



# 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**

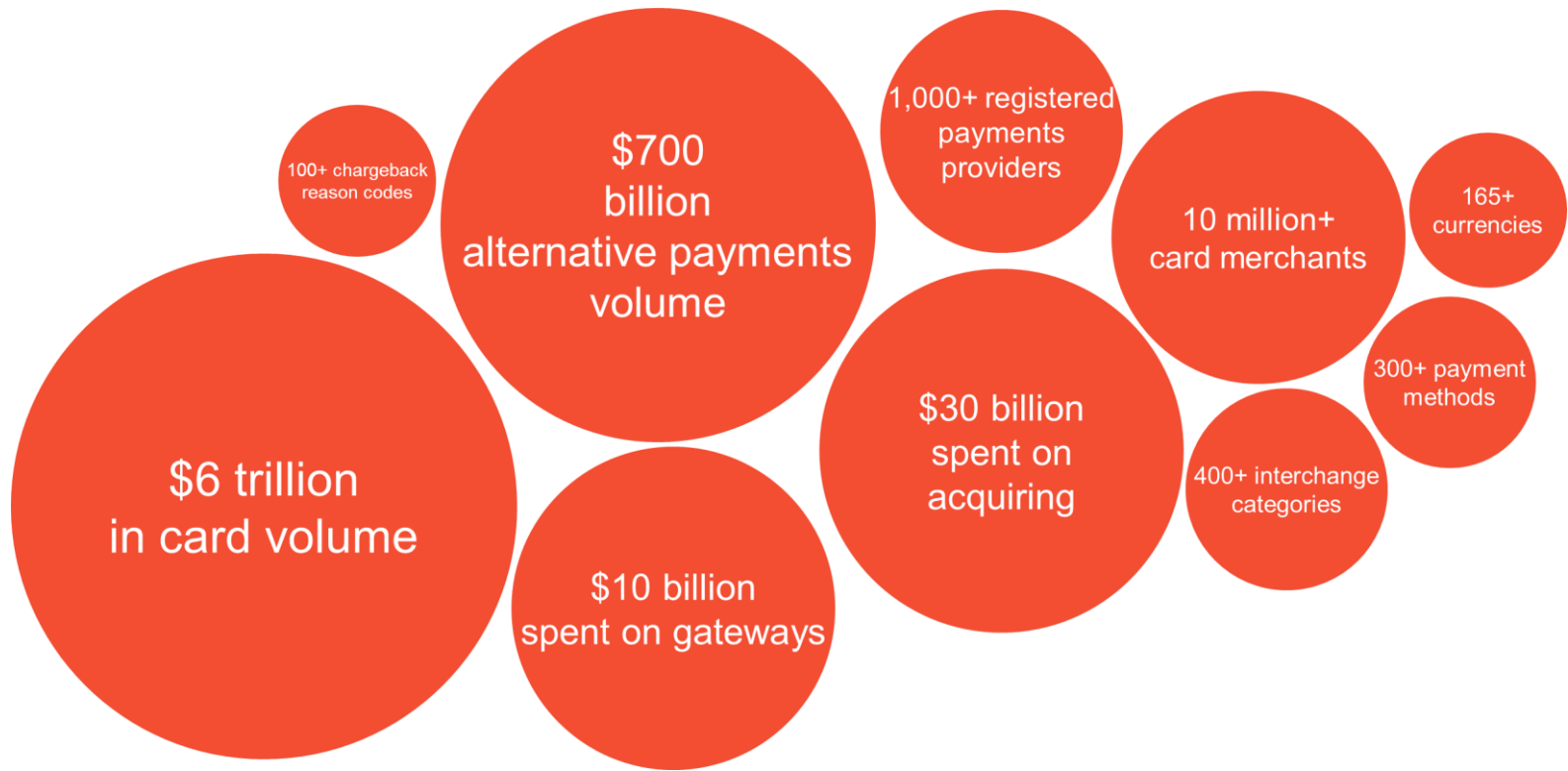
**Compliance**

**Customer Service**

**Performance**

**Opportunity Identification**

# Payments Data is Everywhere and Increasing Exponentially

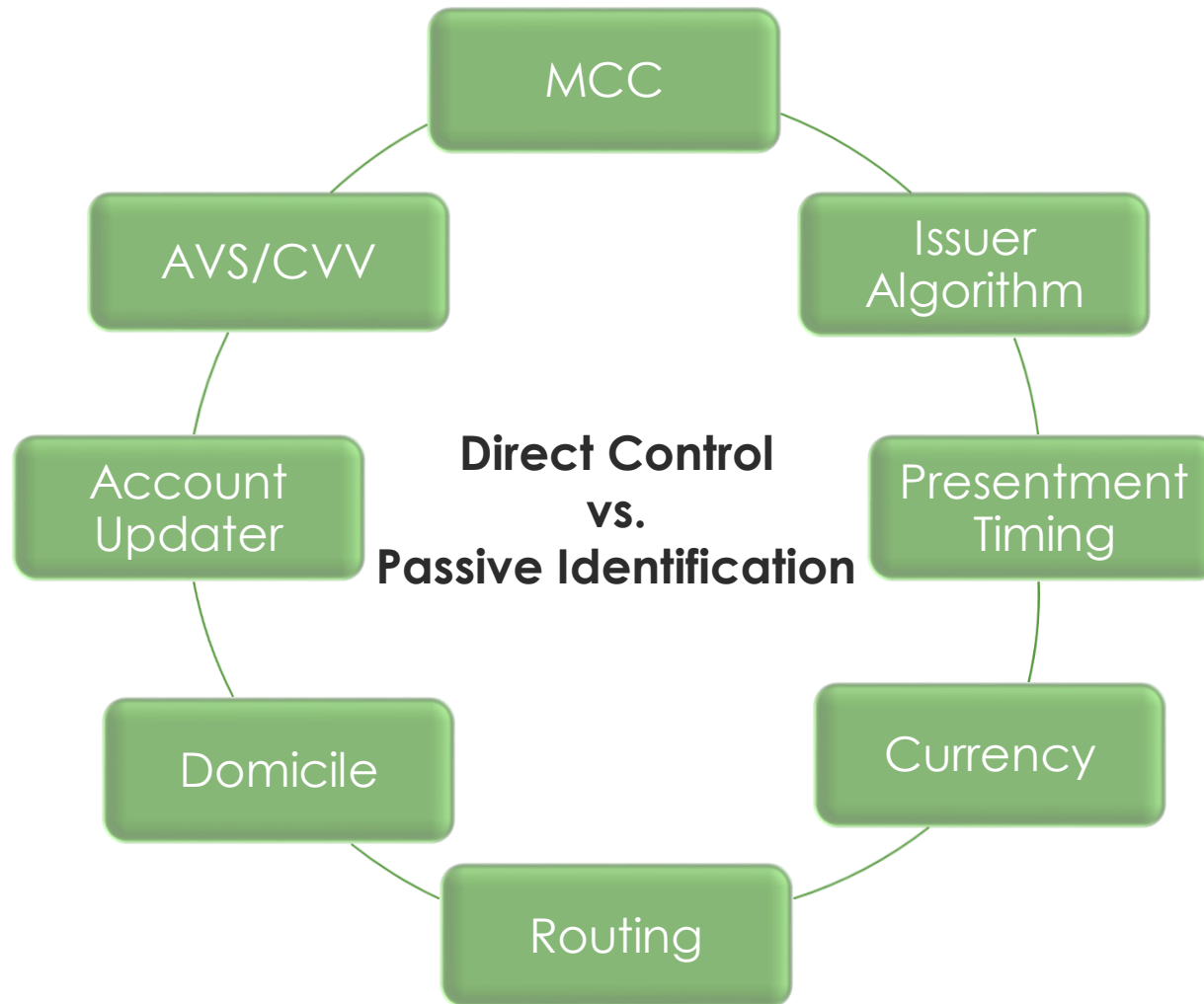


eCommerce volume  
