



FinText™ Platform: Payments Performance Insights

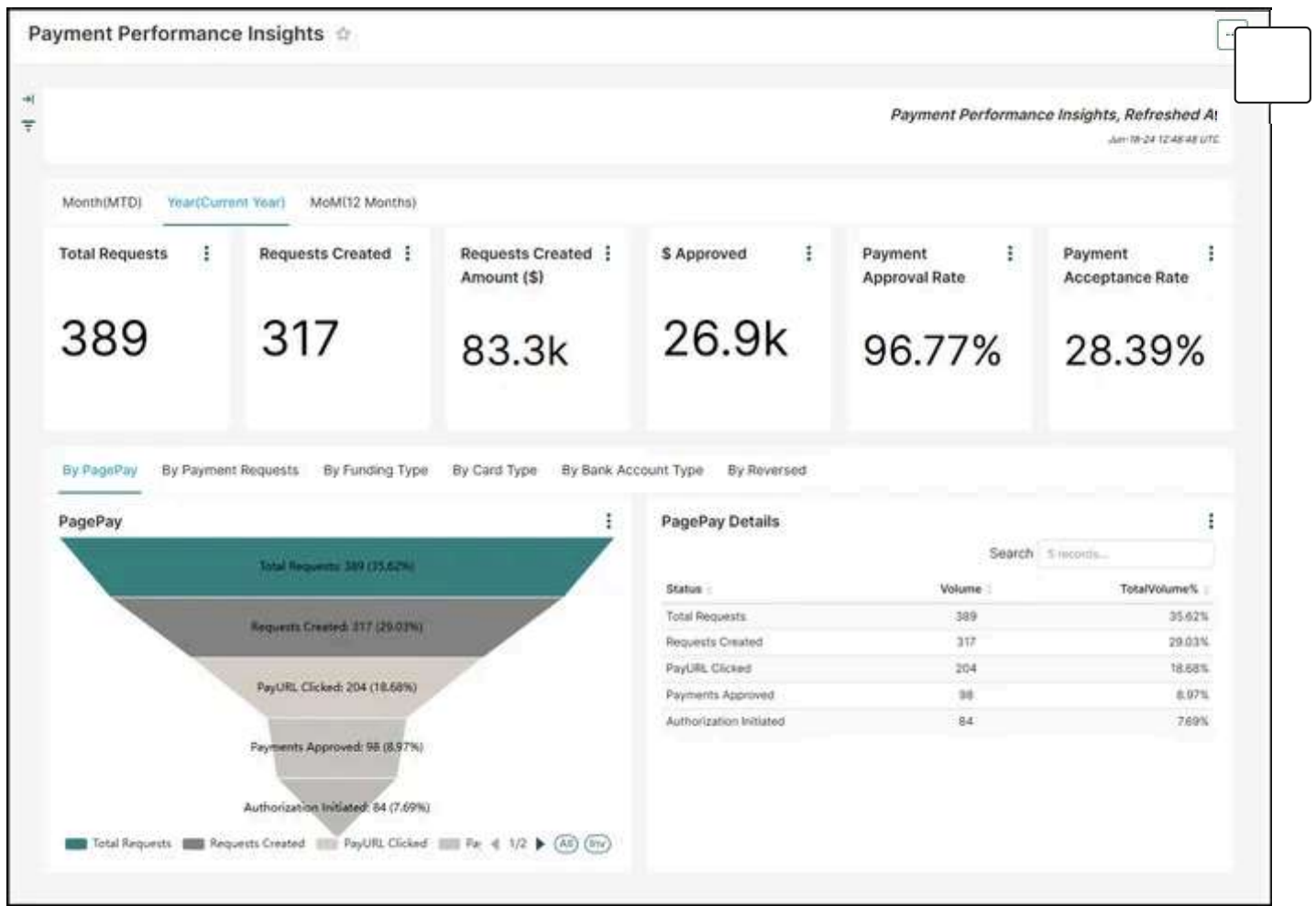
How to use the Payment Performance Dashboard in the User Interface

The SBT FinText Payments Dashboard is a comprehensive tool designed to offer visibility and insights into payment activities. It covers the entire payment lifecycle, from payment requests to authorization, providing valuable insights into key performance indicators. The dashboard highlights the core benefits of our payment services: Payment Acceptance and Acceleration.

