



Your source for payments education

Using BIN Analytics to Unlock More Insights From KPIs and Other Current Metrics

Moderator

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Panelists

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Jay Matthews, Oath

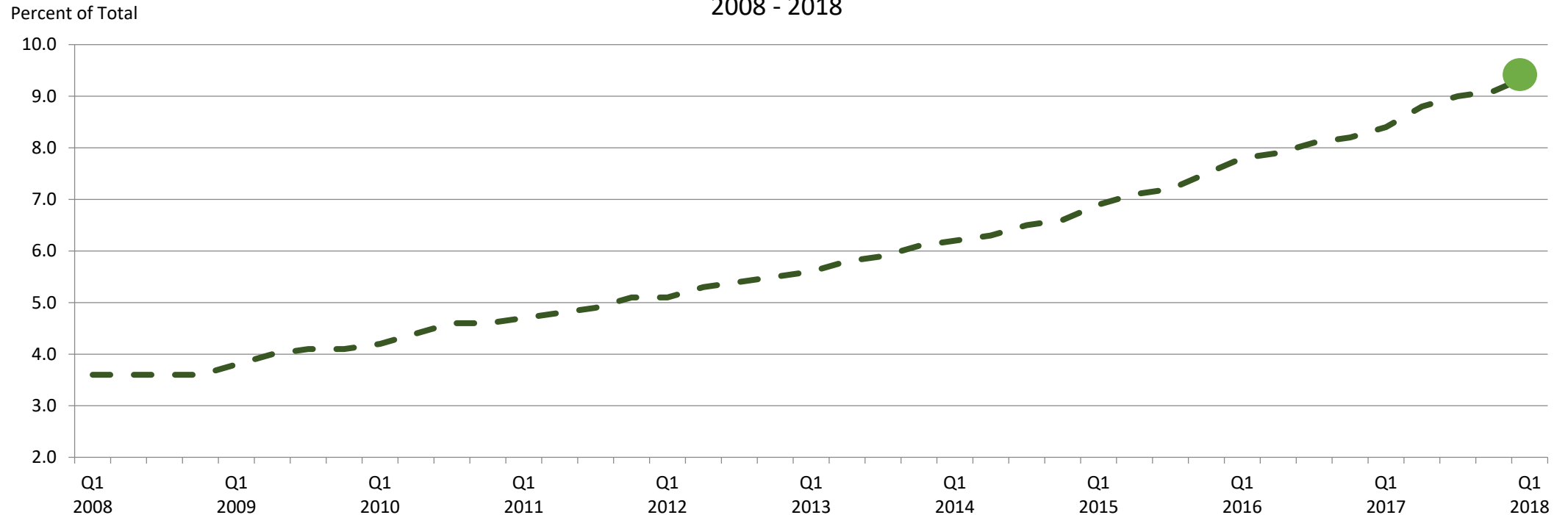
Why Are We Here?

- BIN analytics and why it matters
- Find the low hanging fruit
- Learn from your peers