projected to be up  
236%  
from 2012 to 2017.

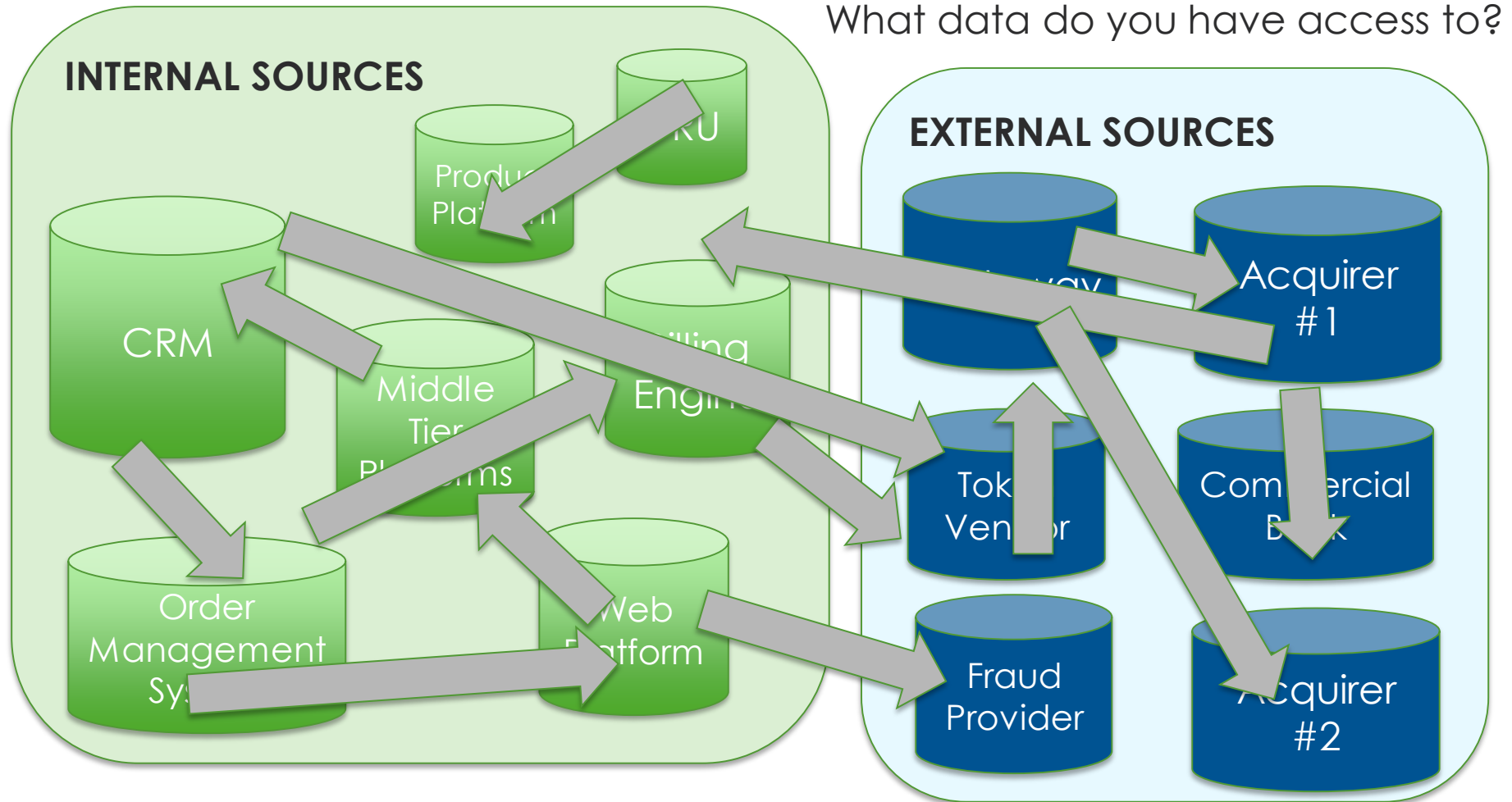
Alternative payments usage  
projected to be up  
over 323%  
from 2012 to 2017.

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

# Factors Affecting Success



# Where is Your Payments Data?



What data can your vendors provide?

