

ISSUER INSIGHTS

Discover a multifaceted data product that provides unique payments information, based on your specific needs



The Opportunity:

You are being sent critical payments signals from transaction flows and the payments stream that you can tap in order to effectively manage your online business. However, do you know what those signs are, where you can find them, and – most importantly – what you can do with all that information?

The payments ecosystem can be complex to navigate. And yet, at the end of the day, the key fundamental questions for businesses remain: “Why are there declines?” and “How can I increase approvals?”

The Challenge:

Card products perform differently, responses vary issuer-by-issuer, and payment attempts can succeed – or fail – for reasons that are often opaque and difficult to discern. For example, how do you ensure that an issuing bank is providing account updates so that your payments don’t break?

As a payments professional, marketing executive, CFO, or business owner, you are clamoring for deeper analytics to help you succeed. But, how can you easily and quickly use that additional data to inform, infer, and influence your payments performance and overall results?

The Solution:

Issuer Insights

By leveraging in-depth issuer-level and card products data in a consistent way – as mined and provided by Worldpay from FIS’ Issuer Insights for eCommerce – you can turn payments into your strategic advantage and see your business from a new point of view.

The Worldpay difference

Powered by Worldpay’s data engine, and developed in conjunction with real-world inputs from many leading online businesses, Issuer Insights for eCommerce is a value-packed solution that provides you with the critical window you need into an issuer’s information, along with enhanced authorization data, that can illuminate opportunities for you to increase efficiency, boost approval rates, and optimize customer lifetime value. Simply put: Get the right signals to improve your revenue.



Grow with Experts

Experience growth opportunities
with the power of payments experts,
plus robust data and reporting

Issuer Insights for eCommerce: At a glance

A multifaceted data product, Issuer Insights for eCommerce provides unique information based on your specific needs, requirements, and sophistication and includes the following elements: **Issuer Insights Report, Real-Time Indicators, Customer Insights Report, Master Merchant BIN File, and Extended Network Data.**

Issuer Insights Report	A weekly, merchant-specific, machine-readable report that reveals bank and card characteristics, merchant's approval rates by issuer and compared against MCC benchmarks, issuer account updater participation, and key performance data on every issuer and card product.
Real-Time Indicators ¹	Delivered with the authorization response, Real-Time Indicators describe six key card characteristics, including Affluence, Prepaid, Corporate, International, Funding Source, and Virtual Account Number.
Customer Insights Report ¹	Get the Real-Time Indicators in a daily batch file without requiring any XML upgrade. This includes card characteristics corresponding to each transaction.
Master Merchant BIN File	A weekly BIN report that provides the card characteristics from more than 100 card networks with basic information, such as type of card. This report also includes data for PINless routing eligibility and corresponding BINs.
Extended Network Data ²	Also delivered in real-time, this enhanced authorization data provides raw, granular issuer and network transaction responses for deep analysis.

¹ Merchants can choose either Real-Time Indicators or the Customer Insights Report.

² Available for organizations using XMLcnp Version 11.0 or above.

Issuer Insights Report

Delivered weekly to a merchant's designated Secure File Transfer Protocol (SFTP) folder using Worldpay's Scheduled Secure Reports (SSR) service, the Issuer Insights Report provides details much more granular than BIN-level data, and includes all active card product-level data.

With the Issuer Insights Report, merchants can examine comparative approval rates for their peer group, see where there are significant deltas, determine which issuers are under-performing, and then take action in order to improve approval rates. Additionally, the Issuer Insights Report provides details regarding an issuing bank's account updater participation along with distribution of update responses.