The Opportunity

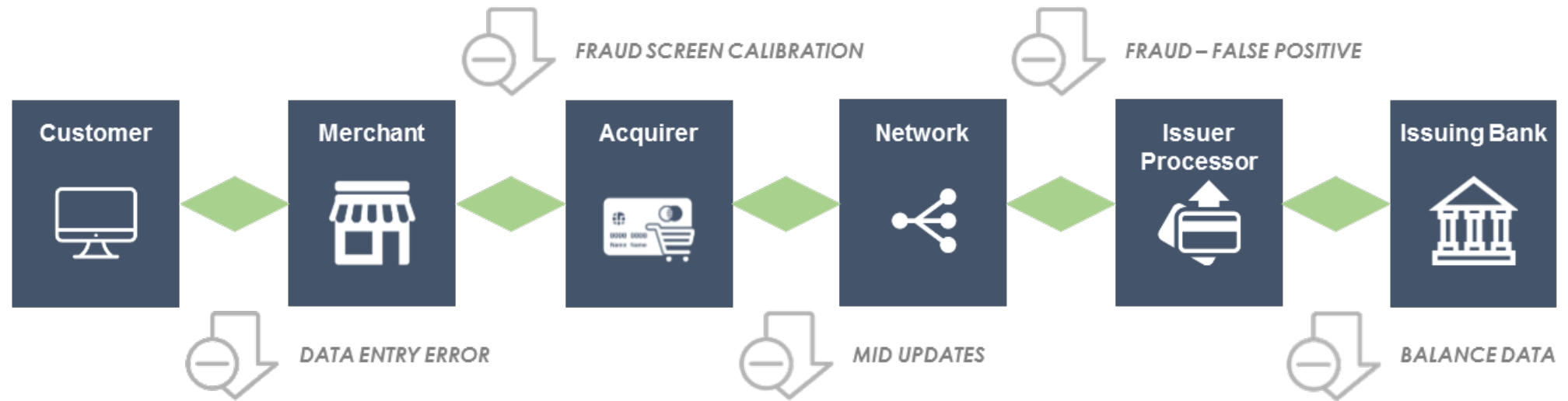
eCommerce is growing fast and taking up a bigger market share

Estimated Quarterly U.S. Retail E-Commerce Sales as a Percent of Total Quarterly Retail Sales:
2008 - 2018



The Challenge

Misalignment of key players and disconnected fraud strategies



Beyond Payments

BIN Analytics can help improve customer experience



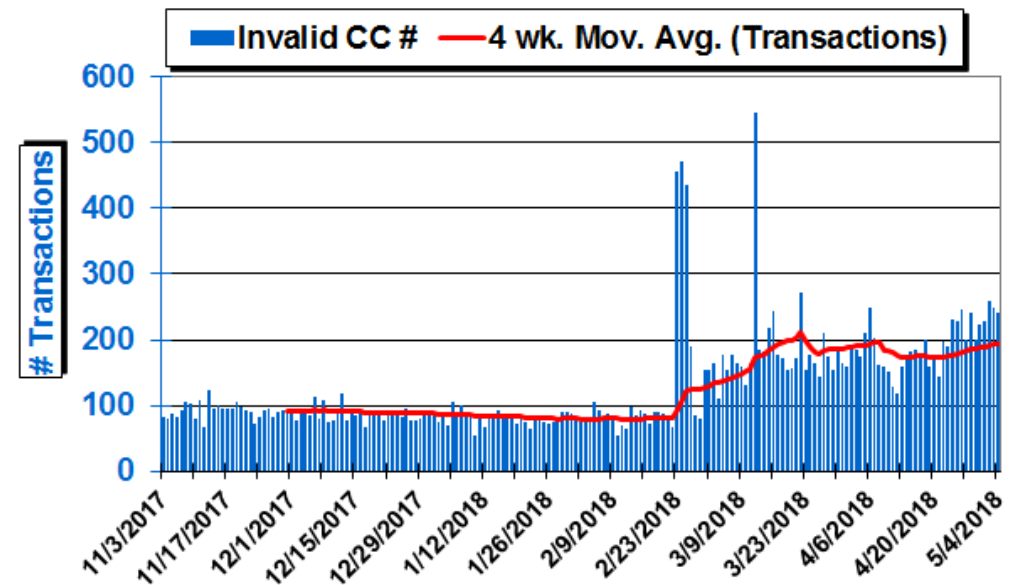
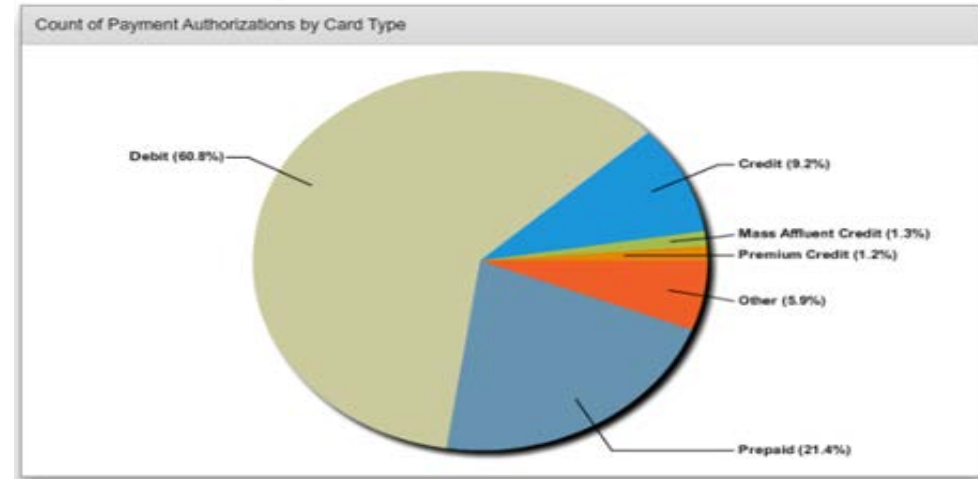
36% of consumers expressed interest in purchasing personalized products or services¹

