VISA

Mauritius Commercial Bank used the Visa Analytics Platform to help improve interchange monitoring and ensure billing accuracy

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 and maintain billing accuracy.

MCB was looking to identify the underlying causes of an interchange billing issue. They had been using a manual review process (paired with a few reports generated using hard-coded queries) to reconcile interchange billing. 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 optimised interchange performance and simplified reporting processes with Visa Analytics Platform.

- **Optimised** interchange rate for utilities and fuel filling stations

- **Created** interchange monitoring tool

- **Enhanced** fraud analysis reporting

Solution

The Visa Analytics Platform enabled MCB to resolve their interchange billing issue by empowering the bank to identify and address incorrect interchange billing rates.

The Visa Analytics Platform provided MCB with self-service data analysis, easy access to rich interchange insights, and easy-to-understand visualisations. 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 the complex interchange billing system and create key reports that helped ensure the correct interchange rates were being charged — enabling them to maintain accurate interchange billing.

MCB used Visa Analytics Platform to quickly identify incorrect interchange billing rates on domestic transactions made in two key merchant category codes (MCCs): utilities and fuel filling stations. MCB then implemented internal adjustments to eliminate further incorrect billing.

Visa Analytics Platform also enabled MCB to improve their fraud analysis. MCB used Visa Analytics Platform's intuitive, user-friendly visualisation 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 and billing across their three main affiliate banks.

Contact your Visa account executive or email
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to learn more about Visa Analytics Platform.

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