

# CARD ACTIVITY OPTICS

## Collect and Analyze NEW Card Network Data

### Activate collection of a premium data set for plastics specialists and data analysts - Card Activity Optics!

Brought to you by the CU\*Answers SettleMINT and Asterisk Intelligence teams, Card Activity Optics offers access to otherwise unseen details of card traffic that interacts with the CU\*BASE system, including activity records which did not result in a posted transaction.

Card Activity Optics will help you analyze and act on insights from the traffic patterns for your ATM, debit, and credit card activity. It is part of a suite of Optics data sets designed to collect data in support of *Non-Transactional Data Analysis*.

When it's available - Use this Optics data set to study Non-Transactional Data Analysis, Enhanced Transactional Details, and Merchant Categories.

### ***This data is for:***

- 1 PLASTICS SPECIALISTS**
- 2 DATA ANALYSTS**
- 3 MARKETING DIRECTORS**

## NON-TRANSACTIONAL DATA ANALYSIS

Analyze data from card activity which did not generate a transaction record, and new information about the path of a transaction to either denial or authorization.

***Are my card limits working as designed?***

***How many denied transactions are occurring each day?***

***Non-Transactional Data (NTD)*** = Data that records the undercurrents of activity and habits happening below the surface of standard daily processing. NTD is context and color to what we already know from normal transactions and maintenance in the system.

## ENHANCED TRANSACTIONAL DETAILS

Review transactional context such as "card not present" indicators and ATM fee amounts, and answer questions

***Are members using their cards online more than at physical locations? By how much?***

***How many out-of-network ATM fees are my members paying?***

## MERCHANT CATEGORIES - BUSINESS PURPOSES

Analyze transactional activity based on groups of business purposes such as gas purchases, grocery purchases, entertainment, and more.

***Which of my members are using their debit card for food and entertainment purchases?***

***Are members' buying habits changing for things like travel or entertainment?***