

Interchange revenue boosted by \$100k across a small business portfolio

A top 20 U.S. financial institution client utilizes Visa Analytics Platform's versatile platform to address ongoing reporting needs. The ability to retrieve relevant data to support key decision-making enables them to quickly make informed choices across different scenarios.



Challenge

While using Visa Analytics Platform to review its small business card performance, the client noticed that their small business card interchange revenue was extremely low. This caused them to reexamine the card portfolio.

After reviewing the Visa Analytics Platform data, the issuer noticed many of their small business cards had no Registered Program Identification Number (RPIN) association, and thus were not included in spend assessments. This resulted in missed interchange revenue opportunities for the client.

More about program identification

One method that U.S. financial institutions use to distinguish between different card levels within the Visa system is with a RPIN. Typically, RPINs are used to identify separate rewards card programs.

In 2015, a one-time change in Visa's Small Business spend assessment methodology allowed non-rewards cards, which were previously unqualified, to now be evaluated base on card spend.



Impact

Visa Analytics Platform played a critical role in allowing the client to implement new RPINs for their small business cards and track the impact on interchange return.



Led to an additional 3% return across its small business portfolio



Resulted in \$100k of additional interchange revenue per year



A similar exercise with another issuer produced an impact of several million dollars of additional interchange revenue per year

Contact your Visa account executive or email dataproduts@visa.com to learn more about Visa Analytics Platform or to request a demo.