Please read the main [Dashboard Reporting Overview KB article](#) for important details on the Dashboard interface. Some information found there will be repeated in this article.

Data reporting may experience delays. The Dashboard will display a date and time stamp for the available data.

Month To Date (MTD) and Year (Current Year) Views



The MTD and Current Year views provide key indicators of payment activity during the reporting period.

Upper Panel

The upper panel shows the following information in six tile:

- **Total Requests:** The total count of payment requests submitted.
- **Requests Created:** The total count of payment requests created. Payment requests may fail creation if the subscriber is not active (opt-out or phone number deactivated), not added as a subscriber, or due to missing or malformed data parameters.
- **Requests Created Amount:** The total dollar amount of the payment requests created.
- **\$ Approved:** The total dollar amount associated with approved payments.
- **Payment Approval Rate:** The percentage of payments where subscriber-initiated requests to authorize the payment that were approved.
 - Formula: Payments Approved divided by Payment authorization initiated.

- **Payment Acceptance Rate:** The percentage of payments approved compared to the number of payment requests created.

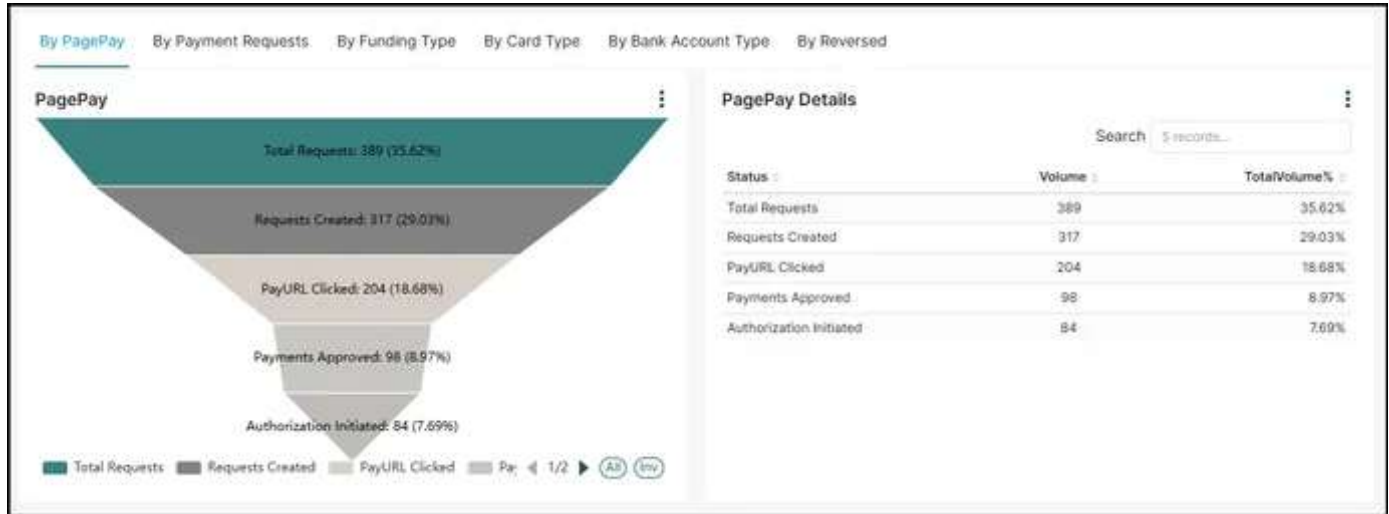


- Formula: Payments Approved divided by Payment Requests Created.

Lower Panel

The lower panel shows charts and data tables for six payments aspects.

