

# Consumer Cards Case

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GOALS: IMPROVE SUCCESS RATE OF FOREIGN-ISSUED CREDIT CARD  
PAYMENTS

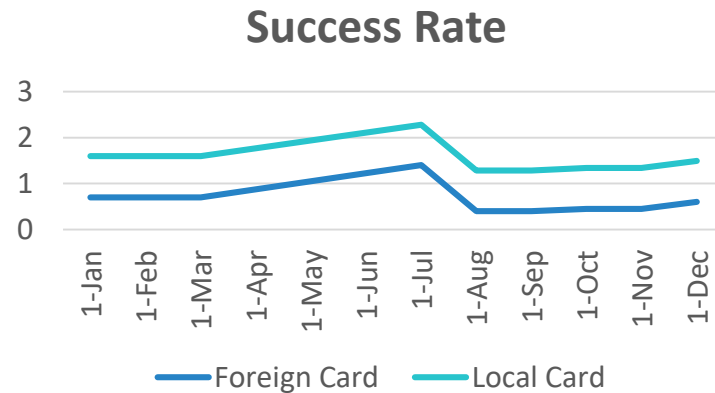
# Problem Identification

**Local-issued cards:** Cards that issued by the local bank

**Foreign-issued cards:** Cards that issued not by the local banks



Often Rejected for the transaction payment



# Data Comparison

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## Success

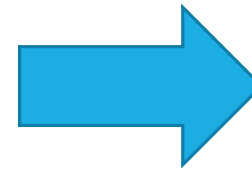
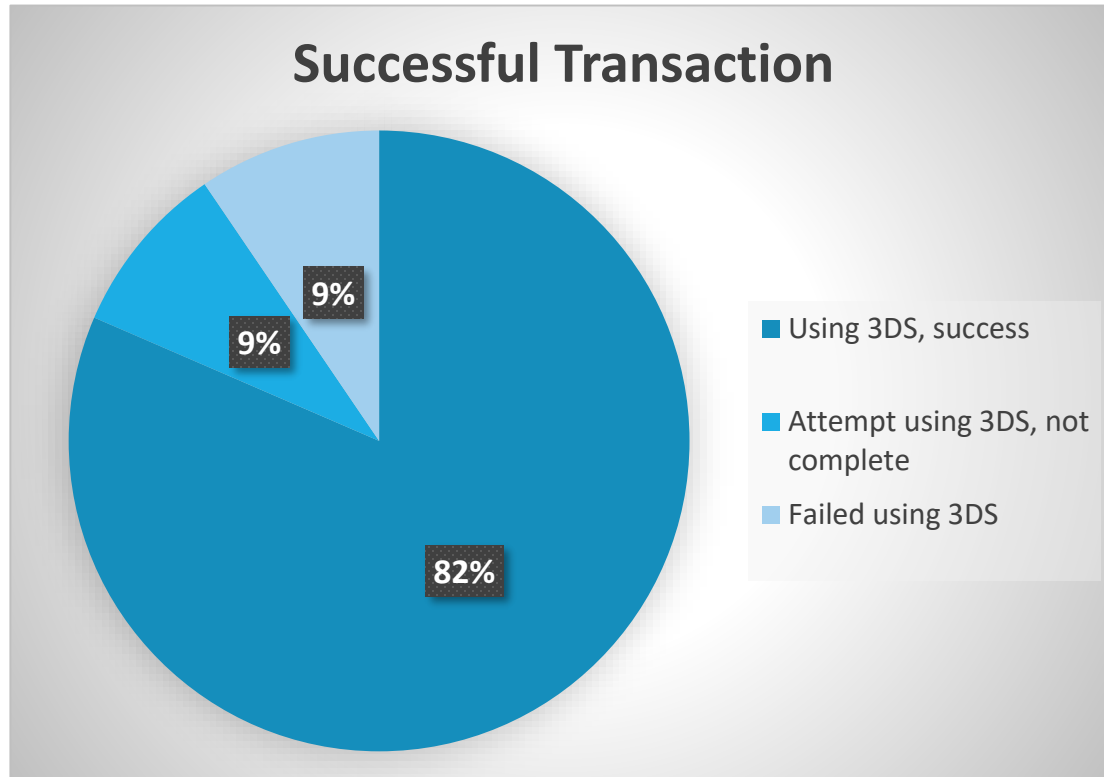
- ECI 2 or 5
- ECI 1 or 6 with single-use token but AVS and CVV are match and valid
- Almost all of them has CVV and/or AVS

