



# Wrangling Your Payments Data

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# Overview

1. Introductions
2. Why are payment metrics important?
3. Challenges with getting data
4. Thoughts for solving the problem
- 5. Panel Discussion**

# Why Are Payments Metrics Important?

Revenue

Expense Management

Consumer Engagement

Efficiency

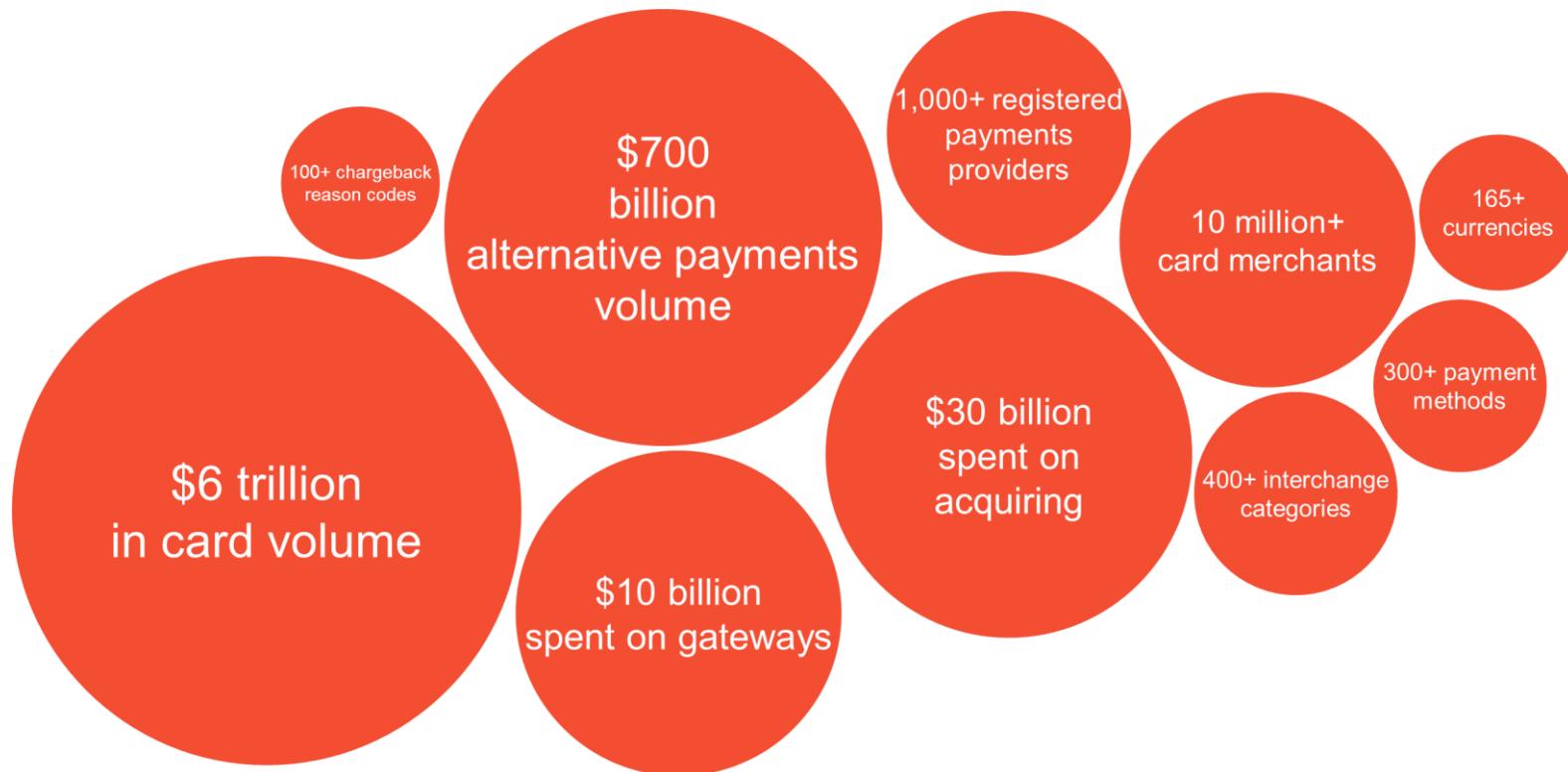