Card and bank characteristics (e.g. card product, funding source; corp/consumer; regulated: issuer country, etc.)										Merchant – Issuer Performance		Merchant – Peer Group Performance		AU Participation and Results					
Method of Payment	Account Range ID	BIN	Bank Name	Issuer Country	Funding Source	Card Product Name	Consumer	Regulated	Authorized Count	Approval Count	Approval Rate	MCC Benchmark For Approval Rate	Decline Count Non-Efficient Funds	Decline Count Do Not Honor	Account Update Participating Issuer	Portfolio AU New Accounts	Portfolio AU New Expiration Dates	Portfolio AU Accounts Closed	Portfolio AU Contact Canceled
ML	261281217849	516218	CITIBANK N.A.	United States	DEBIT	MD - Debit MasterCard Card	Y	Y	349	324	96.80%	96.80%	0	0	Y	201	434	230	0
MC	261581217848	516219	CITIBANK N.A.	United States	DEBIT	MD - Debit MasterCard Card	Y	Y	341	320	93.80%	96.80%	0	0	Y	118	961	2081	0
MC	261581218243	516223	CITIBANK N.A.	United States	DEBIT	MD - Debit MasterCard Card	Y	Y	10	10	100.00%	96.80%	0	0	Y	34	27	51	0
MC	261581218441	516226	CITIBANK N.A.	United States	DEBIT	MD - Debit MasterCard Card	Y	Y	267	245	95.30%	96.80%	0	0	Y	365	362	365	0
MC	261581218844	516235	CITIBANK N.A.	United States	DEBIT	MD - Debit MasterCard Card	Y	Y	207	189	91.30%	96.80%	1	3	Y	654	505	1009	0
MC	261581217249	516510	BANK OF AMERICA	United States	DEBIT	MD - Debit MasterCard Card	Y	Y	258	238	92.30%	96.80%	0	19	Y	0	0	27	0
MC	261581201643	516599	SUNTRUST BANK	United States	DEBIT	MDH - Debit World	Y	Y	119	96	80.60%	96.80%	1	10	Y	86	121	158	0
MC	261581201742	516694	SUNTRUST BANK	United States	DEBIT	MDH - Debit World	Y	Y	91	82	90.30%	96.80%	0	9	Y	125	75	159	0
MC	261617199045	522405	U.S. BANK N.A.	United States	CREDIT	MCV - World MasterCard Card	Y	N	191	153	80.30%	96.80%	0	2	Y	0	38	101	0
MC	261684245844	517415	BANK OF AMERICA	United States	CREDIT	MEB - MasterCard Executive BusinessCard	Y	N	298	245	82.20%	96.80%	0	53	Y	963	217	1261	0
MC	261979020147	515072	FIFTH THIRD Bank	United States	DEBIT	MDS - Debit MasterCard Card	Y	N	10	10	100.00%	96.80%	0	0	Y	39	51	93	0
MC	261964060327	515173	KEYBANK N.A.	United States	CREDIT	MCV - World MasterCard Card	Y	N	21	21	100.00%	96.80%	0	0	Y	8	1	10	0
VI	270994552343	484735	The Bancorp Bank	United States	PREPAID	F - Visa Classic	N	N	125	5	4.00%	96.80%	120	0	N	0	0	0	0
VI	270994554440	401401	Royal Bank of Canada	Canada	PREPAID	F - Visa Infinite	Y	N	286	146	51.00%	96.80%	0	19	Y	1	0	0	0
MC	26545888146	513248	COMERICA Bank	United States	PREPAID	MPV - Prepaid MasterCard Debit Standard	Y	N	1225	916	74.80%	96.80%	743	16	Y	0	0	0	0
MC	26571454144	514038	CITIZENS BANK	United States	CREDIT	MDL - Platinum MasterCard	Y	N	375	338	90.30%	96.80%	0	37	Y	259	235	11	0
MC	26571462741	514066	OWNERS BANK	United States	CREDIT	MDL - Platinum MasterCard	Y	N	277	260	93.90%	96.80%	0	4	Y	214	265	144	0
VI	270991232345	415541	Regions Bank	United States	PREPAID	F - Visa Classic	N	N	51	19	37.20%	96.80%	25	7	Y	42	51	106	0
VI	270989914840	408967	St. George Bank	Australia	DEBIT	G - Visa Business	Y	Y	9	5	55.50%	96.80%	2	0	N	0	0	0	0
VI	270989773649	415331	BVA Banco Mexico	Mexico	DEBIT	L - Electron	N	N	8	3	37.50%	96.80%	3	0	N	0	0	0	0
VI	2912128878345	413687	NatWest Bank	Australia	CREDIT	G - Visa Business	Y	Y	16	7	43.70%	96.80%	8	1	N	0	0	0	0
VI	2912128878345	413687	NatWest Bank	Australia	CREDIT	G - Visa Business	Y	Y	16	7	43.70%	96.80%	8	1	N	0	0	0	0
MC	2689560347	512479	CITIBANK N.A.	United States	CREDIT	MW - World Elite MasterCard	Y	N	43	34	79.00%	96.80%	0	9	Y	49	257	9	0
MC	2710101305048	512312	SCHOLERS RST	United States	CREDIT	MCV - World MasterCard Card	Y	N	32	29	90.60%	96.80%	2	0	Y	21	1	9	0
MC	26161717144	517047	CITIZENS BANK	United States	DEBIT	MDL - Platinum MasterCard	Y	N	10	10	100.00%	96.80%	0	0	N	0	0	0	0
MC	263860315845	517087	FIDELITY INFO	United States	DEBIT	MDS - Debit MasterCard Card	Y	N	10	3	30.00%	96.80%	0	0	N	0	0	0	0
MC	26545888146	513070	METABANK	United States	PREPAID	MPA - Prepaid MasterCard Debit Standard	Y	N	151	65	43.00%	96.80%	82	0	N	0	0	0	0
VI	2710121094645	408586	The Toronto-Dominion Bank	Canada	CREDIT	F - Visa Classic	N	N	15	11	73.30%	96.80%	0	2	N	0	0	0	0
MC	2710202100548	512491	BANK OF AMERICA	United States	CREDIT	MCV - World MasterCard Card	Y	N	36	36	100.00%	96.80%	0	0	Y	71	8	4	0
VI	2710121094645	408586	The Toronto-Dominion Bank	Canada	CREDIT	F - Visa Classic	N	N	15	11	73.30%	96.80%	0	2	N	0	0	0	0
VI	2710121094645	408586	The Toronto-Dominion Bank	Canada	CREDIT	F - Visa Classic	N	N	15	11	80.00%	96.80%	0	2	N	0	0	0	0

