PI3 – example applications

More from an issuing perspective ← | → **More from an acceptance perspective**

Portfolio Management

Anti-Dormancy
- Attrition prediction and prevention: at month 1 and within-year trends

Category Upgrade
- Use spend profile to identify opportunities for classic -> premium

MCC Control
- Monitoring service for administrators with commercial cards

Category Migration
- Spot opportunities to offer commercial cards incl. fuel, purchasing

Merchant Management

Sales Prioritisation
- Drive merchant mix through shifting resource allocation

Benchmarking
- Report merchant customer performance vs MCC / peers

Price Improvement
- Model pricing change scenarios through the merchant portfolio

Cost Improvement
- Identify best practice merchants e.g. fraud / decline / chargeback

Campaign Management

Trigger Marketing
- Use spend in category e.g. air travel to prompt cross-sell e.g. currency

Segment Accuracy
- Track effectiveness at the transaction level, by segment, over time

Merchant Offers
- Use customer spend profile to identify reward / other benefits

Custom Segments
- Build behavioural groups based on actual transactions

Co-Brand Management

Secondary Spend
- A high quality research sample, including MCC spend headroom

Data Integration
- Combine transaction data with internal sources e.g. loyalty

Interchange Check*
- Future-proofed compliance at the transaction level

Interchange Claim*
- Quantify over-charging