



Product Sheet

Business Intelligence



Business Intelligence – Getting your numbers

Product facts

You know your own business best, and you understand your customers better than anybody else does. But even being the expert that you are, you need to get the right numbers at the right time to run your business effectively.

Your data analysis requirements are as diverse as the tasks you need to accomplish. On a given day, you may need to look into individual transactions, deal with risk and chargeback management, and identify and analyse trends and opportunities.

This is why CNG provides you with a robust set of flexible data analysis tools so you can access your numbers just the way you need to for the task at hand.

Functionality

The CNG analysis tool set includes the following easy-to-use, Web-based instruments:

1. Real-time transaction monitoring
 - Search and filter by any number of criteria
 - Drill down to the details of individual transactions
 - Track conversion rates for alternative payment methods
 - View causes of bank rejections
 - Export search results
2. Graphical payment and chargeback analysis
 - Filter and group data by different criteria and immediately get a numerical table or graphical visualisation as a result
 - Find out which channel, payment scheme, currency, etc. a sudden change in volume originates from

Benefits

- Optimise your business – easily identify opportunities to improve your profitability
- Reduce risks and prevent losses by having full visibility into what is going on
- Monitor transactions in real-time
- Analyse acceptance rates, chargeback rates and reasons; solve problems immediately
- Use long-term analyses to recognise trends and improve planning and strategy
- Export any and all data as needed
- You see what is happening in your channel
- CNG's flexible set of tools covers all of your current and future analysis needs



- Visualise trends; for example, track transactions over long periods of time
- Identify and react to anomalies in the payment process, for example by looking at the distribution of chargeback reasons

3. Personalised analysis dashboard

- Display chargeback ratios compared to the previous month
- Show month-over-month changes in payment volumes
- Track changes in rejection rates day over day
- Monitor return codes from different clearing institutes
- Follow real-time statistics such as overall transaction count, total number of channels etc.

Technical features

- Web-based, real time, interactive, easy to use
- Backed by a fully-fledged data warehouse solution
- Full multi-tenancy support

Personalised dashboard

The dashboard includes several key components:

- Payment Overview Table:**

	Today**	Ratio	Yesterday**	Change
Gross Turnover***				
Volume	194.88 EUR		690.71 EUR	-71.85 %
Count	10		17	-41.18 %
Rejected				
Volume	6.46 EUR	3.32 %	78.61 EUR	-97.98 %
Count	5	33.33 %	5	+66.67 %
Refunds				
Volume	0.00 EUR	0.00 %	0.00 EUR	N/A
Count	0	0.00 %	0	N/A
- Chargeback Overview:**
 - This month** (Tue, Aug 5, 2014 - Sun, Aug 3, 2014): Volume 0.00 EUR, Count 0, Ratio 0.00 %
 - Last month** (Tue, Jul 1, 2014 - Thu, Jul 31, 2014): Volume 0.00 EUR, Count 0, Ratio 0.00 %
- Risk Overview:**
 - Average of executed risk checks per channel: 1.33 out of 44
 - Total number of transactions today: 126 (-23.64 %)
 - Total number of executed risk checks today: 122 (-25.15 %)
 - Total number of rejected transactions today: 54 (-5.56 %)
- Graphical Analysis:**
 - Transaction Count per day for 2014:** Line chart showing daily transaction counts from Jan 1 to Jun 1, 2014.
 - Turnover per day for 2014:** Line chart showing daily turnover from Jan 1 to Jun 1, 2014.
- Transaction Search:**
 - Search filters: From 06/01/14 to 06/30/14, 00:00:00 to 23:59:59.
 - Search criteria: Card or account holder, or Select a filter.
 - Results table (Total 45 - thereof 3 negative, 36 positive, 0 neutral, 6 rejected):

Date	Status	Channel	Method	Inst	Transaction ID	Holder	Debit	Credit Cur
26-Jun-14 15:52	✓	DEFAULT	CC	QR	10876	sony test	100.00	USD
25-Jun-14 21:22	✓	DEFAULT	CC	QR	11117	sony test	40.00	USD
25-Jun-14 20:26	✓	DEFAULT	CC	QR	11113	sony test	7.87	USD
25-Jun-14 20:12	✗	DEFAULT	CC	QR	10870	sony test	(7.07)	USD
23-Jun-14 13:13	✓	DEFAULT	CC	QR	11110	test test	100.00	USD
18-Jun-14 13:31	✓	DEFAULT	CC	BA	11021	sony test	3.04	EUR
18-Jun-14 15:44	✓	DEFAULT	CC	BA	11018	sony test	(10.00)	EUR
18-Jun-14 13:29	✓	DEFAULT	CC	BA	11018	sony test	(10.00)	EUR
18-Jun-14 13:28	✗	DEFAULT	CC	BA	11018	sony test	(10.00)	EUR
16-Jun-14 14:46	✓	DFP211T	CC	BU	10312	sony test	141.33	USD

Graphical chargeback and payment analysis