



# PAYVISION SUCCESS: RISK MONITORING AND ANALYSIS TOOL REVIVED



BI platform designed with a custom interface for monitoring electronic transactions

Creating value for merchants through risk management

## Success Story

**Country or Region:** Europe  
**Sector:** Payment Processing

### Organization Profile

Payvision is a solutions provider specializing in card payments worldwide. Payvision has presence in 14 countries serving more than 18,000 customers. Payvision strives to support its customers in expanding their geographical footprint and growing their business by offering banks and merchants a single, global acquiring platform, 24/7 support, over 150 transaction currencies, a high-end reporting interface and a solid risk management solution. Their presence all over the world has resulted in a global network of acquired banks, connecting over 300 trusted business partners with more than 5000 web merchants, processing over 100 million transactions for end providers VISA and MasterCard each year.

### Solution

Implement a risk-criteria and report system using their BI platform that will suit user's needs for analysis. Knowledge of the business by SolidQ was the determining factor to carry out this successful change.

## Payvision now monitors all simple and intuitive customer accounts with cost saving customized reports that measure and manage the evaluation of risk

Payvision is an organization in constant growth and expansion that handles considerable volumes of data. Because of the nature (electronic payments) of the processing business, they need constant mission-critical monitoring of transactions that are potentially fraudulent or demonstrate irregular use of its platform. The Risk Management department is responsible for overseeing merchant payment processing fraud to prevent any economic loss. Risk monitoring not only protects Payvision, but it also protects its customers, the merchants.

SolidQ proposed an alternative risk monitoring solution, implementing an exception engine with criteria analysis in the client's current BI platform, which leverages their current hardware infrastructure and knowledge of business needs from previous projects.

"Payvision, being an Acquirer, requires a state of the art risk monitoring tool in order to provide world class service to their merchants and partners across the globe." Alfonso Gabriel Sanz, VP SW Development - Payvision

The final result gives business users the monitoring tool required to meet 100% of their needs including greater processing speed, flexibility to modify or expand the criteria of both transactions and merchants at risk, and provides an accessible platform for analysis via ad hoc reports.

### Software and Services

#### ■ Products

- Microsoft SQL Server
- Microsoft Excel 2013
- SolidQ BI Adaptive Framework

#### ■ Services

- Architecture and Design
- ETL and Data Warehousing
- Visualization and User Experience

### Partner

- SolidQ



**Microsoft Partner**

Gold Data Analytics  
Gold Data Platform  
Gold Cloud Platform  
Gold Application Development

## Summary of the Environment

Number of database servers	2
Size of database	+250 GB
Number of clients	+18.000
Primary transactions per day	~160.000
Number enable risk criteria	19
Daily criteria computing time	~2 minutes
Daily processing time	~1 minute
Average risk brands generated per day	~18.000
Database server	Microsoft SQL Server

For more information about SolidQ visit:  
<http://www.solidq.com/>

For more information about Payvision visit:  
<http://www.payvision.com>

For more information about Microsoft SQL Server visit:  
<http://www.microsoft.com/SQL>

For more information about SQL Server Analysis Services visit:  
<http://www.microsoft.com/en-us/server-cloud/solutions/business-intelligence/analysis.aspx>

**SolidQ** is the author of the official guides of migration to Microsoft SQL Server 2008 R2 and Microsoft SQL Server 2012; download for free:  
<http://bit.ly/SQL2008R2Upgrade>  
<http://bit.ly/SQL2012Upgrade>

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## Situation

Commercial credit card transactions are likely to be carried out with irregularity for many reasons: theft or fraud being the most likely. Payvision, as part of the acquiring process of card payments, needs the ability to detect this type of irregularity, analyze it and protect the merchant while reporting these cases to end providers VISA and MasterCard.

## Solution

- Design and development of an exception engine developed with Integration Services by making optimum use of streams of data. Formulas and criteria are applied as necessary for marking irregularities and potential fraud.
- Create additional structures necessary to store the results produced by the exception engine with dimensional modeling and new thresholds of criteria. Utilize custom code to facilitate navigation between layers of display.
- Recommend new rules to be implemented to improve risk assessment produced by operations.

Deploy a solution that computes and processes information daily in less than 3.5 minutes.

## Benefits

- Use of infrastructure to provide cost savings with a custom built risk monitoring and analysis solution.
- Establish efficient data mining and statistical forecasting of fraud.