Compliance

Customer Service

Performance

Opportunity Identification

# Payments Data is Everywhere and Increasing Exponentially

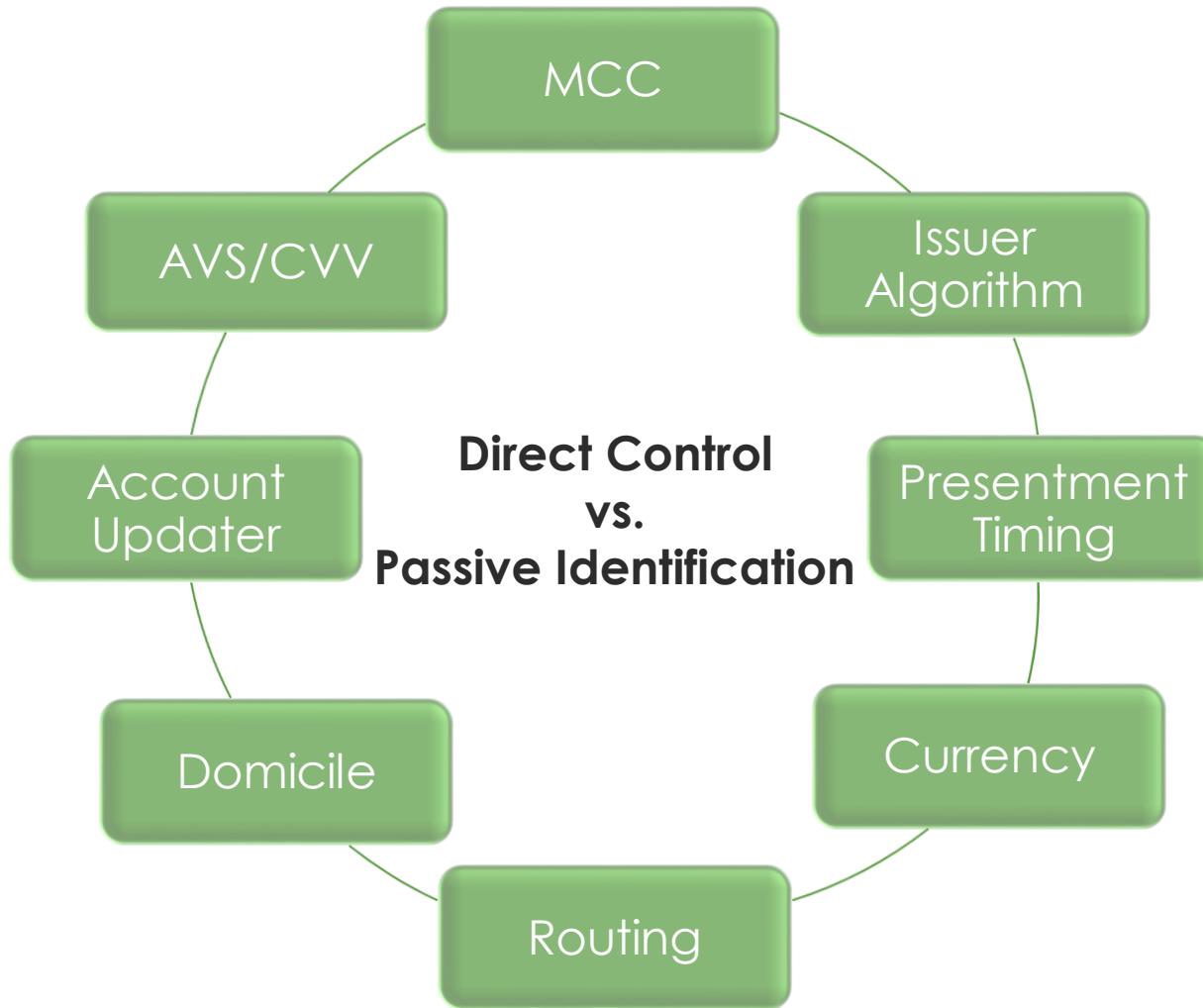


eCommerce volume  
projected to be up  
236%  
from 2012 to 2017.

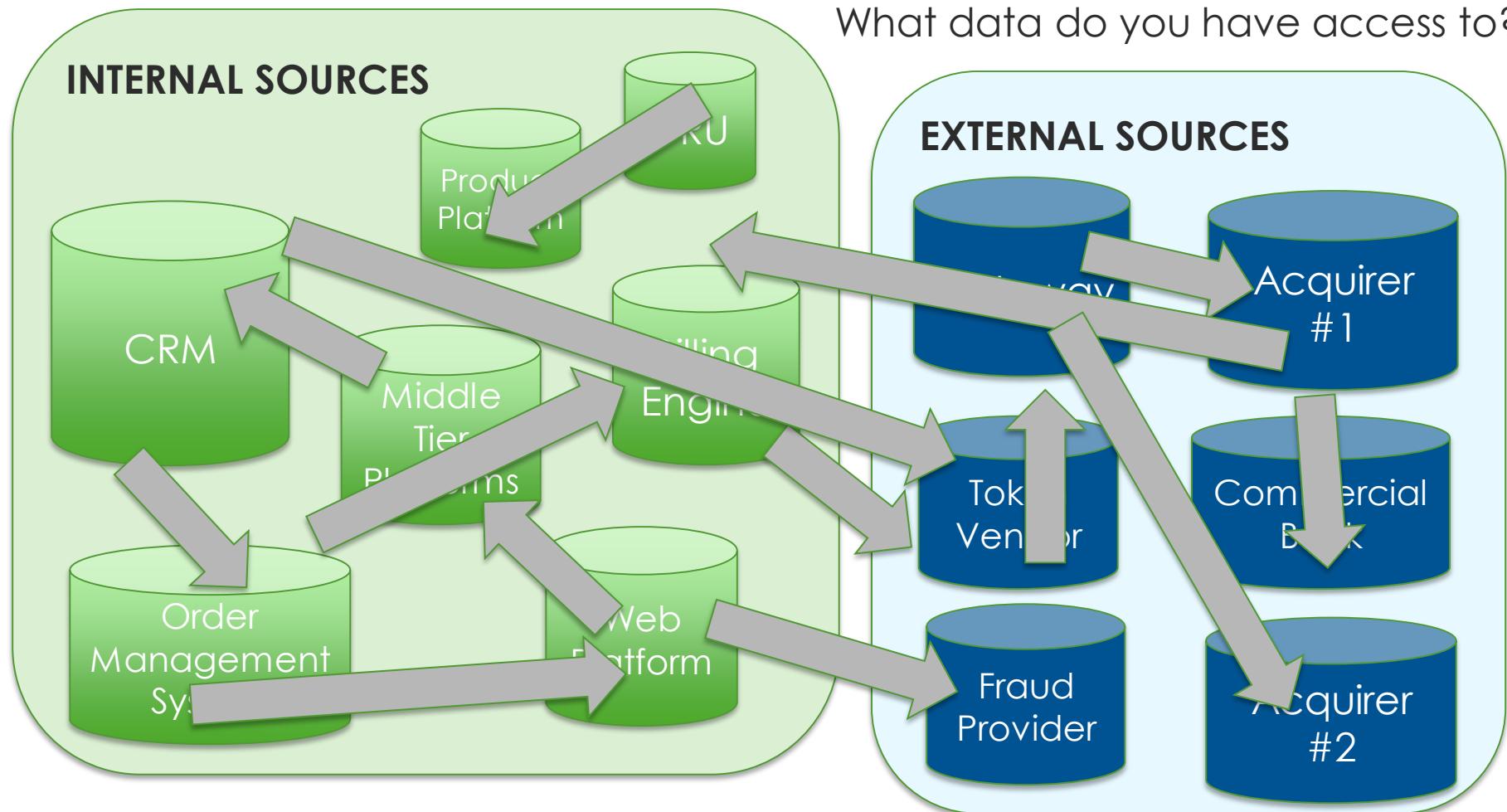
Alternative payments usage  
projected to be up  
over 323%  
from 2012 to 2017.

