

Analytical Challenge

Business context

Clients may add funds to their bank account using their Banks credit and debit cards. The Bank has partnered with a processor ABC, to process all these account funding credit and debit card transactions.

ABC is an industry leading global payment processor and can process payments in many currencies from cards domiciled in many countries.

The Bank has connectivity into ABC using their API. The Bank clients provide their credit and debit details within the web application, The Banks systems pass those credentials along with any relevant transaction details to ABC for processing.

Problem

The Bank is experiencing a decline in the acceptance rate of credit and debit card payments processed by ABC in the recent period. The “acceptance rate” is defined as the number of accepted transactions divided by the total attempted transactions.

Relevant files:

Acceptance report

Chargeback report

ABC_api.html

Do an analysis of the data and make recommendations