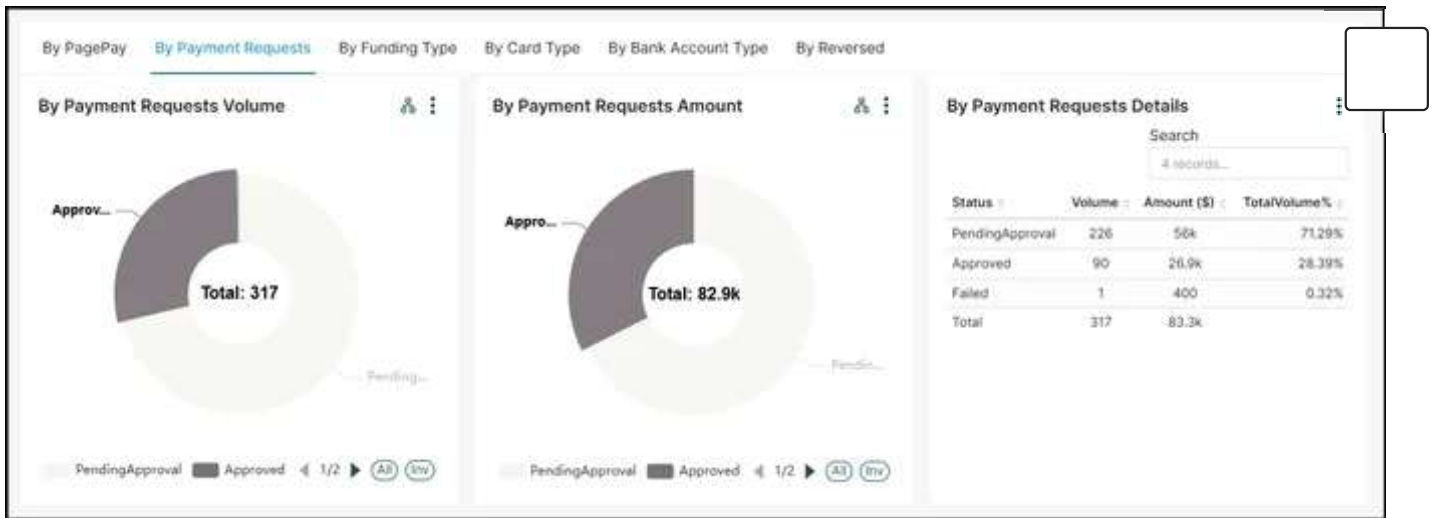
By PagePay



The funnel chart and table show counts, amounts, and percentages by steps in the payment flow:

- **Total Requests:** The total count of payment requests created. Payment requests may fail creation if the subscriber is not active (opt-out or phone number deactivated), not added as a subscriber, or due to missing or malformed data parameters.
- **Requests Created:** The total count of payment requests created. Payment requests may fail creation if the subscriber is not active (opt-out or phone number deactivated), not added as a subscriber, or due to missing or malformed data parameters.
- **PayURL Clicked:** The total count of PayURLs subscribers have clicked.
- **Authorization Initiated:** The total count of payment authorization initiated based on subscriber authorization.
- **Payments Approved:** The total count of payments approved.

By Payment Requests



Information includes counts, dollar amounts, and percentages for the following payment request statuses:

- **Created:** Total payment requests created and sent to subscribers.
- **Approved:** Payments that were attempted and approved.
- **Pending Approval:** Payments that have been attempted but are pending approval.
- **Failed:** Payment requests may fail creation if the subscriber is not active (opt-out or phone number deactivated), not added as a subscriber, or due to missing or malformed data parameters.

By Funding Type



This view presents counts, amounts, and percentages for the following funding types:

- Credit Card
- Debit Card

- Prepaid Card
- ACH
- *Other* applies if the card type is not provided by the payment processor.



