



Revealing revenue and retention opportunities

CHALLENGE

A payments processor wanted to increase revenue from small and medium merchants by optimizing collections, repricing less sensitive merchants, and retaining high-value customers at risk of churn. With a fragmented data landscape of tremendous scale, they could not run the analyses necessary to act on these ideas.

SOLUTION

Complete view of merchant activity

The company developed an unprecedented understanding of their SMB customer base with massive volumes of integrated data on customer activity, CRM, pricing, payment terminals, billing, fraud, and credit history.

New pricing strategies

Analysts perform high-scale analysis to assess the impact of different fee structures on customer retention. Sales teams use these insights to better price new accounts and reprice existing accounts to prevent churn.

Improved collections

Analysts develop statistical models to rate accounts by how likely they are to pay. High-likelihood accounts are routed to internal collections teams, while low-likelihood accounts are referred to third-party collectors.

IMPACT

- The payment processor is maximizing revenue and minimizing the risk of churn by optimizing merchant fee structures.
- Rating merchants by likelihood to pay has increased collections while saving internal company resources.
- Together, this work generated tens of millions in incremental revenue.