# Creating the Data Store

## Data Gathering

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

## Cubes/Views

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

## Data Normalization

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

## 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

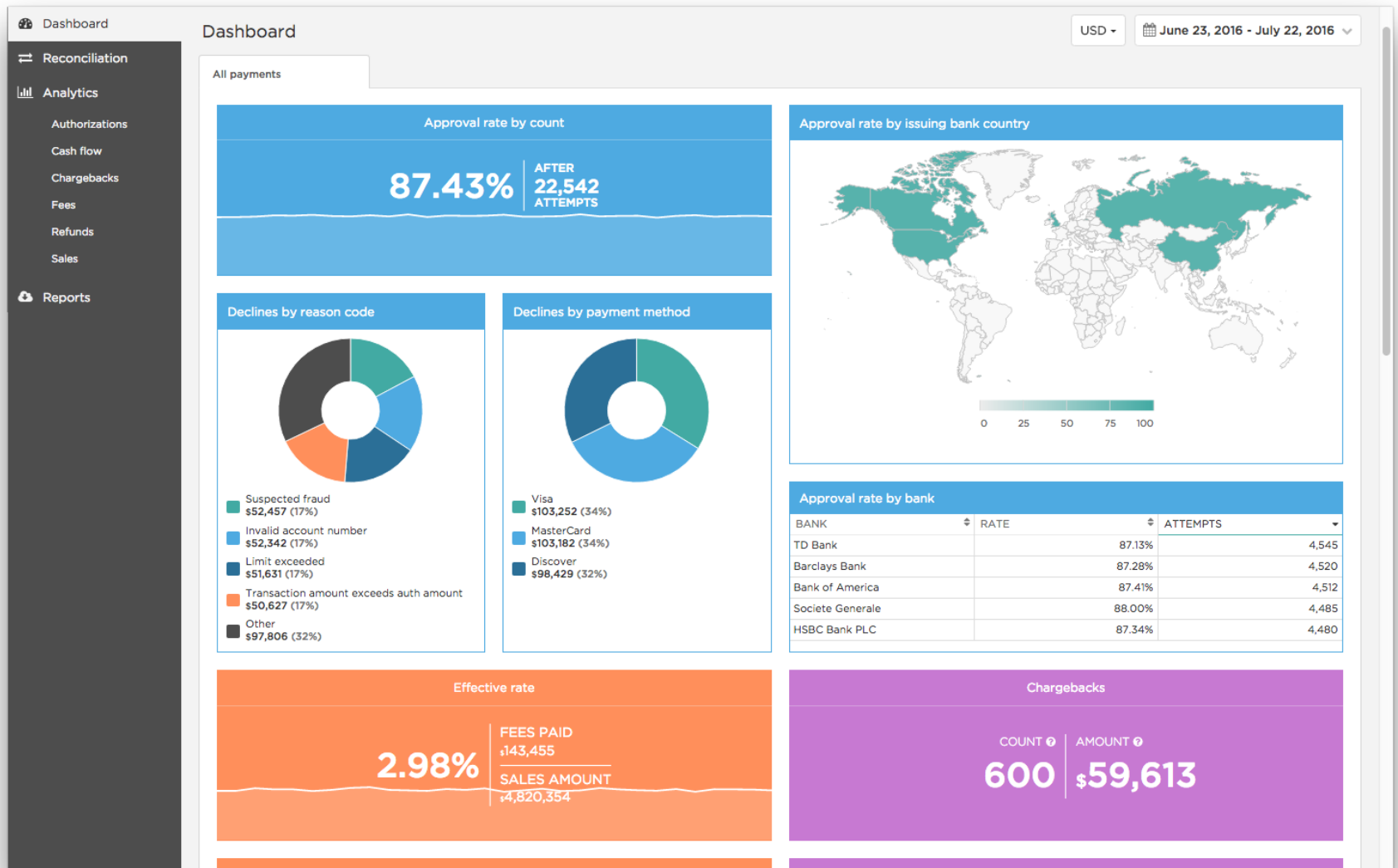
First Attempt/ Auth Rate	Cumulative Attempts	Cash	Running
80.2%	87.7%	83.8%	82.8%



