

Mauritius Commercial Bank used the Visa Analytics Platform to help improve interchange monitoring

Mauritius Commercial Bank (MCB) is the leading commercial bank on the island of Mauritius, with more than 100 years of banking experience and approximately one million customers. MCB also has affiliate branches in Madagascar, Seychelles, and Maldives.



Opportunity

MCB saw an opportunity to enhance their interchange monitoring process.

MCB was looking to identify the underlying causes of higher than expected assessment of interchange. They had been using a manual review process (paired with a few reports generated using hard-coded queries) to reconcile interchange assessment. However, the process was not able to provide the level of reporting visibility they needed, and the procedure for creating new reports was complex and time-consuming.



Results

MCB improved interchange performance and simplified reporting processes with Visa Analytics Platform.

- **Identified** and applied preferential interchange rates for utilities and fuel filling stations
- **Created** interchange monitoring tool
- **Enhanced** fraud analysis reporting



Solution

The Visa Analytics Platform enabled MCB to improve identification of transactions that were eligible for preferential interchange rates.

The Visa Analytics Platform provided MCB with self-service data analysis, easy access to rich interchange insights, and easy-to-understand visualizations. MCB used the reporting solutions in Visa Analytics Platform to build an acquirer interchange monitoring tool that incorporates key interchange performance insights from the platform's Spend Details report.

With its intuitive user interface (UI) and easy-to-understand dashboards, the Visa Analytics Platform allowed business users at MCB to dive right into the data, accelerate their interchange insights discovery process, and easily extract granular data sets for further analysis. MCB was able to quickly build a deeper understanding of interchange being assessed and create key reports that helped ensure that preferential interchange rates were applied.

MCB used Visa Analytics Platform to quickly identify where preferential interchange rates were available for two key merchant category codes (MCCs): utilities and fuel filling stations. MCB then implemented internal adjustments for those preferential rates to be applied.

Visa Analytics Platform also enabled MCB to improve their fraud analysis. MCB used Visa Analytics Platform's intuitive, user-friendly visualization features to help them create a monthly, in-depth fraud risk analysis report that includes fraud ratio calculations, MCC comparisons, emerging trends, and more. With easy access to timely, relevant insights, MCB's fraud prevention managers can adjust their fraud mitigation strategies with greater confidence.



“Visa Analytics Platform provides us with an unprecedented level of granularity into our payments data, while also helping us create critical reports faster and more easily.”

Jerome Merle

Payments Department Coordinator, Mauritius Commercial Bank



MCB plans to leverage the benchmarking capabilities of Visa Analytics Platform to drive growth and expand the usage of the platform to its three affiliate branches.

MCB is a leading commercial bank and they are always innovating to ensure they deliver the best customer experiences. Close collaboration with the Visa Analytics Platform team has allowed the bank to rapidly expand its ability to make the most of the platform’s many capabilities. To better understand their performance against their peers and to uncover areas of improvement and opportunities, MCB now plans to use the benchmarking insights offered by Visa Analytics Platform. Additionally, MCB plans to use Visa Analytics Platform to improve interchange monitoring across their three main affiliate banks.



Contact your Visa account executive or email VisaAnalyticsPlatform@visa.com to learn more about Visa Analytics Platform.

