

Real-Time Analytics provides on-demand workable Key Performance Indicators (KPIs), insights, and alerts to help you grow revenue, improve profitability, and increase your base of loyal customers. Logging in at the account level, allows for filtering on individual MIDs, and logging in at the MID level, enables a deeper look into those transactions.

Access

Go to <https://ebc2.cybersource.com> to enter login information:

Organization Name: your Account or Merchant ID

User Name: your CyberSource credentials

Password: your CyberSource password

Expand the left navigation panel and click on **Analytics**. Under **Real-Time**, select **Custom Alerts**.

Custom Alerts

Create Analytics Alert Modal

Before creating any alerts, a user should have a deeper understanding of their business by using the Real-Time Monitoring data graph and tables, in conjunction with in-depth historical response results. This analysis provides knowledge of what is normal for your business—and guides you in crafting meaningful alerts. Alerts are notifications about changes outside your business norm—informing you about transaction successes, declines, and errors for a selected time span. You can set up, start or pause, and edit or delete alerts for authorization thresholds that you determine. Alerts can be set at an account level and individual MID level. MID users can create alerts if they also have access as account-level users. Alerts can be set up to notify you when a specific transaction dimension changes; for example, when a refused card results exceeds a certain percentage in a given time period.

Opening the **Custom Alerts** page for the first time (assuming no alerts have been created) presents the error message **No alerts found**. To create an alert, go to the upper right and click **Create Alert** to bring up the alert dialog. The first area in the dialog is the **Alert Details** section. You will need to create a unique name in the **Alert Name*** form field—this name will appear on the **Custom Alerts** page in a list of configured alert cards. *Once created, the alert name cannot be edited*, and it will become the subject line of your notification email, and therefore should quickly convey the alert context. In creating a name, be aware that it should be understandable to the email notification recipients.

For example, if you are a retail business and 15% declines in a 30 minute period is a higher than normal decline rate —except during the hours of 2:30 am and 4:30 am—a meaningful name might be **15dcl 30min MIDname ecom 0230_0430ok**. Meaning the rule is looking for “15% declines in 30 minutes” for a “selected ecommerce MID”, and that it is “ok” if the alert is fired during that time span. However, if that alert notification is fired at 8:00am, it’s a signal that you need to take action.

The alert card list displays the most recently created alert last. Each card shows the alert name with icons that enable you to start or pause, edit, or delete it. The alert name and merchants to which it applies cannot be edited, but the thresholds and dimensions can be modified. Click the arrow to expand the alert card for more detail.

TIP It is helpful to have the **Time Period** and **Reminder Interval** match to avoid alerting notifications being sent too frequently.

The **Apply to*** drop-down menu presents MIDs within the larger organization to define the alert focus. **Time Period*** displays a list of possible time spans the Business Center will use to calculate your alert criteria. **Reminder Interval*** is where you can select the email notification cadence after your criteria are met. General best practices are for the time period and reminder interval to match. The user completes this section after entering the email address to which alerting notifications will be sent. Unlike the alert name, the email address can be edited.

Create Analytics Alert

The screenshot shows the 'Create Analytics Alert' form with the following sections and annotations:

- Alert Details:**
 - Alert Name ***: Custom alert name that cannot be edited after the alert is created. Example: 'pymt-mc up 20%'.
 - Apply to ***: Area the alert evaluates at a single MID or account level. Example: 'my-organization'.
 - Time Period ***: Rolling time span to evaluate if alert conditions are met or not. Example: '30 minutes'.
 - Reminder Interval ***: Alert reminder interval that triggers an email notification if alert conditions are met. Example: '30 minutes'.
 - Send Alert to Email Address ***: Notifications are emailed here. For alerts to go to multiple emails, separate with a comma. Example: 'johnsample@email.com'.
- Alert Conditions:**
 - This applies to:**
 - Dimension ***: Alert measure to be evaluated. Example: 'Transaction Status'.
 - Value ***: Value to be evaluated. Example: 'Declines'.
 - ADD DIMENSION**: Additional dimensions to filter alert.
 - Dimension ***: Dimensions and how they are applied to the alert. Example: 'Payment Type Method'.
 - Apply to ***: Example: 'MasterCard'.
 - Alert me when:**
 - Quantify by ***: Alert conditions to be evaluated. Example: 'Count (% Change)'.
 - Condition ***: Example: 'Greater Than'.
 - Value ***: Example: '20'.

At the bottom of the form are 'CANCEL' and 'CREATE ALERT' buttons. The 'CREATE ALERT' button is annotated as 'Select button to finalize alert'.

An example, of an alert set for declines with notifications sent every 30 minutes when the criteria are met within a 30 minute rolling time period.

The **Alert Conditions** section is where alert criteria and dimensions are defined. The option to add dimensions for the alert displays the same selections from the filtering toolbar, plus Processing. The above example shows an alert that is set up for declines to alert when a given payment method exceeds 20% within a 30-minute period, with a reminder interval of 30 minutes when those criteria are met. If the reminder interval was set for 5 minutes, the alert would be issued every time the criteria were met within a rolling 5-minute period, potentially causing too many notifications and a need to adjust the reminder interval.

Real-Time Analytics Summary

Practical insights in the here and now—providing on-demand, workable performance KPIs, alerts, and notifications in the CyberSource Business Center, including:

KPI summary

- Real-time authorizations and declines
- Count, conversion rates and reason codes

KPI trend

- Real-time ticker
- Configurable intervals for the past day

Performance summary by dimensions

- Processor, Reason Code, Payment Type Method, Country, Currency, and Payment Channel

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

CYBERSOURCE, VISA U.S.A. INC., OR ANY OF THEIR AFFILIATES DO NOT MAKE ANY WARRANTIES AS TO THE ACCURACY OF THE DASHBOARD OR THE DATA CONTAINED THEREIN.

©2020 Visa. All rights reserved.

CyberSource®
A Visa Solution