International sales - US  
projected to be up  
454%  
from 2014 to 2020.

# Factors Affecting Success



# Where is Your Payments Data?



# Creating the Data Store

## Data Gathering

- Identify sources
- Determine file formats
- Establish EFT
- Set recurring schedule

## Data Normalization

- Data conversion (currency, dates, numbers, etc.)
- Translations
  - Legends (i.e. reply codes, chargeback codes, etc.)
- Merge and standardize

## Cubes/Views

- Dashboards (including graphical views)
- Exception Reports
- Settlement Reports
- Benchmarking (against self and industry)

## Technology/Implementation

- Reporting Tools
- Database Decisions
- Infrastructure
- ETL Tools
- SaaS Solutions
- Resourcing (internal/external)

# Apples to Apples

“Authorization rates” can be calculated many ways...

- First collection attempt only
- Cumulative result of all attempts
- Refunds included
- Chargebacks/returns included
- Processing errors included
- Operational view versus Financial view
- Operating Month versus Settlement Month

First Attempt/ Auth Rate	Cumulative Attempts	Cash	Running
80.2%	87.7%	83.8%	82.8%

# Slicing and Dicing

- Collection Rate / Auth Rate / Pay Thru Rate
  - Initial Rate
  - Renewal Rate
- Recycle Success
  - By Attempt
- BIN
- Payment Method (card, ACH, check, alternative)
  - Card Type (credit, debit, prepaid, gift)
- Business Specific
  - Marketing Channel/Campaign
  - Marketing Partner
  - Product Category
  - Vintage

# Dashboard

Dashboard

All payments

Approval rate by count

**87.43%** AFTER 22,542 ATTEMPTS

Declines by reason code

Reason Code	Count	Percentage
Suspected fraud	\$52,457	17%
Invalid account number	\$52,342	17%
Limit exceeded	\$51,631	17%
Transaction amount exceeds auth amount	\$50,627	17%
Other	\$97,806	32%

Declines by payment method

Payment Method	Count	Percentage
Visa	\$103,252	34%
MasterCard	\$103,182	34%
Discover	\$98,429	32%

Approval rate by issuing bank country

Approval rate by bank

BANK	RATE	ATTEMPTS
TD Bank	87.13%	4,545
Barclays Bank	87.28%	4,520
Bank of America	87.41%	4,512
Societe Generale	88.00%	4,485
HSBC Bank PLC	87.34%	4,480