## Failed

- Single-use token with no CVV and no AVS
- Single-use token with P or N CVV
- Multiple-use token with ECI 0 or 7

# Insight

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## Hypotheses:

The successful payment mostly using 3DS and Success

# Hypotheses

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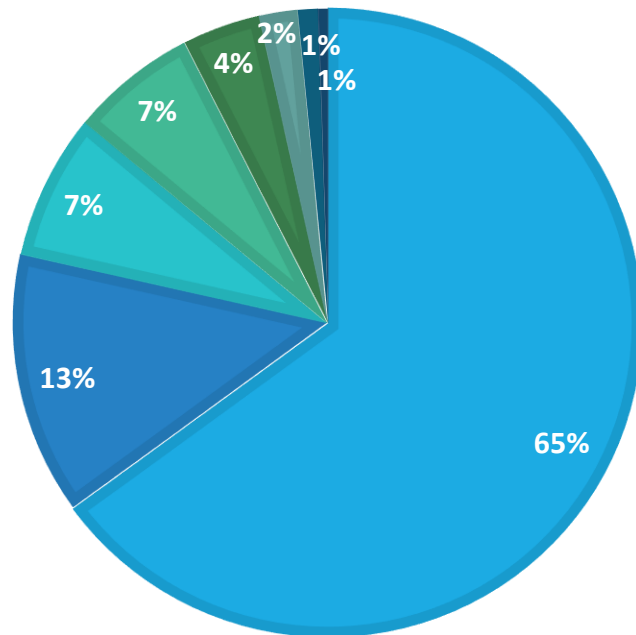
## Confirmed

1. The user can choose to use 3DS or not at all (they can also choose to use 3DS for a certain feature) – Usually for US and Canada
2. A transaction does not need to use CVV
3. Payment can be re-processed using different MID when a certain transaction already declined

# Insight

## FAILURE REASON

Card Declined    Insufficient balance    Invalid CVN    Inactive Cards  
Processor Error    Expired Card    Temporay System Error    Others



