
SIS⁺ - a comprehensive Data Warehouse system for payment cards

The “**Statistical Information System**” (SIS⁺), which has been developed by PAYMENT-iT, is available to processors as well as Sparkassen and banks as an Internet application. SIS⁺ is a complete Data Warehouse solution, which provides comprehensive data analysis mechanisms based on the provided standard interpretations as well as on individually defined analysis requirements of the complete payment card lifecycle, especially credit cards.

In addition to the classical processing of Customer, Card and Sales data, SIS⁺ is also able to analyze the data from card authorizations; statistical interpretations of SIS⁺ data are complemented by the possibility to request and display monthly statements, single transactions, authorization data and bonus point accrual. Additionally, SIS⁺ includes interpretations of data to compare the performance of branch offices, monthly or quarterly reports of MasterCard and VISA as well as processing of chargebacks and fraudulent transactions.

An integral part of SIS⁺ is its ability to do Cost and Output accounting. Based on the standard item costs and taking into account payments received, it is possible to determine product losses of contribution or profit margins for individual customers or cards. Profit and Loss calculations combined with Interchange fees and processing fees further round off its analytical capabilities. SIS⁺ is very different from other solutions, which don't have Profit and Loss modules, or which only provide them on special request and for an additional fee, whereas they come included with SIS⁺ for no extra charge.

All the results of the data analysis can be presented in a table and diagram form. SIS⁺ also provides the ability to export the results of the analysis for use by other applications.

The SIS⁺ product has been efficiently used by the Bayern Card-Services and PLUS-CARD for many years and it's now being used by more than 250 Sparkassen and banks.

Fürth, January 2007