



# **Strengthen merchant relationship and reduce churn using merchant portfolio management solution**

## **Description**

The solution provides both proactive and reactive approaches to make sure risk, growth and retention are considered to track data for effective profitability management. The Acquirer can analyze based on segmenting merchants, their transaction feeds and any reduction in their transaction patterns which serves as an indicator for leaving.

## **Challenge**

- There are about million devices in the field and approx million transactions per day, data is daily pushed to data center from end point devices and further extracted to excel for analysis. Customer requires a centralized data store and business analytics tool for analysis.
- Track growth & retention, analyze data that allows payment providers to see about the merchant services and identify potential problem before attrition begins. Retain existing clients and proactively addressing their concerns.
- Identifying potential merchants for giving discounts, measure growth and retention. Monitor details of transaction performed on merchant devices to generate settlement reports to share to the bank and merchant and avoid any penalty.
- Increased visibility and detailed analytics to give more control over the payments environment, allowing quickly

spotting patterns, solving problems and ensuring successful deployments.

## **Solution**

- Integrate Data from multiple sources with proper data orchestration workflows, Centralized data warehouse for single point of truth for near real-time reporting and Reduced Overload to OLTP systems by providing analytics on top of data warehouse.
- Provides a high level overview of total devices, active merchants, acquisition rate and revenue for the year, capable to drill down to category, zone and demographic region. Effective customer retention analysis and track customer retention rates by category, transaction bucket, period and demography.
- Analyze merchant attrition rate by category, transaction and demography, detailed reporting on network inconsistencies and bank initiated de-install. This helps to see where you are going wrong and target the specific customers who are leaving.
- Analyze merchant's transaction trends to identify potential customer, thus provide merchant discounts rate for the transaction services which increases customer satisfaction and customer retention.

## **Benefits**

- Better data tracking for effective profit manageability, detailed transaction information, trending and analytical reporting. Identify all possible factors that relate to merchant attrition which can show if there is danger of leaving.
- Increased customer retention rates by 20% and reduced spends to acquire new merchants to replace the one you have lost. Respond to customer needs through targeted, compelling value propositions and address operational and technology gaps
- Complete visibility and detailed analytics to give you control over your payments environment. Allowing you to quickly spot and solve problems to ensure successful deployments and optimal performance to improve customer satisfaction and grow revenue streams while streamlining operational costs
- Centralized data warehouse with near real time analysis, flexibility to perform OLAP analysis with no IT dependencies with self- service capabilities and reduced overhead on OLTP system