Payments Intelligence

1. Deloitte Consumer Review, Made to Order: The rise of mass personalization

Let's Hear From The Experts

- Sources
- The Basics of BIN Analytics
- Expanding the BIN Dashboard
- Applications
- Advice to Merchants



Questions?

- Trey Jackson, Sr. Payments Analyst, Ancestry
- Sravanthi Konduri, Senior Director CRM, Sirius XM
- Jay Matthews, Director, Global Payments, Oath

Appendix

Expanding the dashboards

Card and bank characteristics (e.g. card product, funding source; corp./consumer; regulated: issuer country, etc.)

Merchant – Peer
Group Performance

Merchant – Issuer
Performance
AU Participation and Results

MOP	Account Range ID	Range Start	Range End	BIN	Bank Name	Issuer Country	Funding Source	Card Product Name	Corporate	Regulated	Affluence	MCC Benchmark For Approval Rate	Approval Rate By MCC	Account Update Participating Issuer	Portfolio AU Requests Sent	Portfolio AU New Accounts
VI	'27698897	'41472000	'414720999	414720	Chase Bank USA, National Assoc	United Sta	CREDIT	A - Visa Traditional (U.S. Only)/Visa C	Y		UNKNC	5968=70.83%	7299=98.52%	Y	636706	4728
MC	'27154627	'51780500	'51780599999	517805	CAPITAL ONE BANK (USA), NAT	United Sta	CREDIT	MPL - Platinum MasterCard	Y	N	UNKNC	7299=51.72%	5968=70.72%	Y	484941	5557
VI	'27796049	'44006600	'440066999	440066	Bank of America - Consumer C	United Sta	CREDIT	A - Visa Traditional (U.S. Only)/Visa C	Y		UNKNC	5968=74.38%	7299=98.16%	Y	424706	20083
VI	'27699056	'42668400	'426684986	426684	Chase Bank USA, National Assoc	United Sta	CREDIT	A - Visa Traditional (U.S. Only)/Visa C	Y		UNKNC	5968=62.80%	5968=84.83%	Y	408669	2153
MC	'29111486	'54661600	'54661699999	546616	CITIBANK N.A.	United Sta	CREDIT	MCW - World MasterCard Card	Y	N	MASS_	5968=74.02%	7299=98.36%	Y	303010	5388
MC	'26571616	'54241800	'54241899999	542418	CITIBANK N.A.	United Sta	CREDIT	MPL - Platinum MasterCard	Y	N	UNKNC	5968=70.19%	7299=98.89%	Y	265944	3742
VI	'27698897	'41470900	'414709999	414709	Capital One Bank (Usa), Natio	United Sta	CREDIT	A - Visa Traditional (U.S. Only)/Visa C	Y		UNKNC	7299=90.61%	7299=98.88%	Y	287532	6188
MC	'26545888	'53324800	'53324899999	533248	COMERICA BANK	United Sta	PREPAID	MPV - Prepaid MasterCard Debit Stan	Y	N	UNKNC	7299=15.98%	5968=20.21%	N	318227	0
VI	'27699141	'43885700	'438857999	438857	Chase Bank USA, National Assoc	United Sta	CREDIT	A - Visa Traditional (U.S. Only)/Visa C	Y		UNKNC	5968=67.27%	5968=84.45%	Y	202807	1541
VI	'27115260	'41003900	'410039999	410039	Citibank, N.A.- Costco	United Sta	CREDIT	A - Visa Traditional (U.S. Only)/Visa C	Y		UNKNC	7299=93.15%	7299=97.08%	Y	154237	574
VI	'27698861	'40002200	'400022999	400022	Navy Federal Credit Union	United Sta	DEBIT	F - Visa Classic	N		UNKNC	5968=31.50%	5968=65.97%	Y	312536	91
