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# Making Payments Data Actionable: Using Data Ownership to See Beyond Dashboards

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# Key Takeaways



Payments performance requires  
**full subscriber context**



Dashboards show **what — not why**



The same payment outcome  
**can mean different things**



Better decisions come from  
**connected data — not more data**

# The Reality of Payments Data Today

## We rely on multiple systems:



processor & acquirer dashboards



fraud tools



3rd Party Tools



CRM / lifecycle data



BI reporting

## But these systems are:



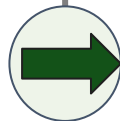
disconnected



inconsistent



not tied to customer behavior



# The Core Problem

Disconnected metrics show what happened but not why, leading to reactive problem-solving instead of proactive strategic shaping.



## **Auth rate drops**

Unclear root cause



## **Chargebacks increase**

Difficult to link to actual customer behavior



## **Retry performance variability**

Often a black box

# The Shift: The End-to-End Customer View.

We unified our payments data across methods and connected it with our customer lifecycle data to give us our own comprehensive view into payment performance.

## Unified Payment Data

- Collection Result
- Payment method
- Reattempts
- Decline reason(s)
- Fraud scores/details
- Payment Costs
- Disputes & chargebacks
- Refunds
- BIN Data
- *And many more...*



## Customer Lifecycle Data

- Engagement and viewership
- Subscriber LTV
- Customer tenure
- Customer cancel feedback
- Cancel timing
- Promotion Use
- Customer communications
- Acquisition Source
- *And many more...*

# What This Actually Enabled:

This didn't just improve reporting, it impacted decision-making

## Before: Disconnected Metrics

- Payment metrics isolated from the customer lifecycle.
- Decisions optimized payments without business context.
- Reliance on one-dimensional performance indicators.

## After: More Complete Payments View

- Payment performance metrics linked to customer lifecycle data.
- Decisions grounded in cohort, tenure, and outcome analysis.
- Holistic view allows evaluating trade offs across approval, risk, and value.

## Impact

- Shift from acquisition and payment success rate to a holistic focus around customer LTV
- Cross-functional insights benefit teams across the business
- Faster and more informed data driven decisions

# Acquisition Insights

**Siloed Metric Example:** Acquirer dashboard showed a decrease in payment auth rates.



## Insights from Connected Data

- High-risk payments hurt trial performance.
- Strong acquisition masked low-value customer cohorts for certain events.
- Identified one-off customer issues with sign-up attempts.



## Strategy + Actions

- Optimized acceptance using holistic view.
- Continuously balancing acquisition benefits and risk to shape overall strategy.

# Revenue Quality/Retention Insights

**Siloed Metric Example:** Acquirer Dashboard showed lower than expected payment recovery rates despite an aggressive dunning strategy.



## Insights from Connected Data

- Performance varies significantly by customer cohort (tenure, viewership, etc).
- Dunning outcomes tightly linked to customer messaging.
- Retention varies by payment platform.
- Higher than expected engagement during dunning window.
- Customer-submitted feedback instances related to dunning attempts.



## Strategy + Actions

- Deeper recovery insights improve understanding of signals.
- Expanding control of dunning communication strategy.
- Development of data-driven dunning strategies based on more holistic view.



# Chargeback and Refund Insights

**Siloed Metric Example:** Acquirer dashboard showed increasing dispute rates.



## Insights from Connected Data

- Disputes clustered by unengaged users.
- Specific offers linked to increased chargebacks.
- Elevated dispute activity near U.S. borders, suggesting access issues.
- Uncovered and fixed isolated bugs.



## Strategy + Actions

- Fast response prevented issues from becoming systemic.
- Improved dispute process: balancing cost, benefit, and CX.
- Holistic strategy guides chargeback decisions (CX, costs, benefit).

# Summary & Key Takeaways



## The Challenge

Siloed metrics and disconnected partner dashboards are insufficient; they only show what happened, not why, leading to reactive strategies.



## The Solution

Unifying payments data with the full customer lifecycle unlocks actionable insights and a complete end-to-end performance view.



## The Impact

Connected data transforms payments from a support function into a strategic lever focused on maximizing customer LTV and confident decision-making.

# Thank you

Don't forget to submit your session evaluation!

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