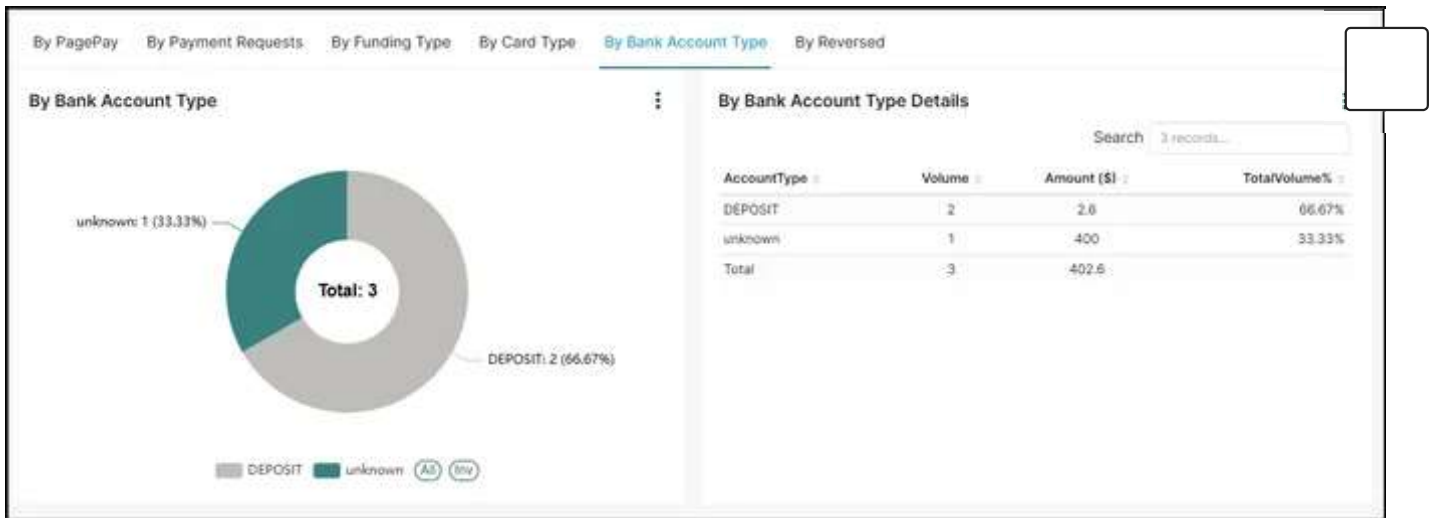
By Card Type



The counts, amounts, and percentages for each card brand type used are shown here. Card brands shown:

- Visa
- MasterCard
- Amex
- Discover
- *Unknown* applies if the card brand is not provided by the payment processor.

By Bank Account Type



This option shows the counts, amounts, and percentages for bank account types.

- Checking
- Savings
- *Other* applies if the account type is not provided by the payment processor.

By Reversed



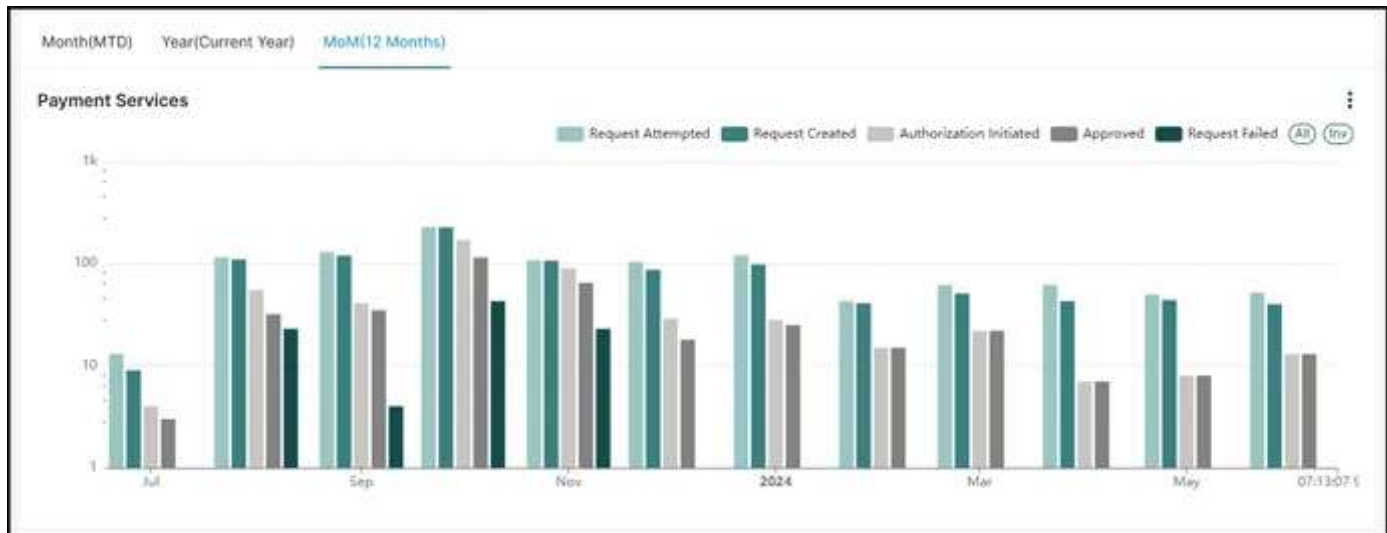
Reversed payments were authorized but were subsequently voided or refunded to the subscriber. The chart and table show the counts, amounts, and percentages for reversed transactions by type:

