

Monitor your successes and declines for specific MIDs and BINs. Review total transactions and decline rates for credit, debit, and pre-paid/gift card types, then explore by transaction decisions and volume.

Historical Analytics BIN: Analysis of a Country

Review successes and declines by Card Country and Transaction Volume by Card Type and BIN. Determine successes and decline rates by card type for a billing country using a specific BIN.

1. From the left navigation panel go to **Analytics > Historical > BIN**.
2. For the selected time period, you can view total transactions, successes, and declines by card type for authorization declines. These measures apply to the **Summary Period** table metrics (green indicates positive and red indicates negative) within that period and the **Daily Decline Rates** bar chart, the **Transaction Volume by Card Type** span chart and **Card Type by Transaction Decision** pie charts.
3. In the **Choose a filter** drop-down menu, choose **Billing Country** and select a country you know to have high decline rates.
4. Changes from the prior period are displayed for each card type to let you see total transactions, decline rates, transaction volume, and successes and declines for the selected country.
5. Select the **Show Tabular View** toggle to see the **BIN Details for Successes and Declines** table for the selected country filtered by numerous dimensions. Examine the **Issuing Bank** and **Account BIN** data for authorizations.
6. Use the horizontal scroll filter by **Reason Code**, such as **DCARDREFUSED**, and rank by **Transaction Count** noting those **Account BINs** with the highest counts.
7. In the **Choose a filter** drop-down menu, choose **BIN** and enter the specific **Account BIN** identified in the **BIN Details for Successes and Declines** table within the **Search** field. Review the related tables and charts for the specific BIN details.
11. To explore data further, click the **Export** button. A pop-up menu appears with two selections: **Export as CSV** or **Export as JSON**.

In summary, you can monitor and determine decline counts by reason codes for issuing banks and BINs for a specific billing count. This enables you to correlate the risk/fraud strategy and success, and decline rate for a selected country and further explore issuing banks and BINs. Your analysis informs larger authorization optimization success and strategies.

For more information contact your CyberSource account rep or visit us at <https://www.cybersource.com/en-us/support.html>