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Your source for payments education

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

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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

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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...*

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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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