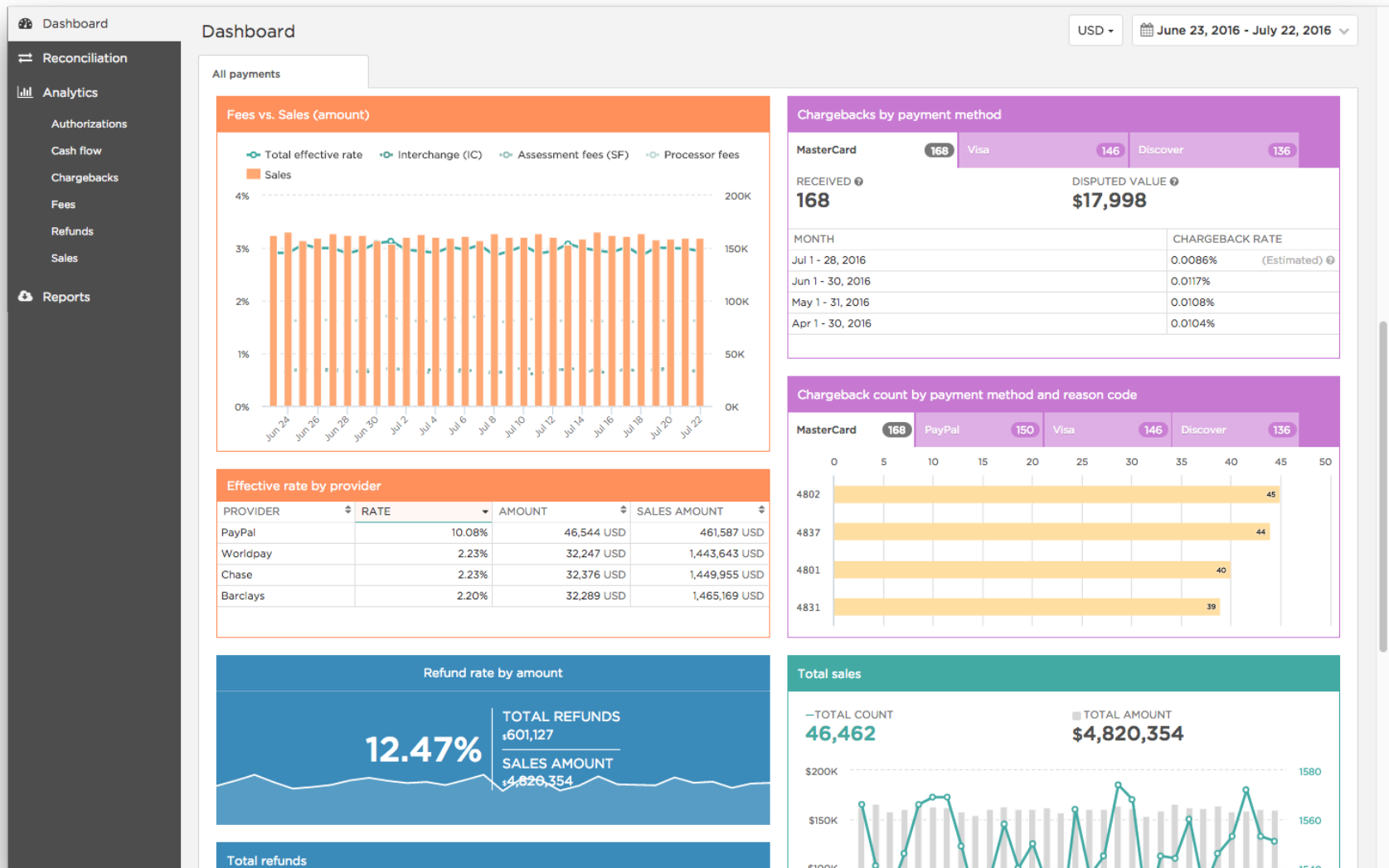
# Slicing and Dicing

- 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

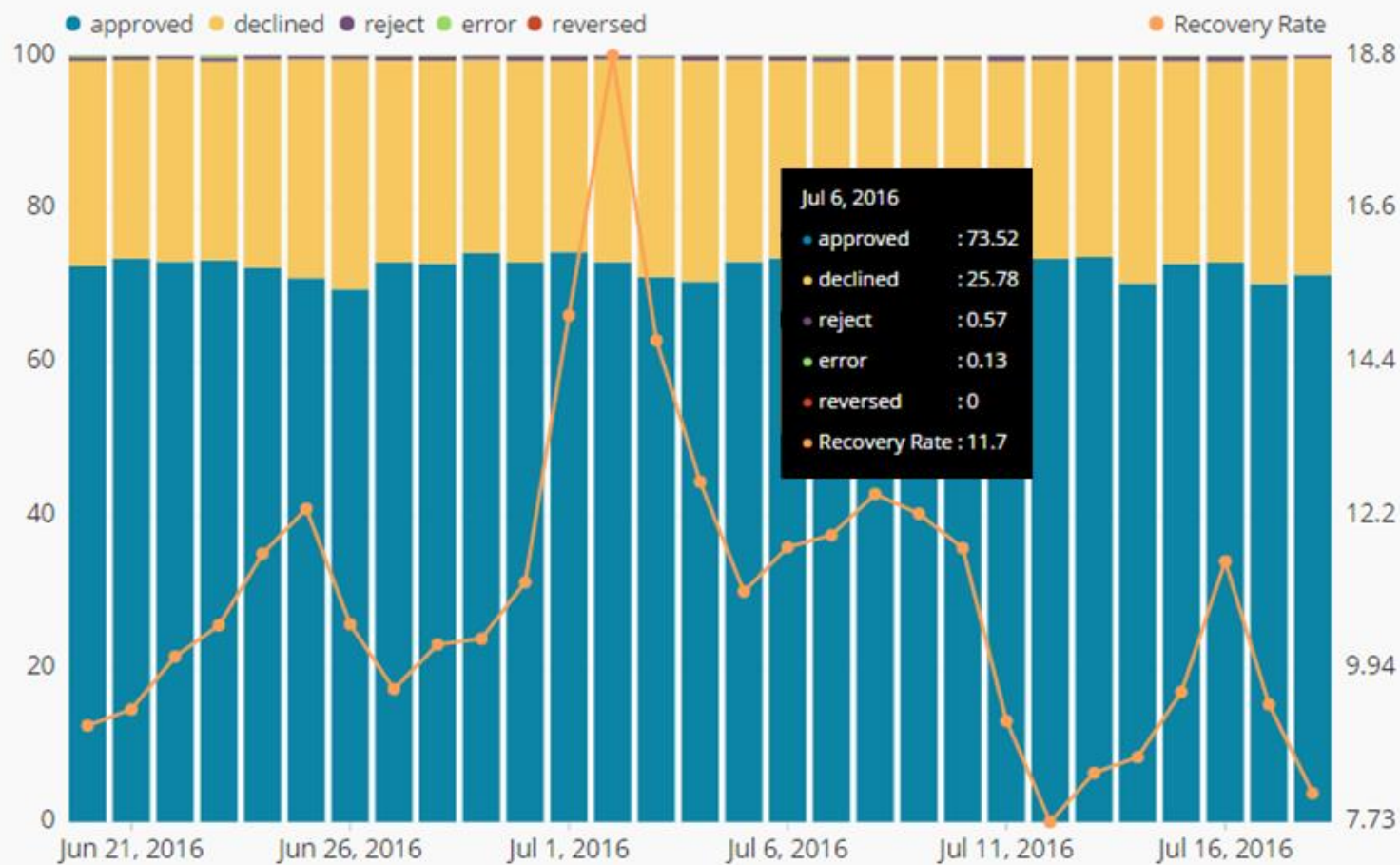