- Void
- Refund

Month-over-Month (MoM) View

The MoM view is a rolling 12-month view. If fewer than 12 months of data are available, the system will display the available data.

Upper Panel



The bar chart displays aggregated monthly data for request statuses. Mousing over each month shows the following:

- **Request Attempted:** The total count of payment requests created. Payment requests may fail creation if the subscriber is not active (opt-out or phone number deactivated), not added as a subscriber, or due to missing or malformed data parameters.
- **Request Created:** Total payment requests created and sent to subscribers.
- **Authorization Initiated:** The total count of payment authorization initiated based on subscriber authorization.
- **Approved:** Payments that were attempted and approved.
- **Request Failed:** Payment requests may fail creation if the subscriber is not active (opt-out or phone number deactivated), not added as a subscriber, or due to missing or malformed data parameters.

Lower Panel

Payment Service Details

Search 12 records...

Month-Year	Request Attempted	Request Attempted (\$)	Request Created	Request Created (\$)	Request Failed	Request Failed (\$)	Authorization Initiated	Authorization Initiated (\$)	Approved	Approved (\$)	ApprovalRate	AcceptanceRate
Sep-2023	130	67.3k	120	51.7k	4	221.3	41	19.9k	35	19.4k	85.37%	29.17%
Aug-2023	116	62.7k	110	62.1k	23	1.52k	55	34.2k	32	32.7k	58.18%	29.09%
Oct-2023	226	25.9k	227	25.7k	43	1.78k	170	16.1k	115	13.2k	67.65%	50.66%
Nov-2023	108	14.1k	107	14k	23	672.6	90	10.2k	65	9.33k	72.22%	60.75%
Jul-2023	13	2.06k	9	1.6k	1	1.05	4	601.05	3	600	75.00%	33.33%
Dec-2023	104	31.1k	87	25.2k	0	0	29	5.52k	18	5.2k	62.07%	20.69%
Mar-2024	62	1.78k	51	1.21k	0	0	22	2571	22	2571	100.00%	43.14%
Jan-2024	120	69.4k	98	65.8k	1	400	28	22.7k	25	22.3k	89.29%	25.51%
Feb-2024	43	6.36k	41	6.1k	0	0	15	2.25k	15	2.25k	100.00%	36.59%

The lower panel shows a detailed table with the same data included in the upper panel's bar chart, but includes dollar amounts for each category.

Was this article helpful?

Related articles

[Customer Portal Overview](#)

[Carrier and SBT Platform Status Alerts](#)


[Webhook Equivalencies for SBT FinText™ and Legacy Platforms](#)

[FinText™ Platform: Service Credit Usage Report](#)

[How to Contact Customer Support](#)



[Knowledge Base - Sign in to view all content](#)

[Go to solutionsbytext.com](#) 

[Go to Customer Portal](#)

[Sign out](#)