Business Intelligence & Risk Solutions

CRISIL
An S&P Global Company

Merchant Portal
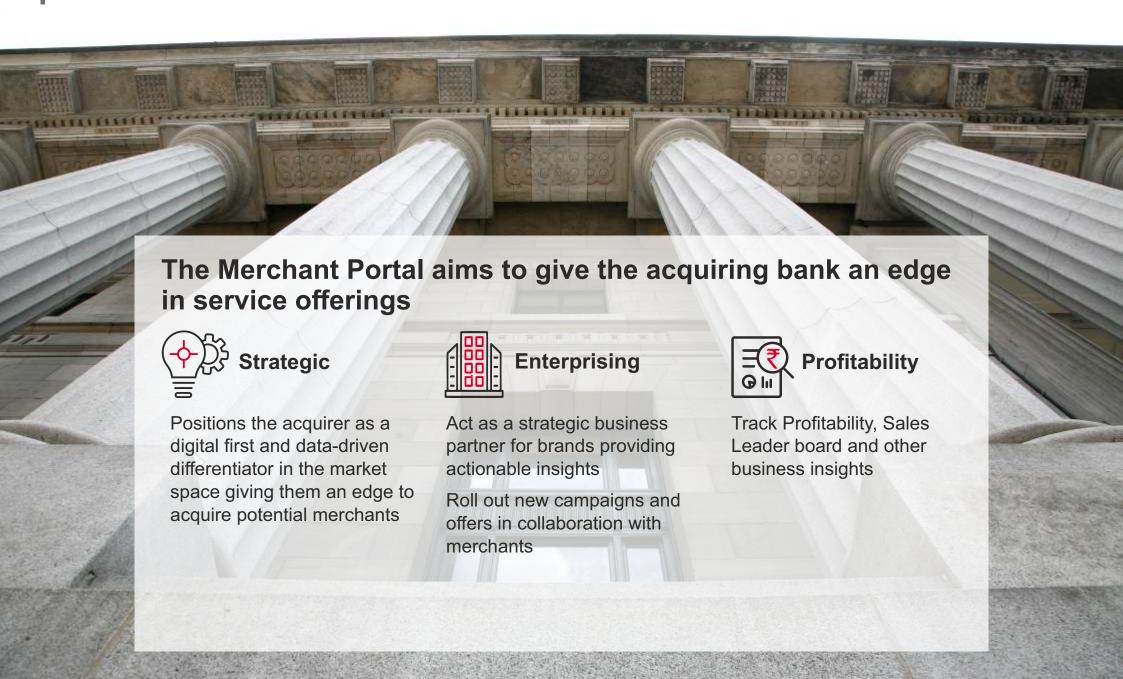Make smarter business decisions through our insightful data management tool

Merchant Portal
Our offering

Merchant Portal is an innovative, data-driven and digital offering that helps banks provide a differentiated value proposition to merchants, enabling simple, relevant and actionable insights that enhance business understanding and drive profitability.

Benefits to banks

The Merchant Portal aims to give the acquiring bank an edge in service offerings

Strategic

Positions the acquirer as a digital first and data-driven differentiator in the market space giving them an edge to acquire potential merchants

Enterprising

Act as a strategic business partner for brands providing actionable insights

Roll out new campaigns and offers in collaboration with merchants

Profitability

Track Profitability, Sales Leader board and other business insights

Benefits to merchants

The Merchant Portal aims to give merchants valuable information that will help make better and more informed decisions

Simple

- Business friendly user interface to track day to day sales and transactions

- Offering simple and quality insights with essential functionalities

Relevant

- Analysing the business performance indicators (KPIs)

- Better understand opportunities for the business

- Ability to compare with market data and competition

Actionable

- Get actionable insights on stores, locations and customers

- Generate meaningful data to run campaigns and attract customers

Merchant Portal
Features & Functionality

Built-for-purpose data model

» Pre-built merchant acquiring and issuing credit card, operative account data model

» Historization of past data i.e. spends / transactions

» Provision for manual uploads of master and merchant hierarchies

Scalable architecture

» Scale up to meet increased workload

» Platform load tested and benchmarked

» Can be integrated with any preferred channel

Data blending

» Uses combination of structured and unstructured data to show insights on the portal