# Drill Down Dashboard



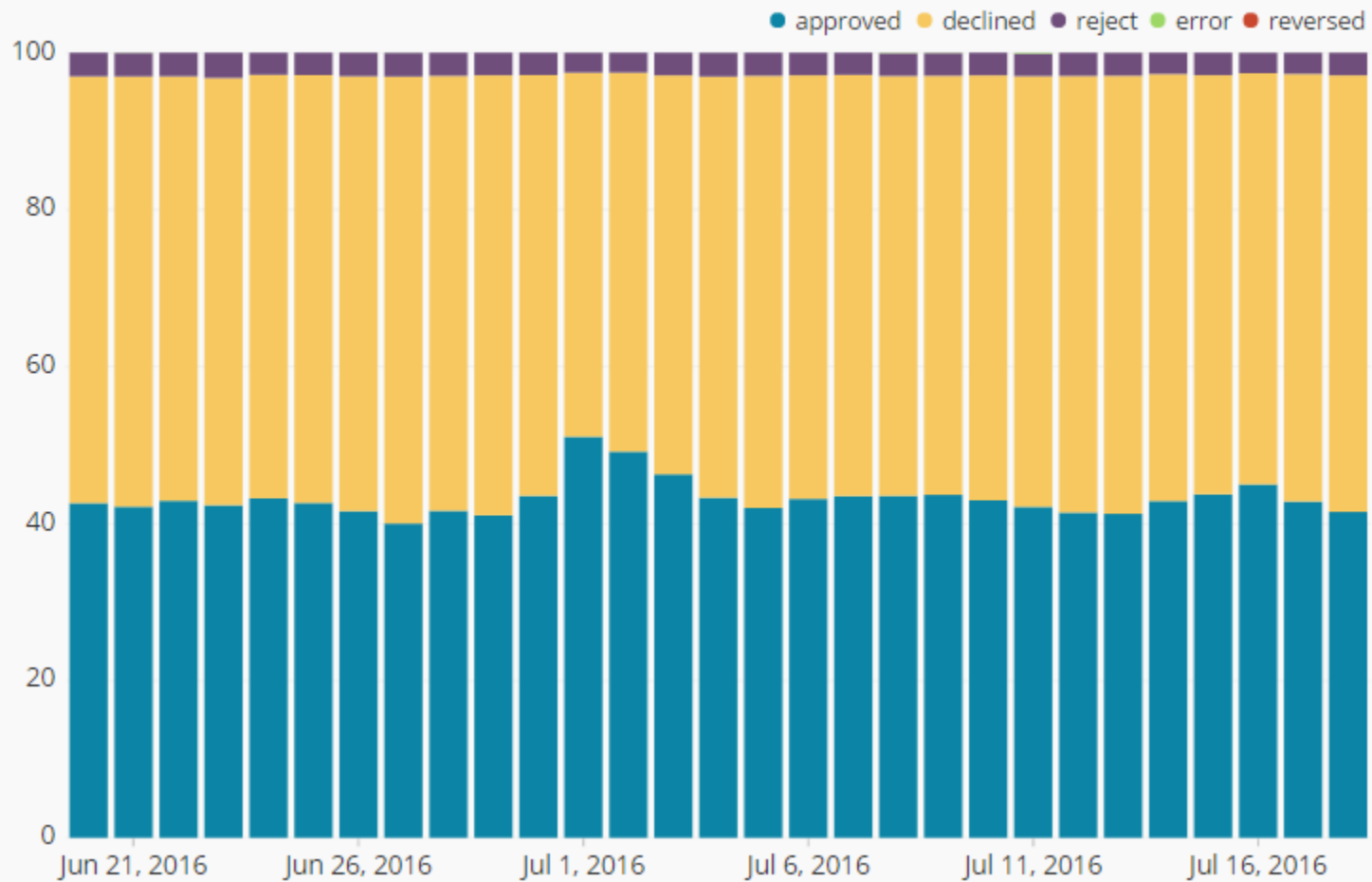
# Initial Order Approval

## Initial Order Approval Rate

