

How APAP used Visa Analytics Platform to improve interchange reconciliation

Asociación Popular de Ahorros y Préstamos (APAP) is a private mutual financial institution in the Dominican Republic. APAP has more than 50 branches providing banking products and services to over 700,000 customers, and it is one of the largest financial institutions by total asset size in the Dominican Republic.¹



Opportunity

APAP sought to increase visibility into transactions, including interchange fees, for two of its payment products.

Using Visa Analytics Platform, APAP could identify that interchange fees for transactions made with the two recently launched payment products were not being properly settled and paid. Previously, APAP was unable to detect this opportunity due to their reduced visibility on transaction data and limited reporting capabilities.



Solution

APAP used Visa Analytics Platform to increase visibility into transactions including interchange processing and payment data.

After reviewing a variety of analytics solutions, APAP selected Visa Analytics Platform due to its ease of use, granular data, powerful key performance indicators (KPIs), and self-service analytics tools. Visa Analytics Platform enabled APAP's business users to gain a deeper understanding of their portfolio — including key insights into interchange fees. With support from Visa, APAP was able to use existing Visa Analytics Platform reports to help ensure the correct interchange fees were being processed and paid.

Through Visa Analytics Platform, APAP has improved their transaction data review and analysis, including a better view of the applicable interchange fees. The analysis revealed that there was an opportunity in the processing of the transaction interchange fees for the two products that had cost APAP nearly \$150,000 in interchange revenue. Additionally, APAP was able to create custom interchange monitoring reports using Visa Analytics Platform to ensure they continue to receive the correct interchange fees for both products going forward. These custom reports helped APAP claim and receive \$250,000 in interchange revenue for both products between May 2020 and January 2022.

With Visa Analytics Platform, APAP developed preconfigured interchange reports that can be easily implemented at launch for all new payment products to help ensure proper visibility and monitoring of interchange activity.





“Visa Analytics Platform is very valuable to us – it helped us build a deeper understanding of our entire portfolio and delivered granular data which helped us increase our interchange income.”

Fausto Acevedo

Associate Manager Life Cycle Payment Methods, Asociación Popular de Ahorros y Préstamos



Results

Visa Analytics Platform helped APAP ensure that correct interchange fees were being received.

- **\$150,000** in interchange recovered
- **\$250,000 in interchange fees received** as a result of improved visibility into interchange activity
- **Preconfigured reports** to help validate interchange for all new products



Visa Analytics Platform drives value for a wide range of APAP business users

APAP continues to use Visa Analytics Platform to evaluate its debit and credit portfolios, monitor usage across card-present and card-not-present transactions, track authorization rates, and review year-over-year growth. Business users are dedicated to expanding their knowledge and use of Visa Analytics Platform, as it helps them gain a deeper understanding of performance across many departments.

Contact your Visa account executive or email VisaAnalyticsPlatform@visa.com to learn more about Visa Analytics Platform.

1. Asociación Popular de Ahorros y Préstamos (APAP)

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