### Hypotheses:

Most of the cards transaction that get rejected has no reason

65% failure reason is Card\_Declined with no specific Reason

# Proposed Solution and MVP

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## SMART PAYMENT ROUTING

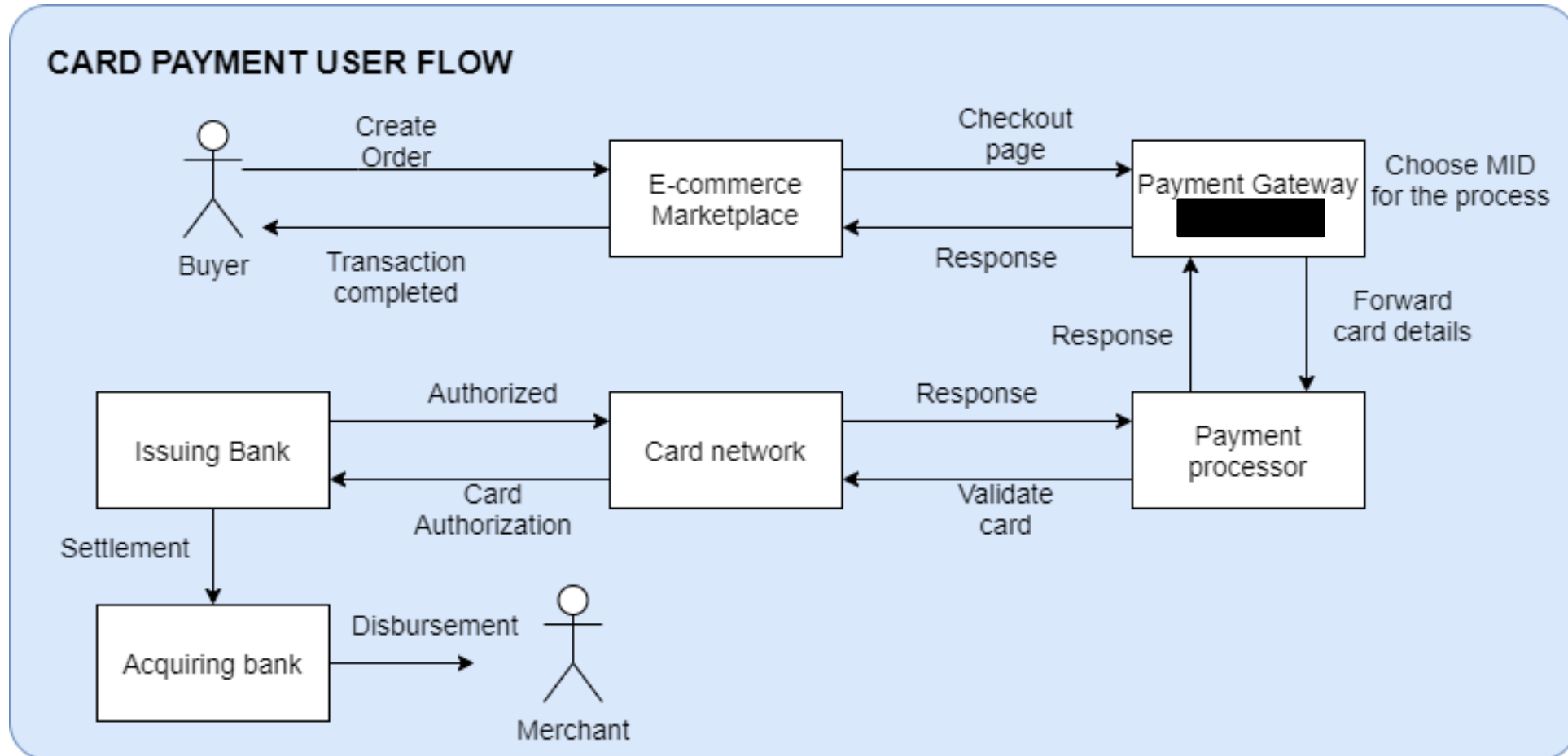
1. Recommend MID with the most likelihood to accept the payment in ranking basis and give the alternative recommendation if one transactions is declined by the issuing bank

PARAMETERS				
Acquiring & issuing bank	Previous Transactions	ECI	AVS	CVN

2. Rerouting the card\_declined payment to the next recommended MID

PARAMETER
FAILURE_REASON

# Online Transaction Payment - Cards





# Success Metrics

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## **Measure of the solution result (metrics)**

1. Successful payment rate of foreign cards after using recommendation
2. Successful payment rate of foreign cards after re-routing to other MID

## **Big Metrics:**

Number of accepted payment – foreign issued cards

Successful rate of foreign issued cards

# User Persona

Payment Facilitator	Switcher
<ol style="list-style-type: none"><li>1. Using XYZ Company's MID</li><li>2. XYZ Company's use BRI and BNI for settlement, default BRI</li></ol>	<ol style="list-style-type: none"><li>1. Deal with the bank directly. Have their own MID</li><li>2. Using XYZ Company's as the integrator of payment</li></ol>