Effective rate

**2.98%**

FEES PAID: \$143,455

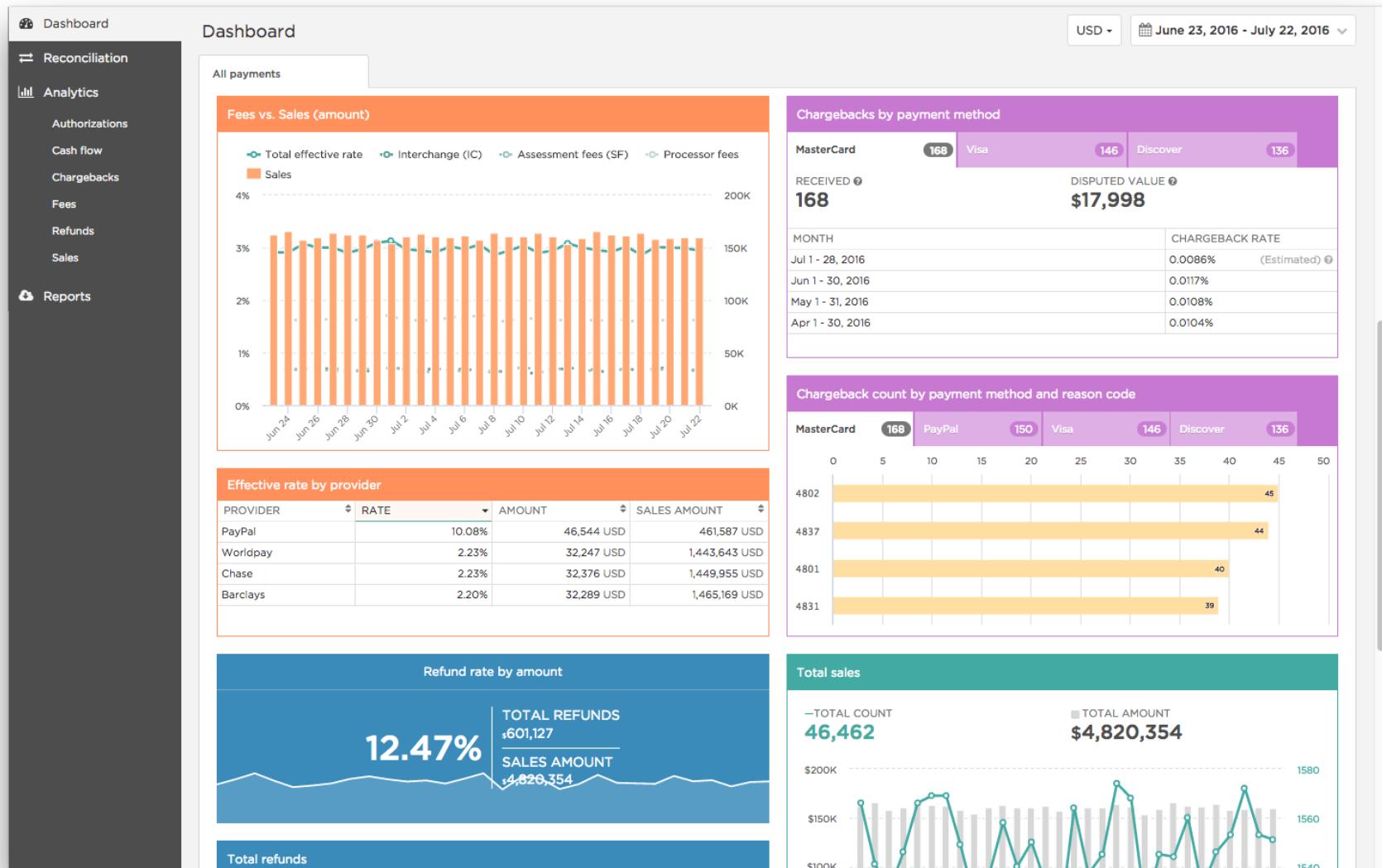
SALES AMOUNT: \$4,820,354

Chargebacks

COUNT: 600

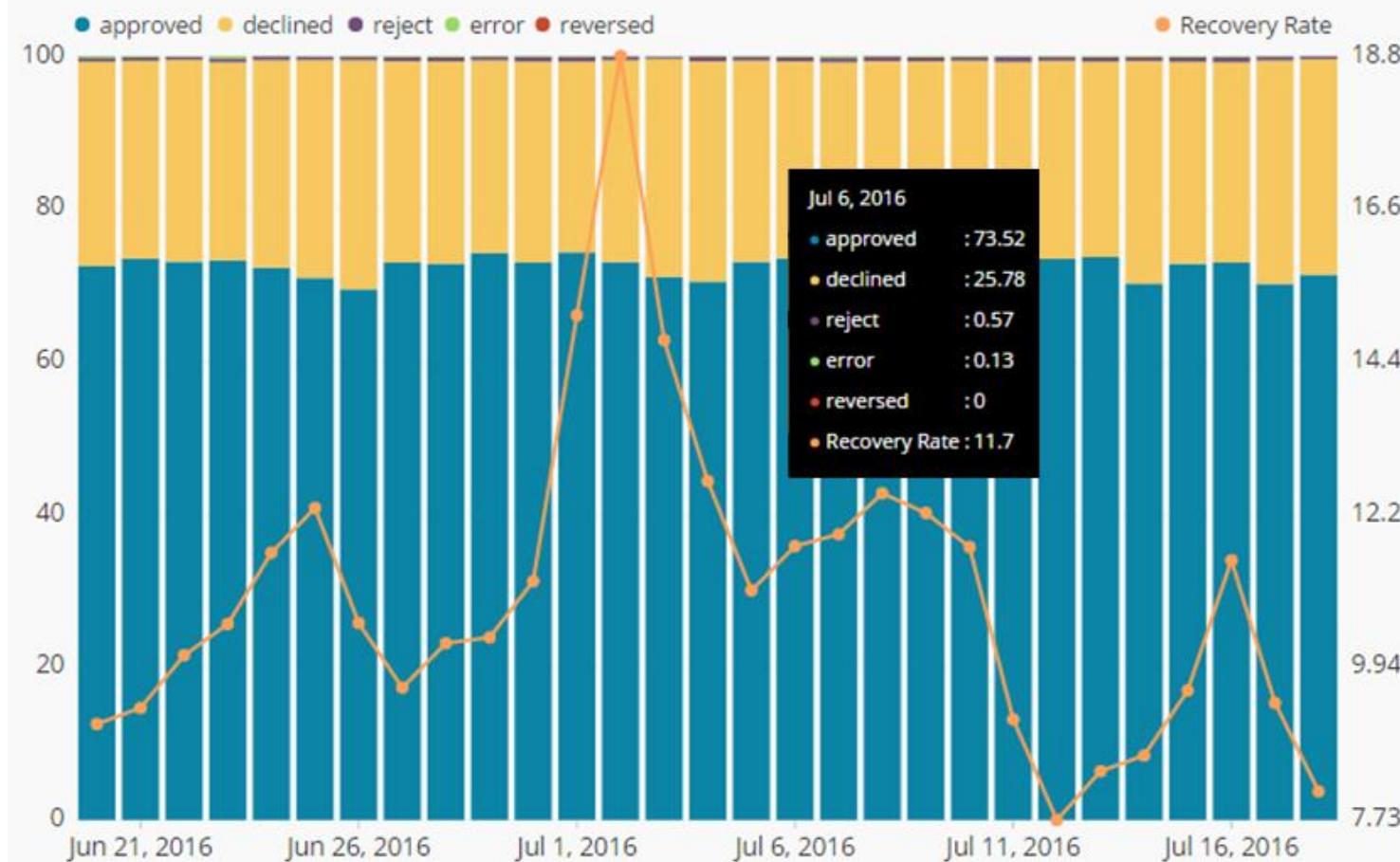
AMOUNT: \$59,613

# Drill Down Dashboard



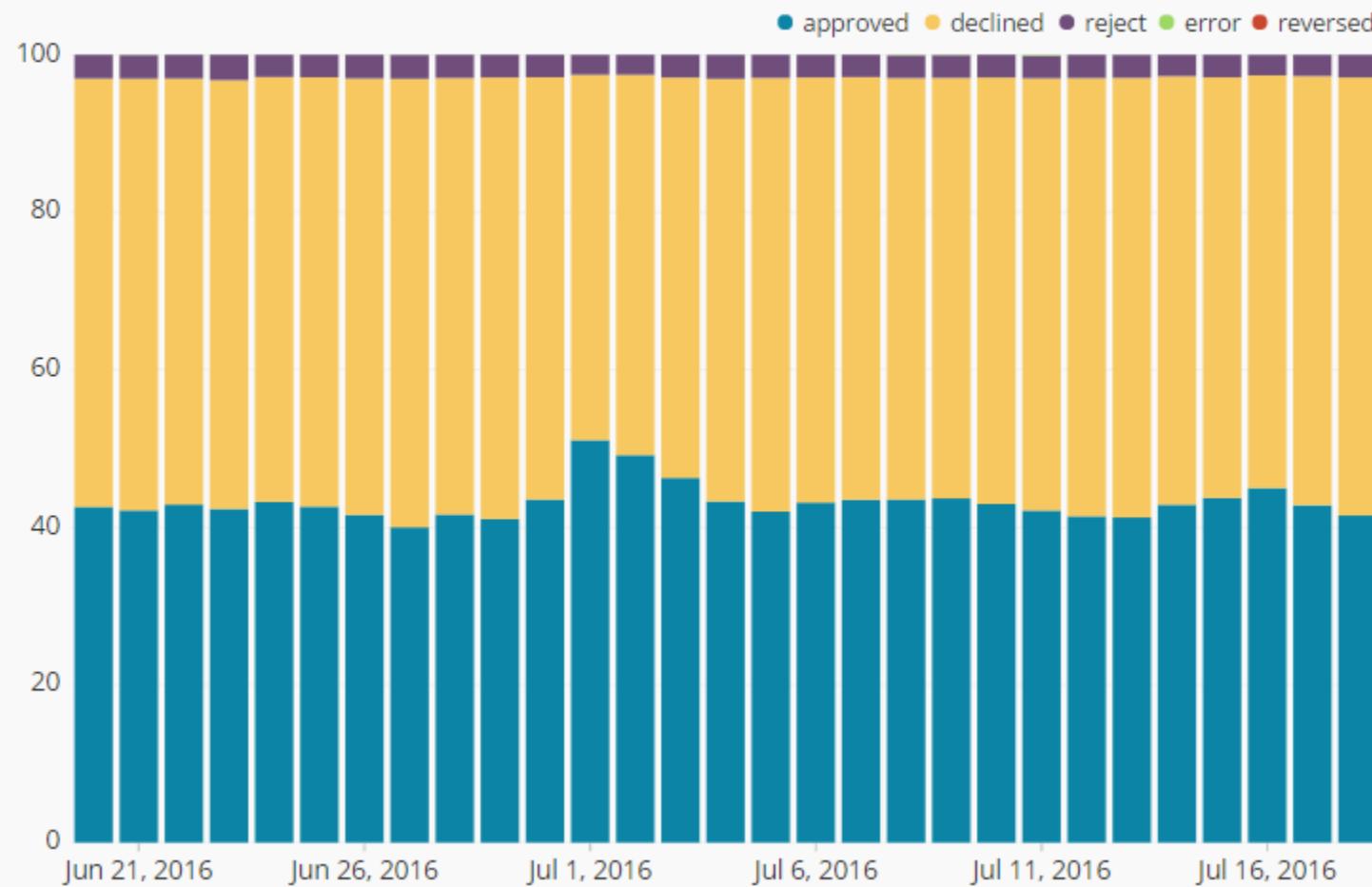
# Initial Order Approval

## Initial Order Approval Rate

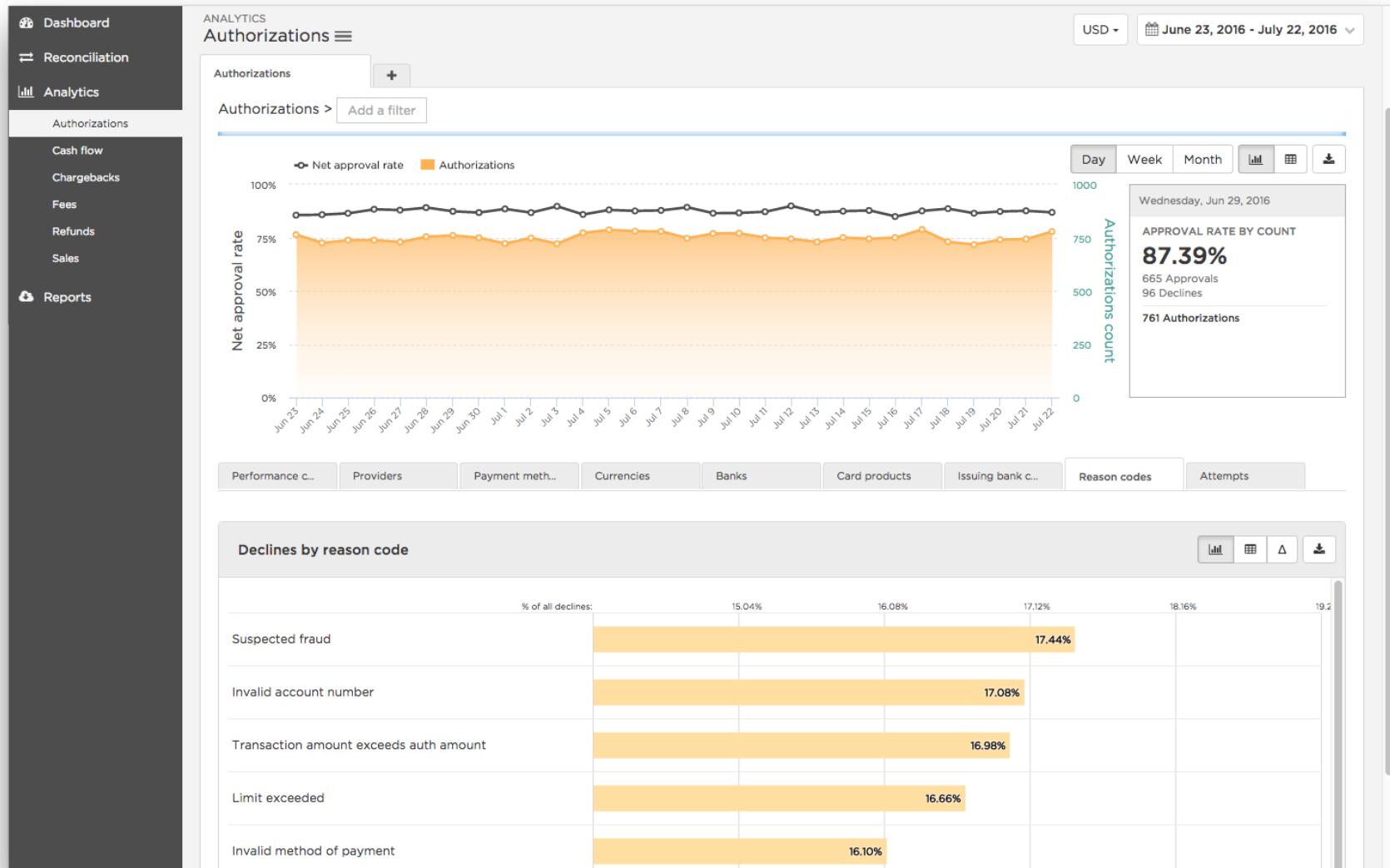


# Renewal Order Approval

## Renewal Approval Rate



# Declines by Reason Code



# Auth Rates by Attempt

ANALYTICS

Authorizations

Authorizations > Add a filter

Performance c... Providers Payment meth... Currencies Banks Card products Issuing bank c... Reason codes Attempts

Show cohort table