Uniquely denotes card product

Real-Time Indicators¹

The Real-Time Indicators capability of Issuer Insights for eCommerce identifies six key buyer attributes that may be used for customer segmentation: Affluence, Prepaid, Corporate, International, Funding Source, and Virtual Account Number.

Affluence Indicator – Classifies your most affluent customers into Premium (greater than \$250K income and \$40K annual card spend) and Mass Affluent (greater than \$100K income) categories in real time, validating customers with high levels of income and spend at the point of conversion.

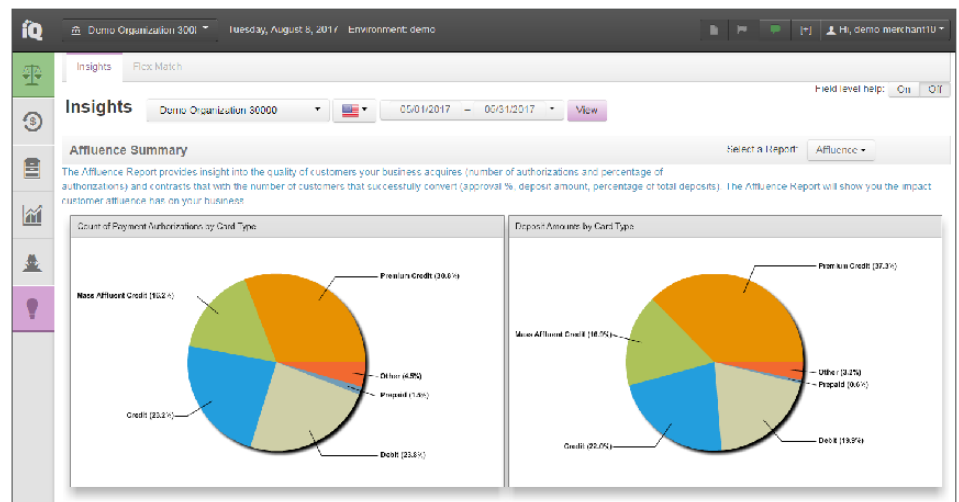
Prepaid Indicator – Identifies prepaid cards, segments them as reloadable or non-reloadable, and returns card type information (gift card, government issued, payroll) and available balance. Additionally, the Prepaid and Credit/Debit indicators enable you to track credit or debit payment cards, monitor spending patterns and lifetime value, better manage card acceptance policies, and reward customers using payment cards with lower interchange rates.