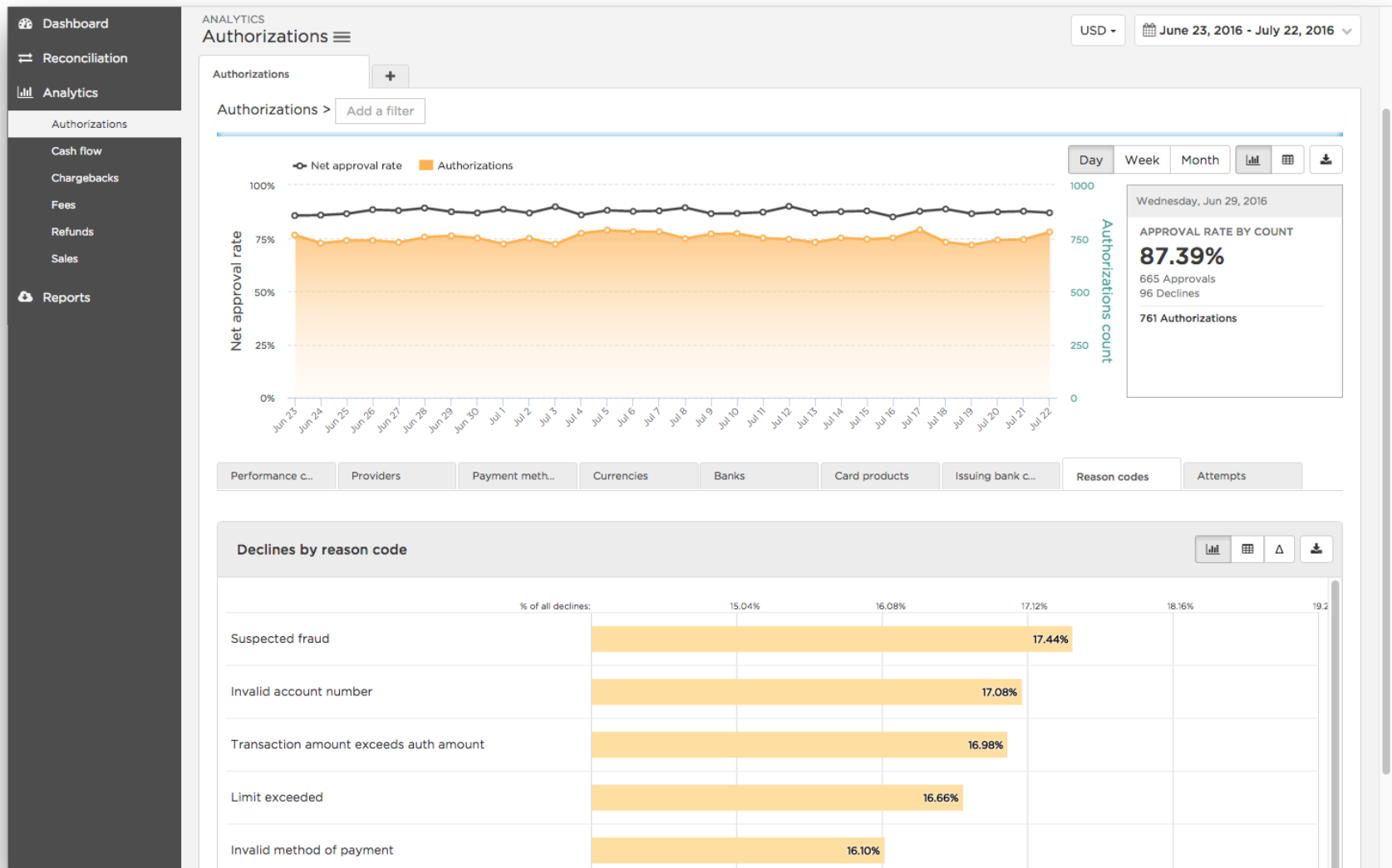


# Renewal Order Approval

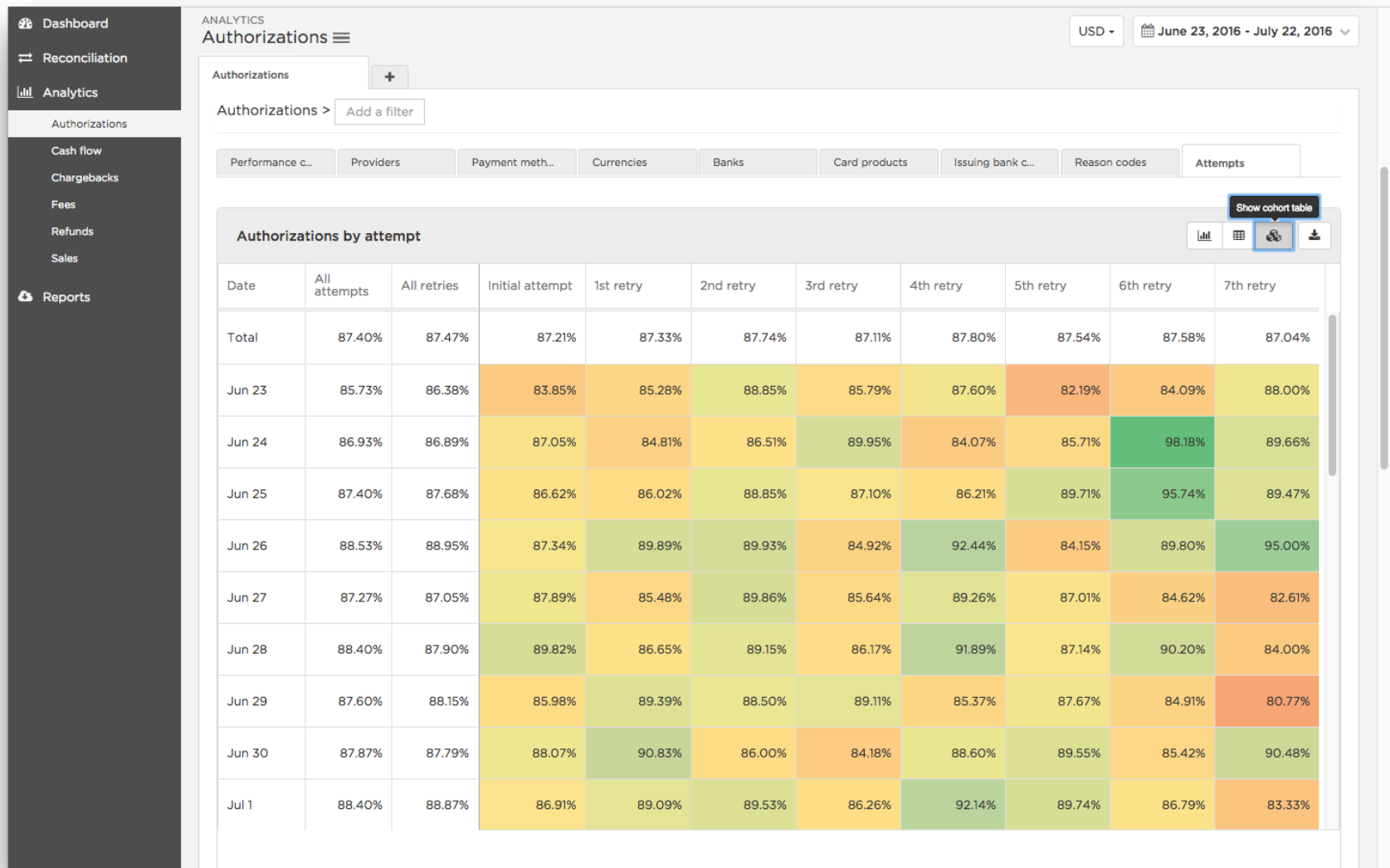
Renewal Approval Rate



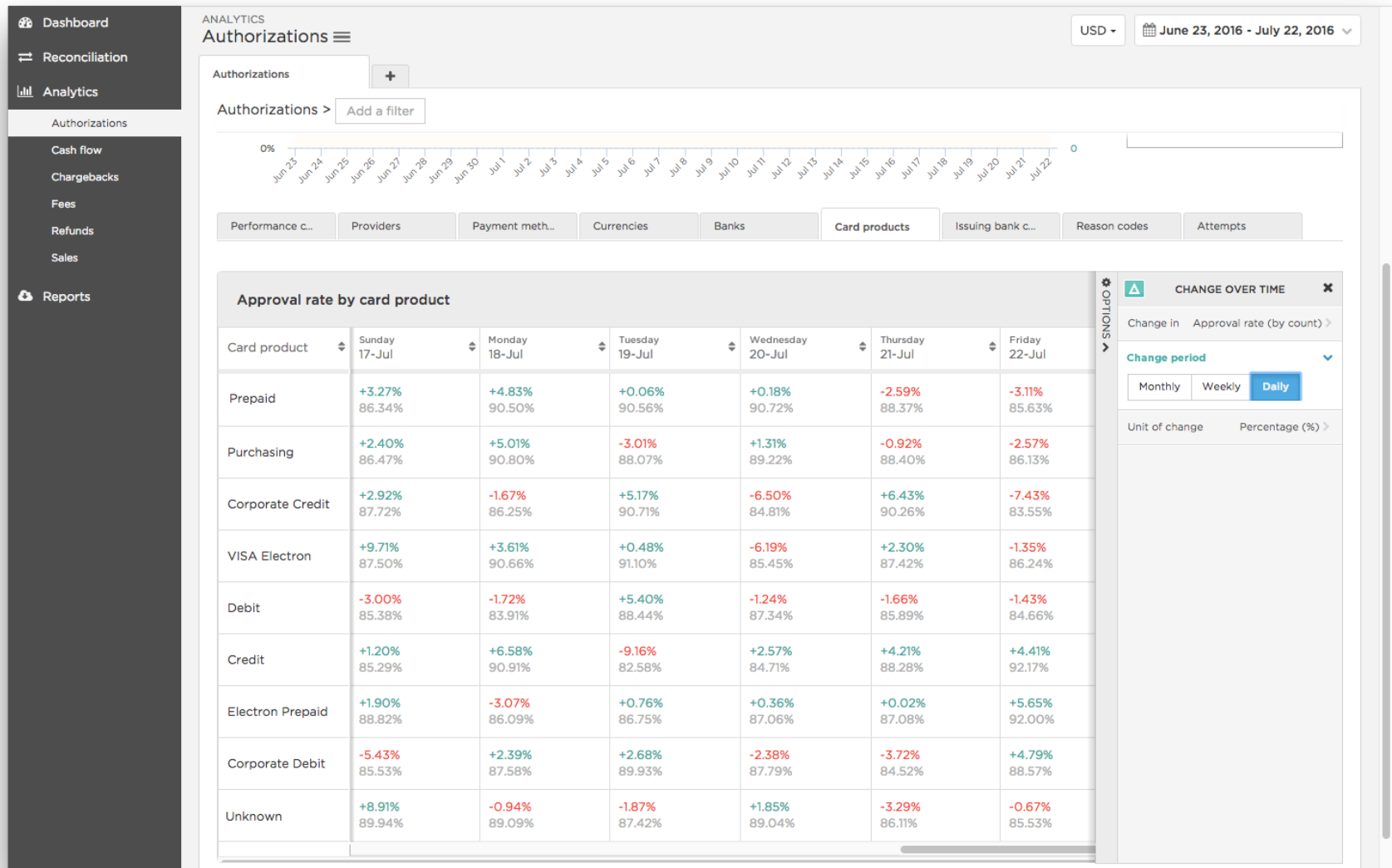