Date	All attempts	All retries	Initial attempt	1st retry	2nd retry	3rd retry	4th retry	5th retry	6th retry	7th retry
Total	87.40%	87.47%	87.21%	87.33%	87.74%	87.11%	87.80%	87.54%	87.58%	87.04%
Jun 23	85.73%	86.38%	83.85%	85.28%	88.85%	85.79%	87.60%	82.19%	84.09%	88.00%
Jun 24	86.93%	86.89%	87.05%	84.81%	86.51%	89.95%	84.07%	85.71%	98.18%	89.66%
Jun 25	87.40%	87.68%	86.62%	86.02%	88.85%	87.10%	86.21%	89.71%	95.74%	89.47%
Jun 26	88.53%	88.95%	87.34%	89.89%	89.93%	84.92%	92.44%	84.15%	89.80%	95.00%
Jun 27	87.27%	87.05%	87.89%	85.48%	89.86%	85.64%	89.26%	87.01%	84.62%	82.61%
Jun 28	88.40%	87.90%	89.82%	86.65%	89.15%	86.17%	91.89%	87.14%	90.20%	84.00%
Jun 29	87.60%	88.15%	85.98%	89.39%	88.50%	89.11%	85.37%	87.67%	84.91%	80.77%
Jun 30	87.87%	87.79%	88.07%	90.83%	86.00%	84.18%	88.60%	89.55%	85.42%	90.48%
Jul 1	88.40%	88.87%	86.91%	89.09%	89.53%	86.26%	92.14%	89.74%	86.79%	83.33%

# Trending Analysis

Dashboard

Reconciliation

Analytics

Authorizations

Cash flow

Chargebacks

Fees

Refunds

Sales

Reports

ANALYTICS

Authorizations

Authorizations > Add a filter

0% Jun 23 Jun 24 Jun 25 Jun 26 Jun 27 Jun 28 Jun 29 Jun 30 Jul 1 Jul 2 Jul 3 Jul 4 Jul 5 Jul 6 Jul 7 Jul 8 Jul 9 Jul 10 Jul 11 Jul 12 Jul 13 Jul 14 Jul 15 Jul 16 Jul 17 Jul 18 Jul 19 Jul 20 Jul 21 Jul 22

Performance c... Providers Payment meth... Currencies Banks Card products Issuing bank c... Reason codes Attempts

