VISA

Cardholder Behavior

⚠ Reduce Fraud

🛡 **Manage Risk**

Portfolio Performance

Merchant Performance

Visa Analytics Platform
Powerful payments intelligence for better decision making

Manage risk

Understanding authorization performance by monitoring decline trends and decline reason codes, disputes volume, and approval rates can help financial institutions optimize authorization 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 organization 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:

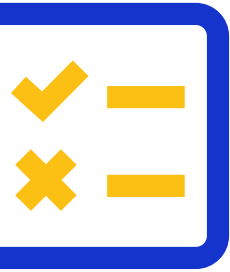**Approval and decline rates**

Decline response codes

High-risk merchant category codes (MCCs)

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.
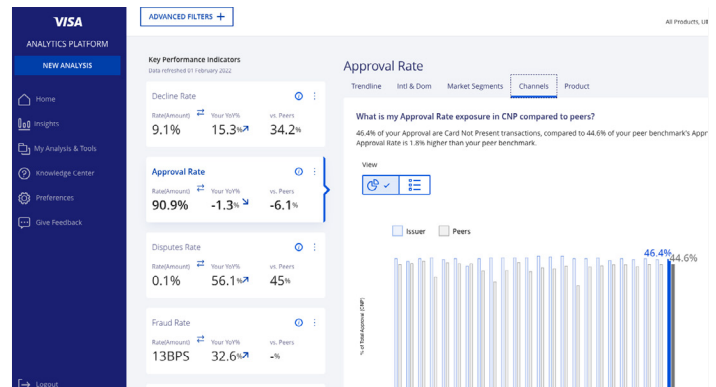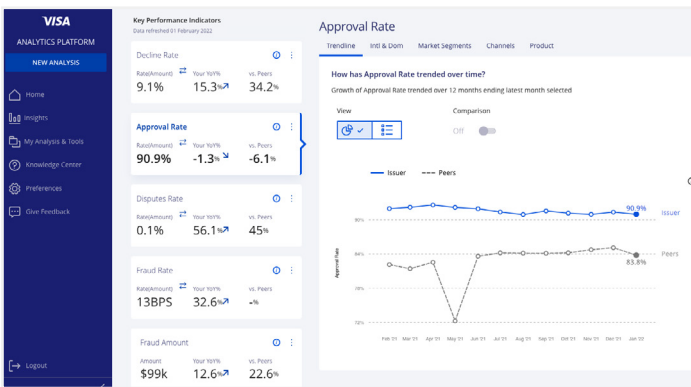
What are your top decline response codes?

Using the Authorization 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.
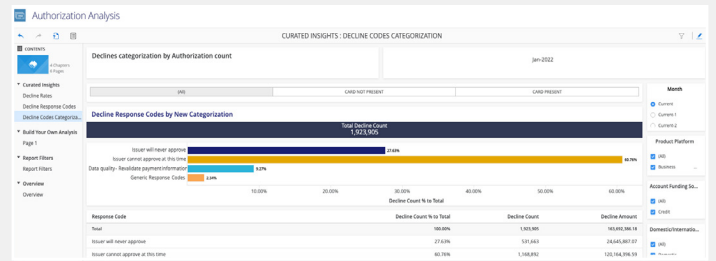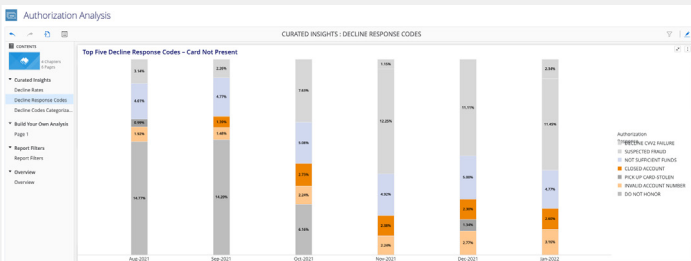
What are your top high-risk MCCs?

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. Authorization rules can be set on Digital Goods/Books/Movie/Music MCC to decline the high-risk transactions (risk score > 50) to reduce fraud.
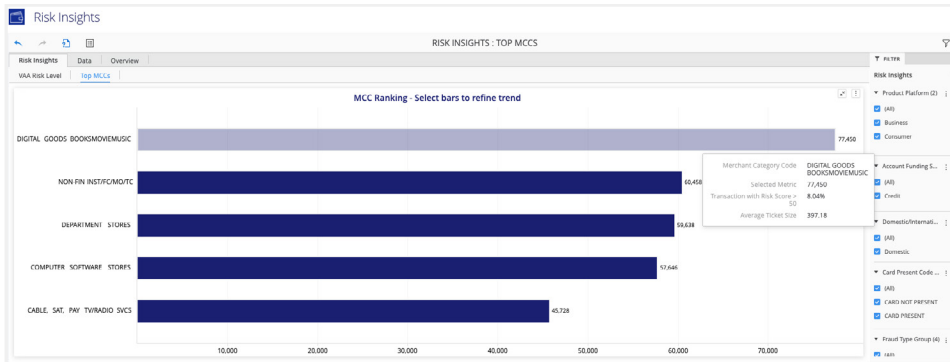
Additional Insights

Use the 3-D Secure (3DS) Authorization Analysis Report to analyze authorization performance by 3DS vs non-authenticated transactions.

To learn more:

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

VISA