

## 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**

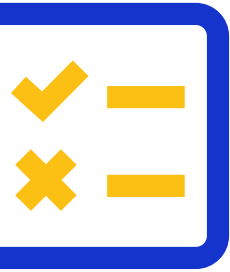


**High-risk merchant category codes (MCCs)**

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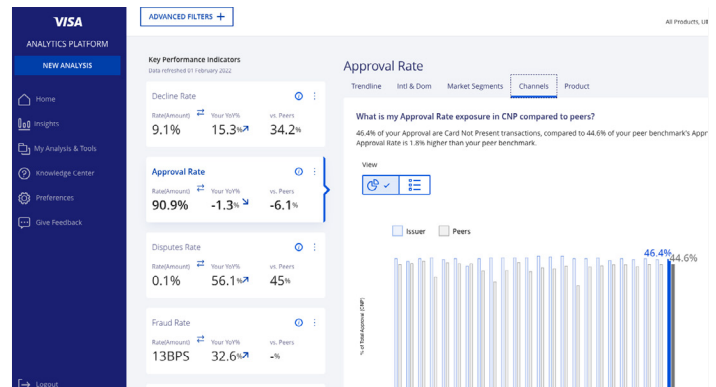
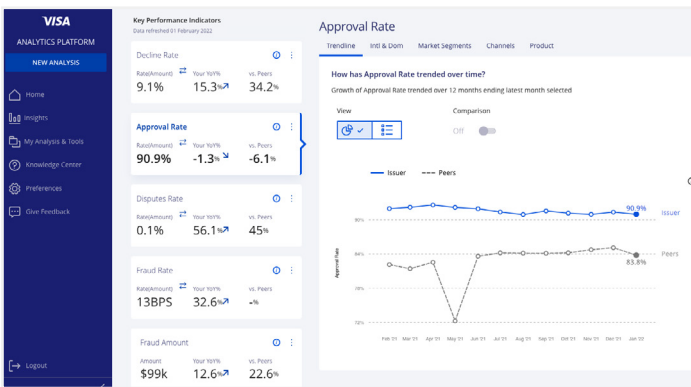
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# What is your portfolio approval rate and how do you compare against peers?

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

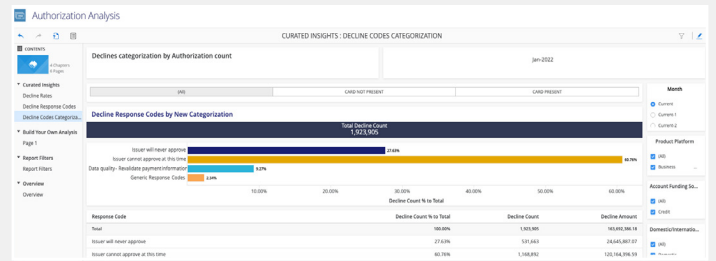
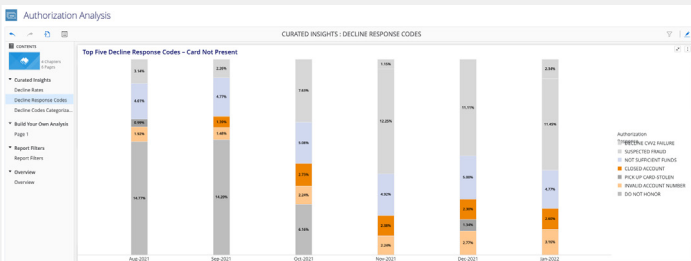
- Your approval rate has decreased 1.3% YoY and you are behind your peers.
- 46.4% of your approvals are card not present (CNP) transactions and your approval rate for CNP transactions is 1.8% higher than your peers.



# 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.



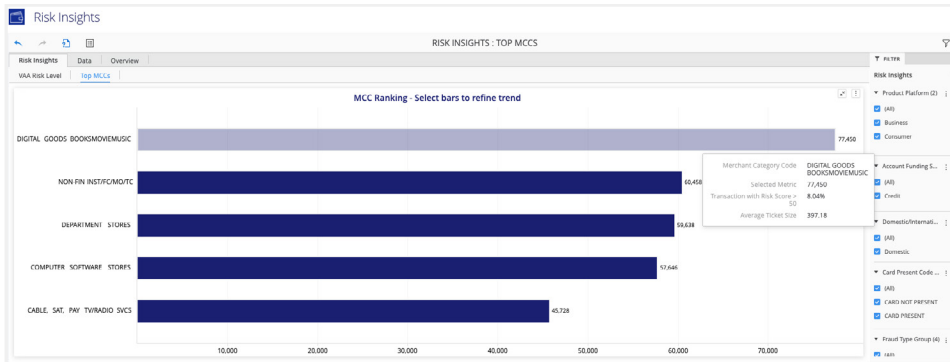
\*The data on this page are used for illustration only and do not reflect actual Visa data.



## 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](mailto:VisaAnalyticsPlatform@visa.com) | Visit [visa.com/analyticsplatform](https://visa.com/analyticsplatform)