Regional Merchant	Enterprise	SME
<ol style="list-style-type: none"><li>1. Merchant with regional market (has cross border transactions)</li><li>2. Company size ranged from medium to large</li><li>3. Can have their own MID or use XYZ Company's</li></ol>	<ol style="list-style-type: none"><li>1. Big companies, usually ask for more a lot of customized feature</li><li>2. Can have cross-border transactions</li><li>3. Can have their own MID or use XYZ Company's</li></ol>	<ol style="list-style-type: none"><li>1. Merchant with local market</li><li>2. Usually has tight budget so often use XYZ Company's as the payment</li></ol>

# Target User

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## Limitation

Multiple  
MID

No 3DS

Optional  
Feature

# User Stories

As a merchant, I can choose to activate the smart payment system after activating the optional 3DS so that I can start using the feature in the next payment

- **Acceptance Criteria:**

- The smart payment routing (SPR) will displayed when the user already **Enable 3DS Optional** feature, default - hidden
- The smart payment routing (SPR) located below the **Card Security and Acceptance** section of **Payment Method – Card** Setting
- The section contain short information regarding the feature and a switch button with **Disable** as a default
- User will be able to switch the feature to enable

As a merchant, I can get recommended of the best MID to use to handle a certain transaction after I activated the SPR feature so that I can increase the payment success chance

- **Acceptance Criteria:**

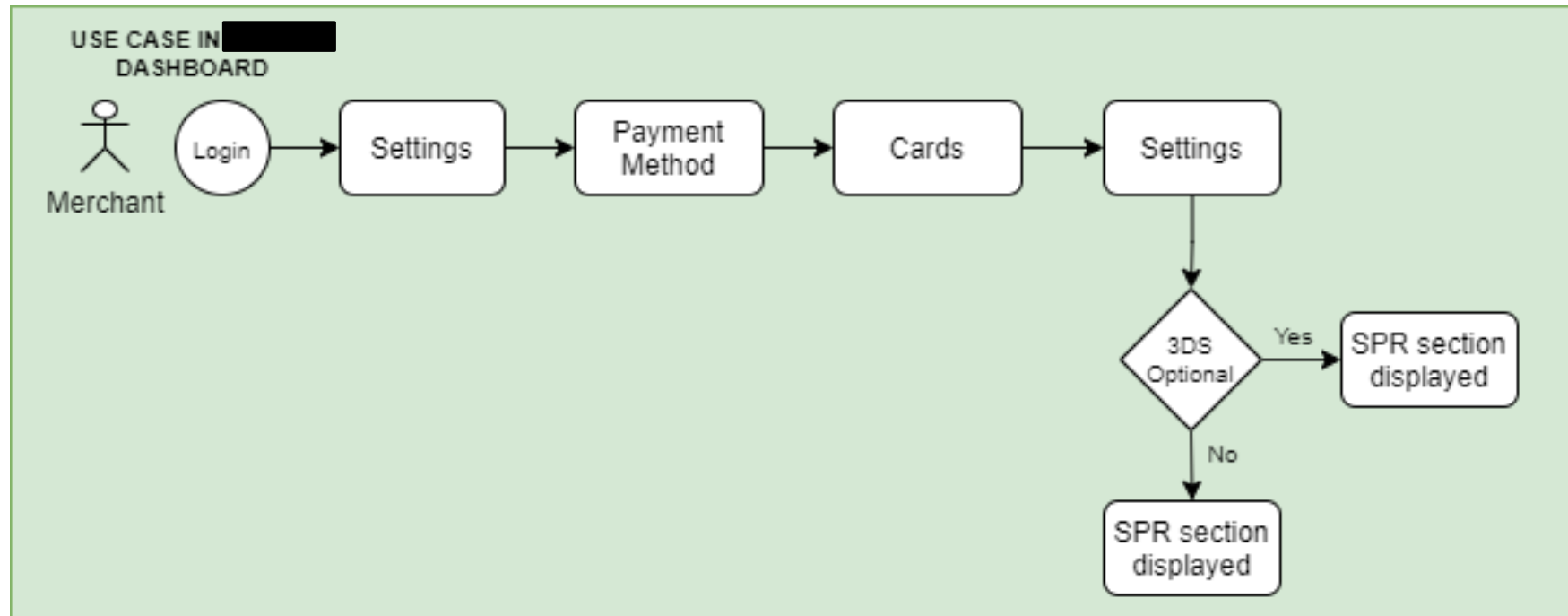
- Recommended ranking will be generated
- The payment will be processed with the top ranking of the recommended MID