Approval rate by card product

Card product	Sunday 17-Jul	Monday 18-Jul	Tuesday 19-Jul	Wednesday 20-Jul	Thursday 21-Jul	Friday 22-Jul
Prepaid	+3.27% 86.34%	+4.83% 90.50%	+0.06% 90.56%	+0.18% 90.72%	-2.59% 88.37%	-3.11% 85.63%
Purchasing	+2.40% 86.47%	+5.01% 90.80%	-3.01% 88.07%	+1.31% 89.22%	-0.92% 88.40%	-2.57% 86.13%
Corporate Credit	+2.92% 87.72%	-1.67% 86.25%	+5.17% 90.71%	-6.50% 84.81%	+6.43% 90.26%	-7.43% 83.55%
VISA Electron	+9.71% 87.50%	+3.61% 90.66%	+0.48% 91.10%	-6.19% 85.45%	+2.30% 87.42%	-1.35% 86.24%
Debit	-3.00% 85.38%	-1.72% 83.91%	+5.40% 88.44%	-1.24% 87.34%	-1.66% 85.89%	-1.43% 84.66%
Credit	+1.20% 85.29%	+6.58% 90.91%	-9.16% 82.58%	+2.57% 84.71%	+4.21% 88.28%	+4.41% 92.17%
Electron Prepaid	+1.90% 88.82%	-3.07% 86.09%	+0.76% 86.75%	+0.36% 87.06%	+0.02% 87.08%	+5.65% 92.00%
Corporate Debit	-5.43% 85.53%	+2.39% 87.58%	+2.68% 89.93%	-2.38% 87.79%	-3.72% 84.52%	+4.79% 88.57%
Unknown	+8.91% 89.94%	-0.94% 89.09%	-1.87% 87.42%	+1.85% 89.04%	-3.29% 86.11%	-0.67% 85.53%

CHANGE OVER TIME

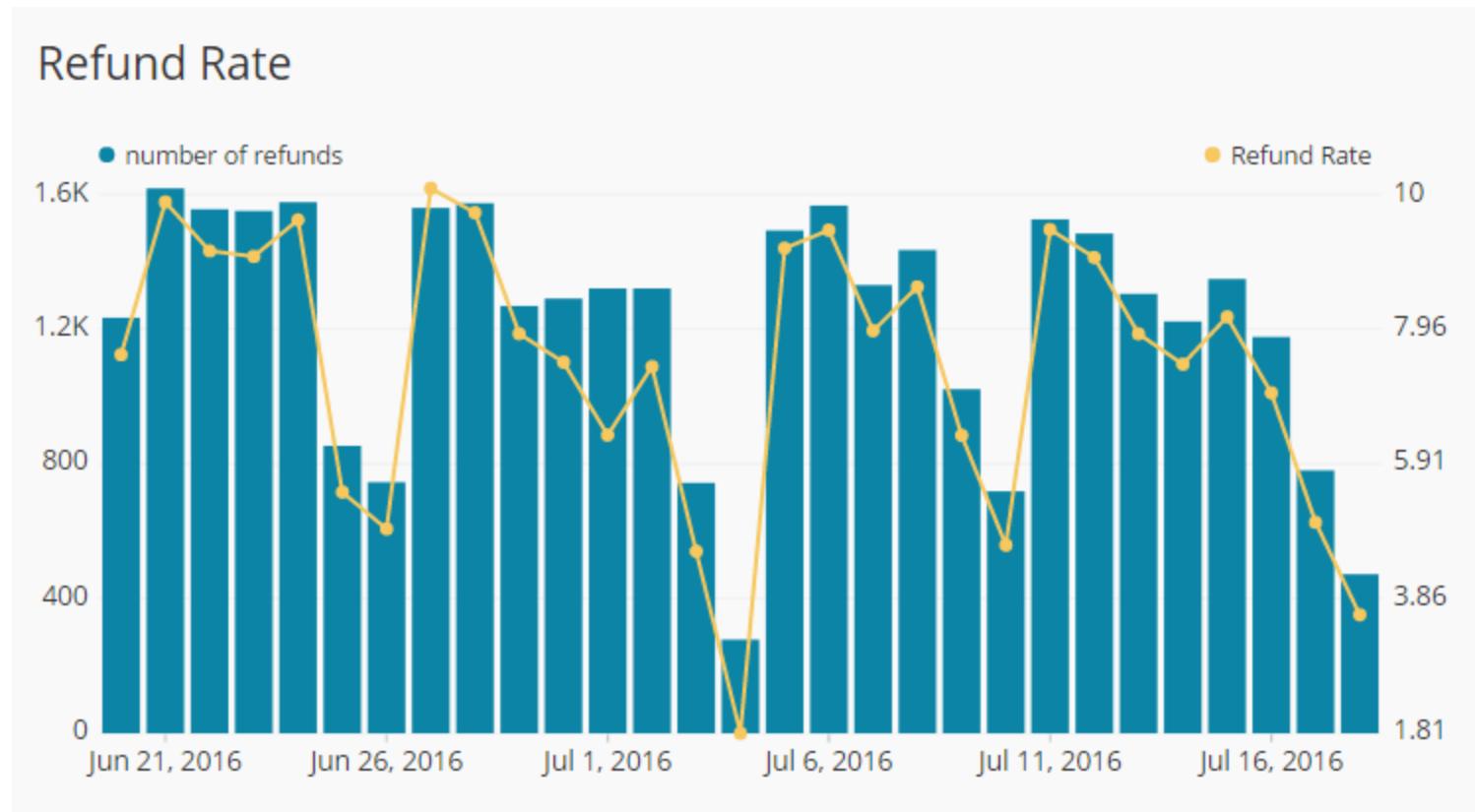
Change in Approval rate (by count)

Change period

Monthly Weekly Daily

Unit of change Percentage (%)