Corporate Indicator – Corporate cardholders typically spend more per transaction, have significantly higher spending limits, and also have different spending patterns and product needs than consumer cardholders. Issuer Insights segments payments made with corporate cards from those made with consumer cards.

International Indicator – Specifies country of origin of a payment card's issuing bank to help you more quickly identify and contain region-specific fraud events. The data can then be quickly acted upon using filters in Worldpay's Fraud Toolkit.

Funding Source Indicator – Denotes the type of card, such as credit, debit (including Flexible Spending Account), or prepaid.

Virtual Account Number Indicator – Identifies virtual account number cards that are typically used by security-conscious consumers with a limited single-use or a specific number of transactions, and have a lifetime value of less than one year.



The Issuer Insights Affluence Summary Report indicates the quality of customers your business acquires and contrasts that with the number of customers that successfully convert – demonstrating the impact customer affluence has on your business.

Customer Insights Report¹

This report provides the same data as Real-Time Indicators, except in a daily batch format. The benefit of this report is that merchants can use the data without requiring any XML upgrade to get all the Real-Time Indicators.

Additionally, this report provides the account range ID that corresponds to each transaction ID, which allows you to easily tie your internal data with the Issuer Insights Report.

Master Merchant BIN File

This weekly report is a comprehensive collection of all POS-eligible BINs, and includes information such as BIN length, PAN length, BIN number, and network.

Each record includes a matrix of Yes/No indicators that provide additional information about the capabilities of cards using the BIN, such as whether the BIN has PIN debit, signature debit, or credit capabilities. Indicators also denote association with other features, such as prepaid, commercial/business, fleet, PINless bill pay, EBT, WIC, and international.

Extended Network Data²

The Extended Network Data capability of Issuer Insights for eCommerce provides merchants with raw issuer and network transaction responses, which enable better assessment of decline reasons and can inform retry strategies, among other uses.

Issuer Insights packages customized to address your need

To help get you started, we've created the following three tiers within Issuer Insights – Basic, Essential, and Essential + – that allow you to select the precise level of functionality that best matches your requirements.

Functionality	Basic	Essential	Essential +
Master Merchant BIN File	✓	✓	✓
Issuer Insights Report		✓	✓
Real-Time Indicators ¹			✓
Extended Network Data ²			✓

Summary

Worldpay's Issuer Insights for eCommerce provides unique and business-impacting payments data that allows you to make better real-time payments acceptance decisions, increases your ability to convert valuable customers, and reduces payments breakage.

Delivering detailed and unmatched data that helps define payment trends and characteristics – improving your ability to convert, retain, and upsell to your most valuable customers – Issuer Insights for eCommerce lets you see payments more strategically through better customer information and analysis, and provides real value to your business.

¹ Merchants can choose either Real-Time Indicators or the Customer Insights Report.

² Available for organizations using XMLcnv Version 11.0 or above.





Get started today

Already a Worldpay customer?

Ask your Relationship Manager about Issuer Insights and learn more about how it can help you boost approval rates and optimize customer lifetime value.

New to Worldpay?

Discover how we can help your business flourish. Whatever the country, whatever your sector, choose a truly global partner to grow your payments.

Talk to us at worldpay.com/global/about/contact-us or visit worldpay.com to view our industry-leading range of products and services. You can also email us at eCommerceSales@worldpay.com to request a call back.

