



INETCO Solutions for Card Analytics

Discover new opportunities to increase customer engagement, reduce fraud and improve profitability — across all your card schemes and banking channels

Enhance your card program performance with customer transaction data

Card program success is often tied directly to understanding customer spending habits, reducing the risk of fraud and managing operational performance — across all card schemes and banking channels.

This is why it is time to make easy access to card usage data the focus of your cards strategy with INETCO's real-time transaction monitoring and analytics solutions.

INETCO solutions – Providing unlimited access to card usage, system performance and card profitability intelligence

INETCO solutions provide card issuing financial institutions, merchants and card service providers with easy access to a live feed of card transaction data collected across all card schemes and banking channels. These solutions act as an early warning system for card operations teams that need to know about transaction slowdowns, failures and anomalous activity. INETCO solutions also help channel managers to quickly identify trends and marketing opportunities that will increase card usage, customer acquisition and card profitability.

With robust real-time transaction data capture, customizable visual dashboards and intuitive data discovery tools, any business unit throughout your organization can quickly access and analyze the data that is relevant to them — **with minimal IT involvement and technical training required.**

INETCO solutions help card issuing banks, merchants and card service providers to:

- **Deepen their knowledge of card and mobile wallet usage** — Improve customer acquisition rates and better align card products to customer spending habits
- **Continuously monitor card portfolio profitability** — Know the real-time status of card profitability, across all card types, customer segments and service touchpoints
- **Receive early warning of unusual card usage patterns, excessive transaction activity and EMV fallbacks** — Isolate transaction performance issues and receive instant notification of potential fraudster attacks



INETCO solutions for card analytics benefits

With INETCO solutions, card issuing banks, merchants and card service providers will have organization-wide access to the on-demand card data they need to:

- **Gain a holistic snapshot across all card schemes and banking channels** to identify customer-centric opportunities and make data-driven decisions around:
 - + Card portfolio profitability, interchange costs and revenue performance
 - + Customer spending behaviors and trends
 - + Merchant services and customer interactions (in-store and online)
- **Receive early warning of potentially fraudulent activity** such as unusual card usage patterns, EMV fallbacks and excessive transaction activity
- **Improve market segmentation and create more effective value-added incentive programs** by knowing when, where and how a customer uses their cards
- **Isolate the root cause of transaction failures, slowdowns and transaction anomalies** before revenues and the customer experience are impacted
- **Avoid lengthy, costly blame storms involving merchants, acquirers, processors card networks** with an end-to-end performance view of every transaction path
- **Monitor the adoption of new digital payment types** as well as the activation of new credit/debit card product offerings and card renewals
- **Open a new revenue stream for your organization** by providing a value-added analytics service to your merchant base made up of customer spending data, card performance data and on-demand querying/reporting



A real-time record
of every customer
transaction



A single access point
into customer
interactions across
every channel



A flexible dashboard interface
for easy on-demand analysis of:

- + operation performance
- + fraud & compliance
- + card management
- + channel profitability
- + customer usage

To learn more about **card analytics**, visit the INETCO website or contact sales@inetco.com.