# Refund Rate



# Fees Detail

Dashboard

Reconciliation

Analytics

Authorizations

Cash flow

Chargebacks

**Fees**

Refunds

Sales

Reports

ANALYTICS

Fees

Streamline Chase

USD June 23, 2016 - July 22, 2016

Fees > Chase > Add a filter Add

Effective rate

Jun 23 Jun 24 Jun 25 Jun 26 Jun 27 Jun 28 Jun 29 Jun 30 Jul 1 Jul 2 Jul 3 Jul 4 Jul 5 Jul 6 Jul 7 Jul 8 Jul 9 Jul 10 Jul 11 Jul 12 Jul 13 Jul 14 Jul 15 Jul 16 Jul 17 Jul 18 Jul 19 Jul 20 Jul 21 Jul 22

\$0K \$20K \$40K

Friday, Jul 22, 2016

EFFECTIVE RATE  
**2.28%**

\$47,000 Total sales

\$363 Provider fees

\$361 Assessment fees

\$350 Interchange fees

\$1,074 Total fees

Performance cards Fee details Currencies Payment methods

Fees by fee detail

Fees paid:	\$1,363	\$2,038	\$2,712	\$3,387
Chargeback/ECP Return/D...	\$3,692			
Processor				
Deposit Fees - Settled Dep...	\$3,525			
Processor				
Discover Sale Assessment	\$1,822			
Assessment				
Discover Data Usage	\$1,804			
Assessment				

Showing 4 out of 22 View All

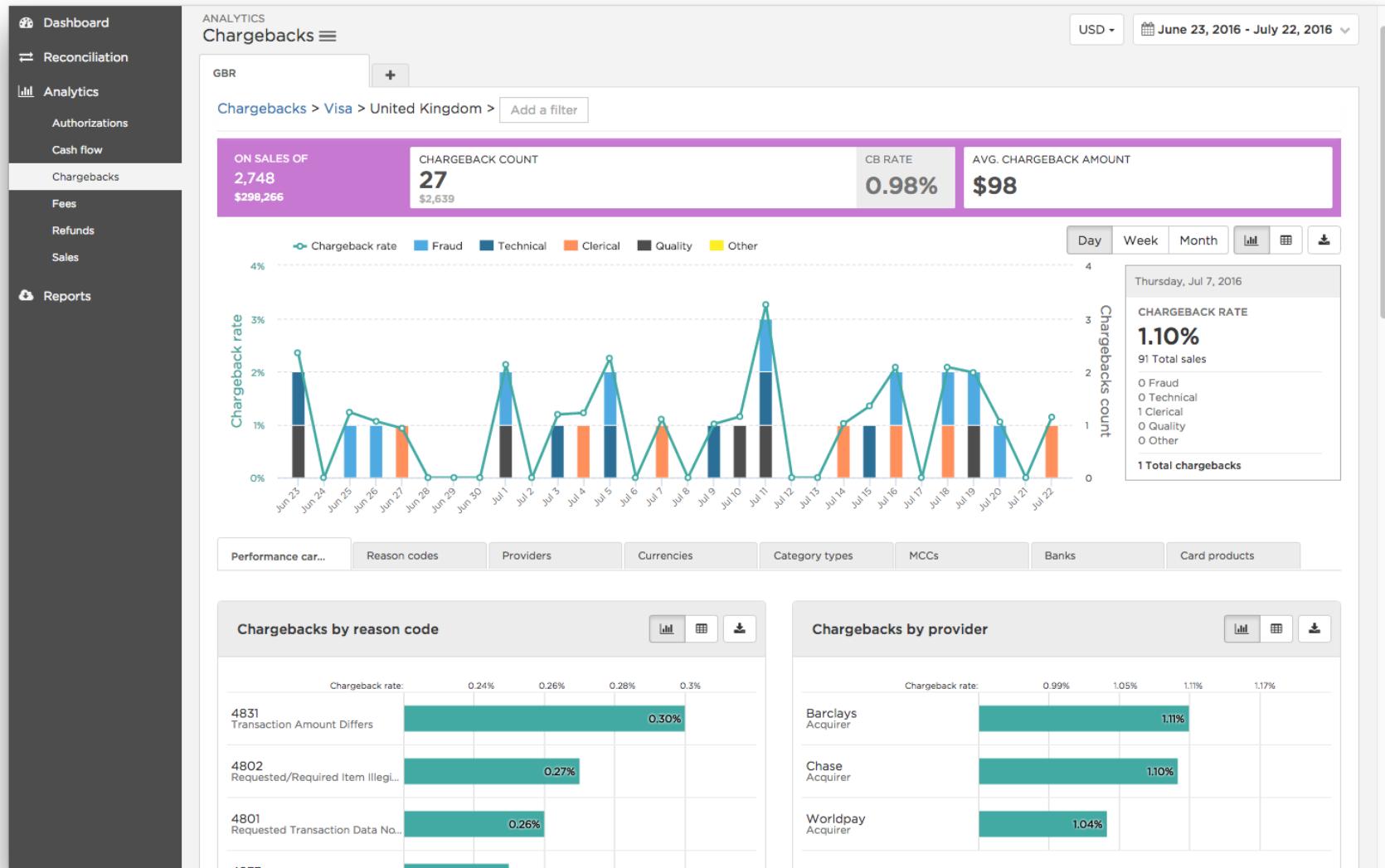
Fees by currency

Effective rate:	2.09%	2.18%	2.27%	2.36%
USD	2.24%			
Processor				
GBP	2.22%			
Processor				
EUR	2.22%			
Processor				

Showing 3 out of 3

Fees by payment method

# Chargebacks by Reason Code



# Summary

- **Where is the data?**
- **Decisions, decisions, decisions...**
- **Make it Accessible, Informative, and Actionable**

# PANEL QUESTIONS

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If you have any questions about the presentation, go to our LinkedIn Group ([the Payments Education Forum](#)) and request an invitation (this is a closed group specifically for the payments industry).