» Effective way of combining disparate but related information

» Data enrichment and transformation to provide business KPIs

Merchant Portal
Features & Functionality

Slice 'n' dice
» Ad-hoc & DIY Reporting
» Data Exploration and discovery
» Generate Pivots & Charts
» Conditional Formatting

Reports / Dashboards
» Self Configurable Reports & Pre-built Dashboards
» Filters, Drill Downs, etc. to access atomic data
» 100+ Chart Types
» Downloaded into CSV / XLS / PDF

Alerts / Notifications
» Configurable alerts & notifications based on a set of thresholds
» Scheduling Facility
» Alerts are either shown on the dashboard or can be triggered via an e-mail

Advanced analytics & API
» AI/ML Models around Spend Momentum, Forecasting, Segmentation & Brand Affinity
» Seamless API integration with Client channels

Campaigns
» Create Campaigns based on analysis of past data and results of advanced analytics
» Track campaign effectiveness and Return on Investment

Query resolution & Service Quality
» One stop shop for merchants with a self service query resolution module
» Front end to provide logging-in and responding to queries
» Self service front end for query resolution
» Leverage data to improve service quality

Pre-built Key Performance Indicators (KPIs)

Executive Summary
» Sales performance summary
» Top 5 brands
» Day wise sales performance
» Key KPIs

Sales Performance
» MTD / YTD comparison
» International / domestic sales comparison
» Sales composition
» Top 5 merchant categories / types

Geographical Analysis
» Sales for Top 5 origin countries
» Sales for Top 5 origin region
» Sales for Top 5 issuance banks
» Detailed report

Dynamic Currency Conversion & Easy Payments
» MTD / YTD comparison
» DCC conversion
» DCC composition
» EMI deals
» Tenor distribution of EMI deals
» EMI processing fee revenue

Decline Analysis
» MTD / YTD comparison
» POS decline trend
» Decline composition
» Top 5 merchant categories/ types having declines

Our Clients

Business Intelligence and Risk Solutions (BIRS) provides a comprehensive range of risk management tools, analytical solutions and consulting services to financial institutions, banks, and corporates globally. We operate with a resource pool of 180+ analysts/developers and have engagements spanning 100+ clients in diverse geographies with a large presence in India, Sri Lanka, Mauritius, Malaysia, UAE and Africa. Some of our key clients include:

- India's top 2 public sector banks by assets
- India's top 3 private sector banks by assets
- Mauritius' banking regulator
- UAE's largest bank
- A large private financial services provider in Mauritius.
- A premier private sector commercial bank in Sri Lanka
- A Mid-sized Malaysian Bank
- A leading African alternate credit financier

About CRISIL
CRISIL is a leading, agile and innovative global analytics company driven by its mission of making markets function better.

It is India's foremost provider of ratings, data, research, analytics and solutions with a strong track record of growth, culture of innovation, and global footprint.

It has delivered independent opinions, actionable insights, and efficient solutions to over 100,000 customers through businesses that operate from India, the US, the UK, Argentina, Poland, China, Hong Kong and Singapore.

It is majority owned by S&P Global Inc, a leading provider of transparent and independent ratings, benchmarks, analytics and data to the capital and commodity markets worldwide.

About CRISIL Business Intelligence & Risk Solutions (BIRS)
CRISIL Business Intelligence & Risk Solutions (BIRS) is uniquely positioned to help banks and financial institutions in their data and analytics needs. Our deep domain knowledge of processes and best practices across the entire BFSI spectrum enables us to offer innovative solutions that aid decision making across Corporate & Investment Banking, Commercial & Retail Banking, Cards, Asset Management and Insurance domains. Our proprietary technology platform combined with deep business domain knowledge helps us deliver best in class solutions across all the key functional areas including Risk Management, Sales & Marketing, Financial Control & Reporting, Regulatory Compliance and Governance. The solutions are designed to provide advanced insights into data with an emphasis on actionable intelligence, ensuring you take data driven decisions to achieve your business objectives. To know more about what we do please visit us at www.crisil.com

Contact us
sales.birs@crisil.com