# Declines by Reason Code



# Auth Rates by Attempt

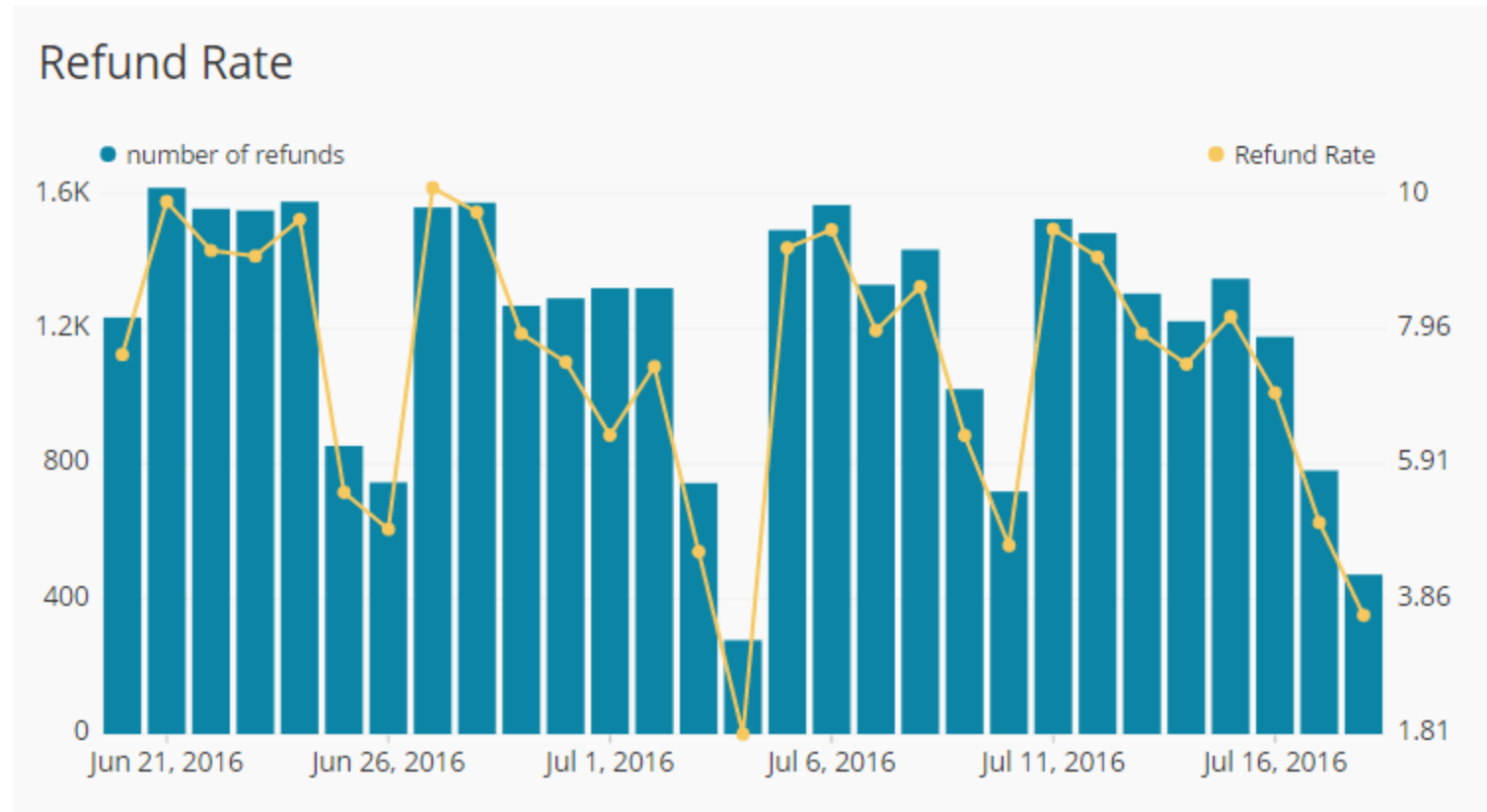


# Trending Analysis

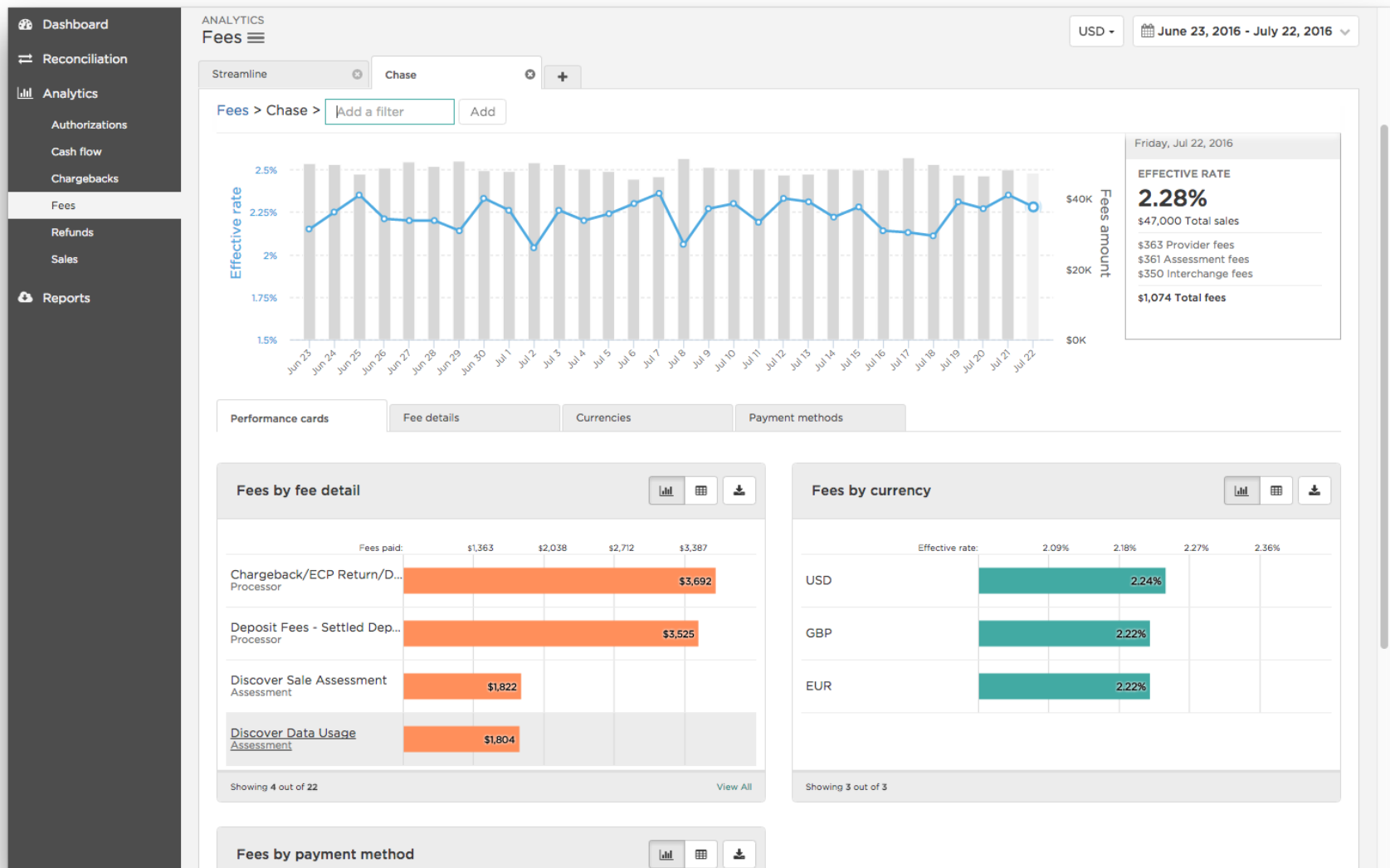




