Spend at pet supply stores over the past 12 months
118	Sporting Goods	Spend at sporting goods stores over the past 12 months
119	Travel Accessories	Spend at stores selling travel accessories over the past 12 months
120	Women's Accessories	Spend at stores selling women's accessories over the past 12 months





Seasonal/Holiday

From holiday shopping to back-to-school to tax preparation, we'll help you reach the right seasonal buyers at the right time.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:
121	Back-to-School – Apparel	Seasonal spend at apparel retailers during the back-to-school shopping season
122	Back-to-School – School Supplies	Seasonal spend at school and office supply stores during the back-to-school season
123	Black Friday/Cyber Monday – Big-Box, Club & Superstores	Seasonal spend at big-box and club stores during the Black Friday shopping period
124	Black Friday/Cyber Monday – Online Shoppers	Seasonal spend online during the Black Friday shopping period
125	Black Friday/Cyber Monday – Outlet Stores	Seasonal spend at outlet stores during the Black Friday shopping period
126	Holiday Shoppers – Apparel	Seasonal spend at apparel stores between Thanksgiving and Christmas
127	Holiday Shoppers – Big-Box, Club & Superstores	Seasonal spend at big-box, club and superstores between Thanksgiving and Christmas

Seasonal/Holiday (continued)

139	Valentine's Day	Seasonal spend on Valentine's Day gift purchases
138	Tax Preparation Services	Spend on tax preparation services over the past 12 months
137	Summer Sales Event Shoppers	Spend during retail summer sales events
136	New Year's Fitness Resolutions	Spend on health and fitness after the holiday season
135	Holiday Shoppers – Sporting Goods	Seasonal spend at sporting goods stores between Thanksgiving and Christmas
134	Holiday Shoppers – Retail Shoppers	Seasonal spend at retail stores between Thanksgiving and Christmas
133	Holiday Shoppers – Last-Minute Holiday Shoppers	Last-minute holiday spend in retail categories during the week prior to Christmas
132	Holiday Shoppers – Gift Shoppers	Seasonal spend at stores catering to gift giving
131	Holiday Shoppers – Luxury Department Stores	Seasonal spend at luxury department stores between Thanksgiving and Christmas
130	Holiday Shoppers – Department Stores	Seasonal spend at department stores between Thanksgiving and Christmas
129	Holiday Shoppers – Consumer Electronics	Seasonal spend at consumer electronics stores between Thanksgiving and Christmas
128	Holiday Shoppers – Children's Stores	Seasonal spend at children's stores between Thanksgiving and Christmas







Tech & Telecom

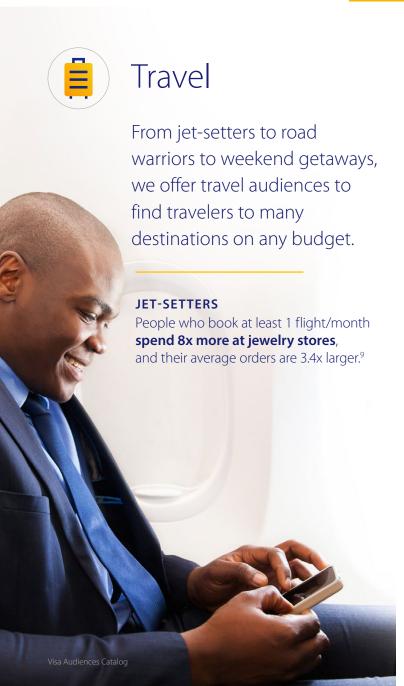
As a leader in innovation, we know tech. And we understand technology and telecommunications trends.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:
140	Big-Box Electronics	Spend at big-box electronics stores over the past 12 months
141	Cable TV/Internet Subscribers	Spend on cable TV and/or Internet service over the past 12 months
142	Cloud Business Services	Spend on business-related services provided via Internet (e.g., web hosting, storage or applications) over the past 12 months
143	Cloud Business Services – Software	Spend on business-related software via the Internet over the past 12 months
144	Cloud Business Services – Web and Storage	Spend on business-related web hosting and storage services via the Internet over the past 12 months
145	Computers & Software	Spend on computers and software over the past 12 months
146	Satellite TV/Internet Subscribers	Spend on satellite TV and/or Internet service over the past 12 months
147	Smart Home Enthusiasts	Spend at retailers specializing in smart home products over the past 12 months

Tech & Telecom (continued)

148	Smartphone Early Adopters	Spend on popular smartphone devices within 4 weeks of new product launch, over the past 3 years
149	Technology Enthusiasts	Spend across popular technology categories over the past 12 months
150	Wearable Tech & Fitness Technology	Spend at retail stores selling wearable tech and fitness technology over the past 12 months
151	Wireless Service – Contract	Spend on contract-based wireless services over the past 12 months
152	Wireless Service – No Contract	Spend on no-contract wireless services over the past 12 months
153	Wireless Service – Multiple Carriers	Spend on multiple wireless service providers over the past 12 months
154	Wireless Service – Switchers	Spend on wireless services, switching between providers over the past 12 months





