Prepaid Analytics

With rising interest in the usage of prepaid cards, gift cards and payroll cards, the global payments market has been focusing on innovative prepaid card solutions.

In recent times there has been ample speculation on modifying regulations concerning prepaid, resulting in major impacts on how the prepaid industry is run, and potentially reducing the profitability of many prepaid card portfolios.

These dramatic changes, if adopted, will require prepaid issuers to re-evaluate their existing revenue models.

The Solution

RS Software's solution on Prepaid Analytics transforms your 'Ocean of Data' to enable you to make informed decisions to achieve your strategic objectives.

Our solution utilizes data from your prepaid card usage history and applies advanced analytics techniques to enhance your prepaid card business.

Executive Dashboard

The hallmark of a data-driven dashboard is the ability to see and understand data at the speed of thought. Based on RS' analysis of market requirements, our well-planned dashboard enables business leaders and knowledge workers to interact in real-time and turn insight into action.

The dashboard provides a glimpse of the product through data such as **Card Portfolio Growth Rate** (CPGR), **Average Margin Per Card** (AMPC) and **Average Revenue per Card** (ARPC).

Predictive Analytics

This is a popularly used module used to support business objectives such as:

- Boosting sales rates and ROI of direct marketing campaigns through precise targeting of "ready to buy" customers.

- Identifying highest-value prospective customers and targeting them to use contextual prepaid products.

Residual Amount Analysis

This module utilises **Aging analysis of Loaded Funds** to measure residual value on cards and provide analysis around load vs spend ratios per load cycle.

Load Analysis

This will report metrics on the number of loads, total amount loaded, and average load amounts per active prepaid card over a chosen activity time range.
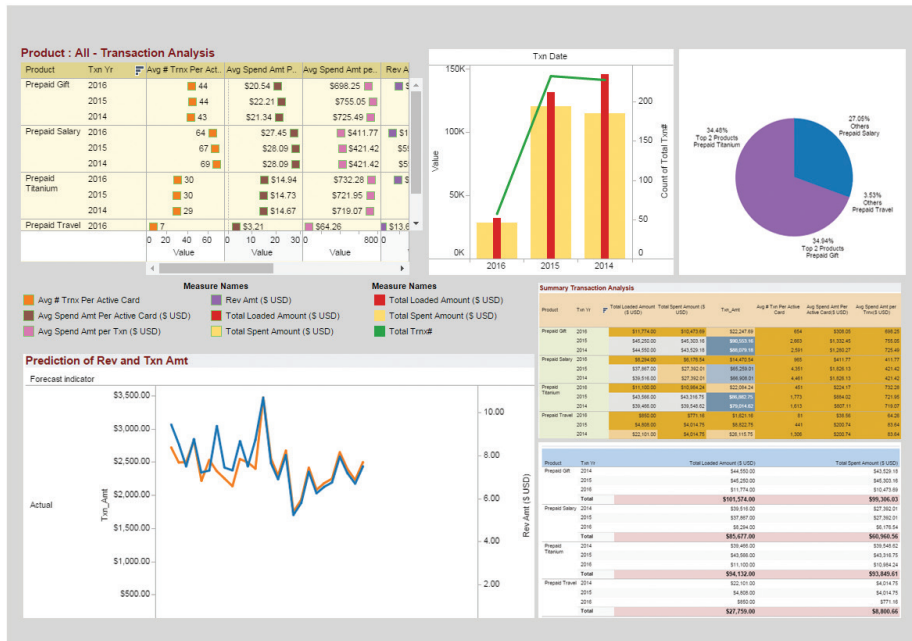
Benefits To Customers

- Ability to check performance for a particular prepaid product over a time period in terms of transaction count, transaction volume, average transaction volume, average revenue per card, revenue growth and transaction type wise revenue.

- Administer performance parameters like 'year on year' activity, top products / transaction patterns that earn maximum revenue and such others.

- Ability to monitor the product performance by slicing different parameters.