

Visa Analytics Platform

Powerful payments intelligence for better decision making

Manage risk

Understanding authorisation performance by monitoring decline trends and decline reason codes, disputes volume, and approval rates can help financial institutions optimise authorisation controls and improve customer experience.



Visa Analytics Platform

Visa Analytics Platform puts these transactions insights at your fingertips – empowering a variety of users across your organisation to make faster, more informed business decisions.

Whether you are a data analyst or an executive, Visa Analytics Platform can help you easily gain insights on:



Approval and decline rates



Decline response codes

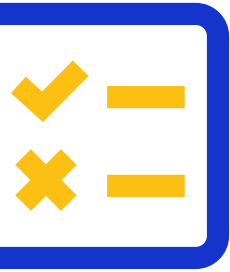


High-risk merchant category codes (MCCs)

As-Is Disclaimer. The information contained herein ("Information") and recommendations are provided "AS-IS" and intended for informational purposes only and should not be relied upon for operational, marketing, legal, technical, tax, financial or other advice. Visa Inc. neither makes any warranty or representation as to the completeness or accuracy of the information within this document, nor assumes any liability or responsibility that may result from reliance on such information. The information contained herein is not intended as investment or legal advice, and readers are encouraged to seek the advice of a competent professional where such advice is required.

Best Practices Disclaimer. Recommended marketing materials should be independently evaluated in light of your specific business needs and any applicable laws and regulations. Visa is not responsible for your use of the marketing materials, best practice recommendations, or other information, including errors of any kind, contained in this document.

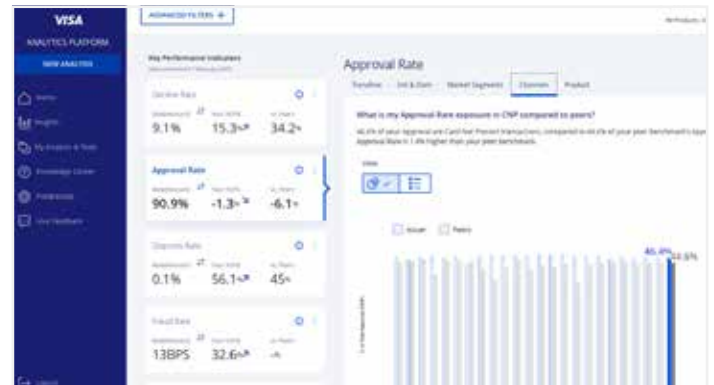
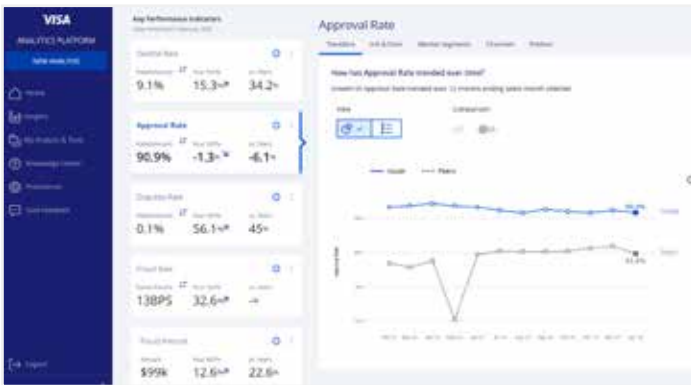
Confidentiality Disclaimer. This document is furnished to you solely in your capacity as a client of Visa and/or a participant in the Visa payments system. By accepting this presentation, you acknowledge that the Information is confidential and subject to the confidentiality restrictions contained in the Visa Core Rules and Product and Service Rules or other confidentiality agreements, which limit your use of the Information. You agree to keep the Information confidential and not to use the Information for any purpose other than in your capacity as a customer of Visa or as a participant in the Visa payments system. The Information may only be disseminated within your organisation on a need-to-know basis to enable your participation in the Visa payments system. Please be advised that the information may constitute material non-public information under U.S. federal securities laws and that purchasing or selling securities of Visa Inc. while being aware of material non-public information would constitute a violation of applicable U.S. federal securities laws.



What is your portfolio approval rate and how do you compare against peers?

Use the Risk & Operations Insight Page to review your performance. For example:

- Your approval rate has decreased 1.3% YoY and you are behind your peers.
- 46.4% of your approvals are card not present (CNP) transactions and your approval rate for CNP transactions is 1.8% higher than your peers.



What are your top decline response codes?

Using the Authorisation Analysis Report to review:

- Top decline response codes. In this example, suspected fraud, not sufficient funds, and do not honor code are the top three decline reasons for card not present transactions in international.
- Decline response codes by categories. In this example, 2.34% of declined transactions in Jan'22 were assigned a generic response code.





What are your top high-risk MCCs?

Use the Risk Insights Dashboard to review:

- Top MCCs with higher fraud volumes. For each MCC, you can view the percentage of transactions with a high-risk score to set rules to help reduce fraud losses.
- Top MCCs based on high-risk transactions. In this example, Digital Goods/Books/Movie/Music MCC has the highest fraud amount of \$77,450 with 8.04% high-risk transactions (risk score > 50) and average ticket size of \$397.18. Authorisation rules can be set on Digital Goods/Books/Movie/Music MCC to decline the high-risk transactions (risk score > 50) to reduce fraud.



Additional Insights

Use the 3-D Secure (3DS) Authorisation Analysis Report to analyse authorisation performance by 3DS vs non-authenticated transactions.



To learn more:



Contact your Visa Account Executive | Email at VisaAnalyticsPlatform@visa.com | Visit visa.com/analyticsplatform