VI	'27699059	'42708200	'427082999	427082	USAA Savings Bank	United Sta	CREDIT	A - Visa Traditional (U.S. Only)/Visa C	Y		UNKNC	5968=74.07%	5968=85.88%	N	144357	0
VI	'27698897	'41474000	'414740999	414740	Chase Bank USA, National Assoc	United Sta	CREDIT	A - Visa Traditional (U.S. Only)/Visa C	Y		UNKNC	5968=72.53%	7299=98.90%	Y	124346	555
VI	'27699211	'44654200	'446542499	446542	Wells Fargo Bank, National Ass	United Sta	CREDIT	A - Visa Traditional (U.S. Only)/Visa C	Y		UNKNC	7299=76.04%	7299=97.69%	Y	152816	2080
VI	'27796048	'43130700	'431307999	431307	Bank of America - Consumer C	United Sta	CREDIT	C - Visa Signature	Y		MASS_	5968=68.56%	5968=87.66%	Y	90164	2511
VI	'27699406	'48331600	'483316999	483316	JPMorgan Chase Bank N.A. - D	United Sta	DEBIT	F - Visa Classic	N		UNKNC	5968=40.95%	5968=72.59%	Y	268120	376
VI	'27699141	'43885400	'438854999	438854	Chase Bank USA, National Assoc	United Sta	CREDIT	A - Visa Traditional (U.S. Only)/Visa C	Y		UNKNC	7299=87.05%	7299=98.25%	Y	98099	655
VI	'27796047	'41473400	'414734999	414734	Bank of America - Consumer C	United Sta	CREDIT	C - Visa Signature	Y		MASS_	7299=95.73%	5968=92.32%	Y	85658	4054

Expanding the dashboards

- Measure which issuers are causing the declines
- Go beyond the BIN number to track card product performance (i.e. account range)
- Correlate the card performance with different card characteristics

Expanding the dashboards

- Going beyond bin
 - Prepaid / Non prepaid
 - Debit/Credit
 - Affinity cards – Layering loyalty
 - Bank approval process (Discover Vs. Visa)
- Going at account level
- Expanding the bin information to extrapolate/ interpret

Opportunities using BIN Analytics

- Marketing
 - Identify your high value customers to cross/upsell
 - Combine payments data with customer life-cycle data & performance data
- Approvals
 - Understand your portfolio performance
 - Identify card products/issuers causing declines
 - Work with issuers and cardholders to improve approvals
- Fraud and Chargeback
 - Add the card attributes to the transaction attributes
 - Reduce false declines with further segmentation

Opportunities using BIN Analytics

- Marketing
 - Payment/renewal flag based on updater information
 - Forecasts for declines and planning / mitigating churn
 - Proactive campaigns to mitigate declines, collect updated information, reduce churn
- Optimization
 - BIN approval active monitoring
 - Optimize the timing
 - Bank/Bin relationship trends
- Chargeback and fraud prevention

Summary & Key Takeaways

1. Start tracking performance by BIN for different card types – You could be missing out on low hanging fruits!
2. Go beyond BIN to measure performance by card product and refine your insights
3. End to end billing: Combining customer lifecycle with BIN performance data and identify opportunities