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

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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

Source: Census Bureau of the Department of Commerce
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 services

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.)**

| Account Range ID | Range Start | Range End | BIN | Bank Name | Issuer Country | Funding Source | Card Product Name | Corporate Rate | Regulated | Affluence | MCC Benchmark | Approval Rate By MCC | Account Update | Portfolio | AU Participation | Issuer Performance | Peer Group Performance | AU New Accounts |
|------------------|-------------|-----------|-----|-----------|---------------|----------------|------------------|-----------------|------------|-----------|-----------|-----------------|---------------------|----------------|----------|------------------|-------------------|----------------------|-----------------|
| VI 2769889 | 21472000 214720999 | 214720999 | 214720 | Chase Bank USA, National Association | United States | CREDIT | A - Visa Traditional (U.S. Only)/Visa Credit | 5968 - 70.83% | 7299 - 98.52% | Y | 036706 | 4728 |
| MC 27715467 | 51780500 517809999 | 51780000 | 517800 | CAPITAL ONE BANK (USA), National Association | United States | CREDIT | MPL - Platinum MasterCard | 5968 - 51.72% | 5968 - 70.72% | Y | 484941 | 5557 |
| VI 27796094 | 44006600 440066999 | 440066999 | 440066 | Bank of America - Consumer Credit Card | United States | CREDIT | A - Visa Traditional (U.S. Only)/Visa Credit | 5968 - 74.38% | 7299 - 98.16% | Y | 424706 | 20083 |
| VI 27699005 | 42668400 426684999 | 426684999 | 426684 | Chase Bank USA, National Association | United States | CREDIT | A - Visa Traditional (U.S. Only)/Visa Credit | 5968 - 62.80% | 5968 - 84.83% | Y | 406669 | 2153 |
| MC 29111486 | 54661600 546616999 | 546616999 | 546616 | CITIBANK N.A. | United States | CREDIT | MCW - World MasterCard | 5968 - 74.02% | 7299 - 98.36% | Y | 300010 | 5388 |
| VI 26571615 | 54241800 542418999 | 542418999 | 542418 | CITIBANK N.A. | United States | CREDIT | MPL - Platinum MasterCard | 5968 - 70.19% | 7299 - 98.89% | Y | 265944 | 3742 |
| VI 27688897 | 414709000 414709999 | 414709999 | 414709 | Capital One Bank (Usa), National Association | United States | CREDIT | A - Visa Traditional (U.S. Only)/Visa Credit | 7299 - 90.61% | 7299 - 98.88% | Y | 287532 | 6188 |
| MC 26545888 | 53324800 533248999 | 533248999 | 533248 | COMERICA BANK | United States | PREPAID | MPV - Prepaid MasterCard Debit Card | 7299 - 15.98% | 5968 - 20.21% | N | 318227 | 0 |
| VI 27699141 | 438857000 438857999 | 438857999 | 438857 | Chase Bank USA, National Association | United States | CREDIT | A - Visa Traditional (U.S. Only)/Visa Credit | 5968 - 67.21% | 5968 - 84.45% | Y | 202807 | 1541 |
| VI 27115260 | 410039900 410039999 | 410039999 | 410039 | Citibank, N.A. - Costco | United States | CREDIT | A - Visa Traditional (U.S. Only)/Visa Credit | 7299 - 93.15% | 7299 - 97.08% | Y | 154237 | 574 |
| VI 27698816 | 40002200 400022999 | 400022999 | 400022 | Navy Federal Credit Union | United States | DEBIT | F - Visa Classic | 5968 - 31.50% | 5968 - 65.97% | N | 312536 | 91 |
| VI 27699059 | 427082000 427082999 | 427082999 | 427082 | USAA Savings Bank | United States | CREDIT | A - Visa Traditional (U.S. Only)/Visa Credit | 5968 - 74.07% | 5968 - 88.85% | N | 144357 | 0 |
| VI 27698897 | 414740000 414740999 | 414740999 | 414740 | Chase Bank USA, National Association | United States | CREDIT | A - Visa Traditional (U.S. Only)/Visa Credit | 5968 - 72.53% | 7299 - 98.90% | Y | 124346 | 555 |
| VI 2769211 | 446542000 446542999 | 446542999 | 446542 | Wells Fargo Bank, National Association | United States | CREDIT | A - Visa Traditional (U.S. Only)/Visa Credit | 7299 - 76.04% | 7299 - 97.89% | Y | 152816 | 2080 |
| VI 27796048 | 431307000 431307999 | 431307999 | 431307 | Bank of America - Consumer Credit Card | United States | CREDIT | C - Visa Signature | 5968 - 68.56% | 5968 - 87.66% | Y | 90164 | 2511 |
| VI 27699406 | 483316000 483316999 | 483316999 | 483316 | JP Morgan Chase Bank N.A. - D United States | DEBIT | F - Visa Classic | 5968 - 40.95% | 5968 - 72.59% | Y | 268120 | 376 |
| VI 27699141 | 438854000 438854999 | 438854999 | 438854 | Chase Bank USA, National Association | United States | CREDIT | A - Visa Traditional (U.S. Only)/Visa Credit | 7299 - 87.05% | 7299 - 98.25% | Y | 98099 | 655 |
| VI 27796047 | 414734000 414734999 | 414734999 | 414734 | Bank of America - Consumer Credit Card | United States | CREDIT | C - Visa Signature | 5968 - 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