#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:
155	Adventure Travel	Spend with travel agents specializing in adventure travel over the past 12 months
156	Air Travel	Spend on airlines over the past 12 months
157	Air Travel – In-Flight Purchases	Spend on in-flight purchases over the past 12 months
158	Budget Travel	Spend on budget airlines, hotels and car rentals over the past 12 months
159	Business Travelers	Spend likely to indicate a business traveler over the past 12 months
160	Car Rental	Spend on rental cars over the past 12 months
161	Cruises	Spend on cruises over the past 12 months
162	Direct-Booking Flights	Spend on flights purchased directly from the airlines over the past 12 months
163	Domestic Traveler	Spend while traveling domestically, including entertainment, dining, shopping and other spend categories over the past 12 months
164	Domestic Traveler – Beach	Spend on travel to beach destinations over the past 12 months
165	Domestic Traveler – Las Vegas	Spend on travel to Las Vegas over the past 12 months
166	Domestic Traveler – Spring Break	Spend on travel during spring break over the past 12 months
167	Domestic Traveler – Weekend Getaways	Spend on weekend travel over the past 12 months
168	Frequent Traveler	Travelers who spend frequently on airlines and hotels over the past 12 months

from January – December 2016

Travel (continued)

169	Guided Tour Operators	Spend on guided tours over the past 12 months
170	Hotels – Economy	Spend on economy hotels over the past 12 months
171	Hotels – Midscale	Spend at midscale hotels over the past 12 months
172	Hotels – Upscale	Spend at upscale hotels over the past 12 months
173	Hotels – Luxury	Spend at luxury hotels over the past 12 months
174	International Traveler – All	Spend on international travel over the past 12 months
175	International Traveler – Asia	Spend on travel to Asia over the past 12 months
176	International Traveler – Australia, New Zealand, Oceania	Spend on travel to Australia, New Zealand or Oceania over the past 12 months
177	International Traveler – Caribbean	Spend on travel to the Caribbean over the past 12 months
178	International Traveler – Europe	Spend on travel to Europe over the past 12 months
179	International Traveler – Mexico	Spend on travel to Mexico over the past 12 months
180	Leisure Traveler	Spend on leisure travel more than 150 miles away from home over the past 12 months
181	Luxury Traveler	Spend on luxury hotels, cruise lines and tour operators over the past 12 months
182	Online Travel Agencies	Spend at online travel agencies over the past 12 months

Continued on the next page



Travel (continued)

183	Online Vacation Rentals	Spend on online vacation rentals over the past 12 months
184	Ski & Snowboarding Vacations	Spend on ski and snowboard vacations, including tickets and gear, over the past 12 months
185	Ski & Winter Sports Destinations	Spend at ski and winter sports destinations, October - March
186	Snowbirds	Spend among those who live in cold weather U.S. states yet migrate to warm weather states during the winter
187	Spring Break – Beach Destinations	Spend on travel to beach destinations during previous spring break
188	Spring Break – College Destinations	Spend on travel to destinations popular with college students during previous spring break
189	Spring Break – Ski & Winter Sports Destinations	Spend on ski and winter sports destinations during previous spring break
190	Theme Parks – All	Spend at local and destination theme parks over the past 12 months
191	Theme Parks – Destination	Spend at destination theme parks over the past 12 months
192	Timeshares	Spend on timeshares over the past 12 months





Wellness

Find spenders on gyms, spas, salons and active lifestyle pursuits.

#	AUDIENCE NAME	DESCRIPTION — POPULATIONS BASED ON:
193	Gyms & Fitness Clubs	Spend at gyms, health and fitness clubs over the past 12 months
194	Salon & Spa	Spend at hair salons and beauty spas over the past 12 months





Customize your audiences

Design your custom audience to your precise specifications. Combine a number of different filters, including:



Brand Spending

• Buyers who likely spend on your brand¹⁰ and/or your competition



Time Filters

- Date range
- Recency
- Daypart



Spend Filters

- Amount spent
- Number of purchases
- Average purchase size

Built on demand and tailored to your exact requirements, custom audiences can typically be delivered within approximately two weeks, depending on audience complexity.^{11,12}



3 out of 4 advertisers who have tried Visa Audiences have used it repeatedly.¹³

Requires Merchant Consen

^{1.} Must meet Visa's privacy and confidentiality standards

^{12.} Visa reserves the right to modify list to protect merchant confidentiality

^{13.} Visa Internal Research. Repeated use is defined as spending above \$500 in two or more month



Start today



Activate pre-built audiences where you already buy digital media

Visa provides the data building blocks to effectively reach buyers relevant to your campaign objectives.

- 1. Locate Visa Audiences via the platform of your choice, including Twitter, Google and over 200 other media platforms — representing 99% of the digital media ecosystem. Note: Visa Audiences is available by request on Facebook, Snapchat and Pinterest.
- 2. Select audiences to overlay on your campaign, and activate. **Note:** If a Visa Audience is not available, request the audience be provisioned to your seat.



Create a custom audience

- 1. Request custom audiences through our partners below, cc **visaadvertising@visa.com** to receive our custom recommendations. Indicate which platform(s) these audiences will run on and seat IDs, where applicable.
- 2. Your custom audience order will be processed in approximately two weeks (10 business days).*
- **3.** Once your custom audience(s) is complete, it will be pushed to your requested media platform for activation against your campaigns.



Contact us today

Contact your media sales representative today or email us at **visaadvertising@visa.com**. Visit **visa.com/advertisingsolutions** to learn more.



Visa Audiences is available through our partners



oracle.com/thedatahotline



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