As a merchant, I will be able to reprocess the payment using other recommended MID so that I can get higher success chance

- **Acceptance Criteria**

- When the return failure reason is CARD\_DECLINED then route the payment to next recommended MID
- When no other MID exist then return CARD\_DECLINED failure reason to merchant

# Use Case in XYZ Company's Dashboard



# Roadmap

Personel	Action	W1	W2	W3	W4	W5	W6
Product	Create User Flow						
	Create PRD						
	Create basic mockup						
	Launch Feature						
Designer							
	Create Hi-Fi Mockup						
Developer							
	Start to Develop						
QA							
	Testing The feature						

# Dependencies & Risk

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Dependency to other product – 3DS Optional

## **Risks**

### 1. Development

- Longer time to develop (carry over)
- Other priority tasks

### 2. Compliance

# Recommendation – Trial Onboarding

## XYZ Company's docs link redirected to 404 page

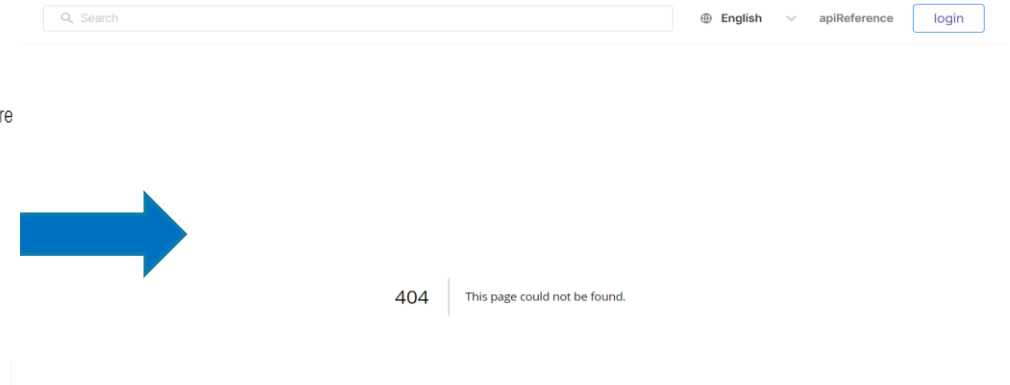
1. [What Is an API?](#) (3 mins, YouTube)
2. Use our  Dashboard and [our docs](#) to accomplish the tasks below. Use Development mode and the testing tools so you don't need to move real money.

Why: The Dashboard is an interactive user interface by which customers can perform a variety of actions. Actions made in Development mode are mainly for testing purposes and are not real, whereas those made in Live mode involve actual money. Our customers use the Dashboard both for testing and real transactions, and familiarity with it enables us to assist when necessary

From the [Dashboard](#) (Grey sidebar = Development mode):

1. Create an Invoice and then pay it with the test credit card number
2. Refund the card for the full amount
3. Create and approve a 'Batch Disbursement'

- Credit Cards [docs](#)
- Credit Cards [API](#)





# Recommendation – Email XYZ Company's

Instruction link direct to 404 page, need fixing

**Welcome to ██████**

Hi Eka Solicha,

Thank you for registering your business with ██████. We are so excited to have you get started with us! We can't wait to get you started on our system and help you begin receiving payments for your business.

I will be happy to help you with all matters regarding ██████ products and services. I will be very happy to share more about ██████ products and services that are most suitable for your business:

- 1) [Receiving payments from buyers / customers](#)
- 2) [Sending money to customers, employees or vendors / suppliers](#)

You may access the ██████ dashboard to test receiving money and sending money with the available virtual balance. Feel free to reply to this email once you are ready to progress!

Warm regards,

██████