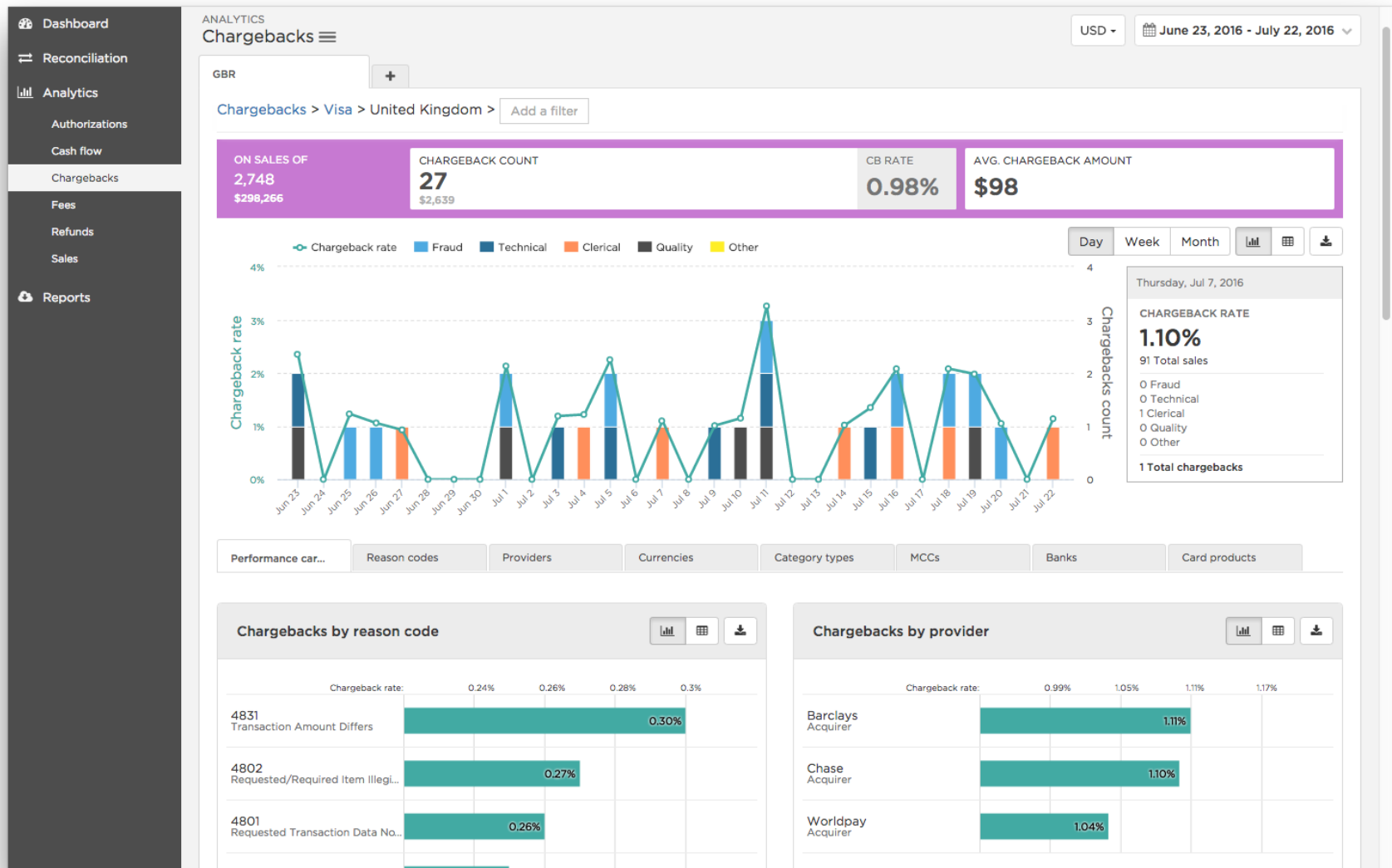
# Refund Rate



# Fees Detail



# 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).