Starting from current month snapshot account status:

**Cust. C**

**Cust. E**

**Cust. D**

**Cust. C**

**Cust. B**

Outcome 1 - segmentation:

We are aiming to “proactively” find out if the inactive accounts will move to the active accounts, then move to early delinquency category 2. Such as accounts who move to active with “high risk behaviors” (e.g. GAP accounts who only use their credit card during Black Friday in the past and go inactive during spring. But now they suddenly become active and max out their credits with non-GAP shopping (gas, groceries, medical expenses), this may mean financial hardship and we need to segment them as “high risk accounts due to becoming active with risky spendings”.

Outcome 2 - timing:

For those accounts who will move to the early delinquency category 2, we then hope to find the “timing” where profit (revenue – impairment) will start to diminish and conduct intervention at that month.

Outcome 1 - segmentation:

We are aiming to “proactively” find out if the active accounts will move to the early delinquency category 2.

Outcome 2 - timing:

For those accounts who will move to the early delinquency category 2, we then hope to find the “timing” where profit (revenue – impairment) will start to diminish and conduct intervention at that month.