

# Cross-Sell Early Account Monitoring Report 2

This report analyses the performance of customers who have opted into the Cross-Sell Program, transitioning from the Fuel-Only Card to the Universal Card, to inform decisions regarding tightening treatment.

## 1. Data Files:

- **Cross\_Sell\_Acct\_Info:** Contains account information for customers who have opted into the Cross-Sell Program.
- **Cross\_Sell\_WO:** Records write-off amounts for Cross-Sell accounts.
- **Cross\_Sell\_Spend:** Details spending patterns, including fuel and non-fuel transactions.
- **Cross\_Sell\_Payment:** Tracks payment amounts and frequency.
- **Cross\_Sell\_NSF\_Payment:** Captures information about non-sufficient fund payments.
- **Cross\_Sell\_NSF\_DNB:** Includes Commercial Credit Scores (CCS) and Paydex grades from DNB.
- **Cross\_Sell\_NSF\_Vantage\_Score:** Provides Vantage Scores from Experian.
- **Cross\_Sell\_NSF\_Aging:** Shows aging information, like current and past due balances.
- **Cross\_Sell\_Trx:** Provides transaction details, including number and amount of fuel and non-fuel transactions.
- **All\_Account\_Segment\_Code:** Contains a segment score calculated by Fleetcor's internal model indicating credit risk.

## 2. Important Variables(Considered variables):

The following variables are considered crucial for this project:

- **From Cross\_Sell\_Acct\_Info:**
  - **FAKE\_ACCTCODE:** Unique identifier for each account.
  - **OPT\_IN\_DATE:** Date when the account opted into the Cross-Sell Program.
  - **FUEL\_ONLY\_PARENT\_ACCT:** Original Fuel-Only account code, if applicable.
  - **CLI\_AMOUNT:** Credit line increase for the Cross-Sell Universal Account.
  - **FLEETCOR\_OPEN\_DATE:** Date the account was opened.
  - **CITY, STATE, ZIP:** Account location.
  - **TERM\_DAYS, DUE\_DAYS, LOCK\_DAYS:** Billing and payment terms.
  - **CREDIT\_LIMIT:** Current credit limit.
  - **LOCK\_CODE, LOCK\_REASON, LOCK\_TYPE:** Account lock information.
  - **DEPOSIT\_FLAG:** Indicator of secured accounts with a deposit.
  - **PORTFOLIO, LOB\_REPORTING:** Fleetcor product and line of business.
- **From Cross\_Sell\_Spend:**
  - **FUEL\_SPEND, NONFUEL\_SPEND:** Fuel and non-fuel spending.
  - **TOT\_SPEND:** Total spending.
- **From Cross\_Sell\_Payment:**

- **PAYMENT\_AMOUNT, NO\_OF\_PAYMENT:** Payment amount and frequency.
- **From Cross\_Sell\_NSF\_Payment:**
  - **NSF\_AMT, NSF\_PMTS:** Non-sufficient fund amount and frequency.
- **From Cross\_Sell\_NSF\_DNB:**
  - **CCS\_GRADE, PAYDEX:** DNB credit scores.
- **From Cross\_Sell\_NSF\_Vantage\_Score:**
  - **VANTAGE\_SCORE:** Vantage Score from Experian.
- **From Cross\_Sell\_NSF\_Aging:**
  - **CURRENT\_BALANCE, DAYS\_PAST\_DUE:** Current balance and days past due.
- **From Cross\_Sell\_Trx:**
  - **FUEL\_NUM\_TRX, NONFUEL\_NUM\_TRX:** Number of fuel and non-fuel transactions.
  - **FUEL\_TRX\_AMT, NONFUEL\_TRX\_AMT:** Total amount of fuel and non-fuel transactions.
- **From All\_Account\_Segment\_Code:**
  - **SEGMENT:** Segment score reflecting credit risk.

### 3. Data Synthesis:

- **Primary Join:** All data will be joined using **FAKE\_ACCTCODE** as the key, creating a single comprehensive dataset.
- **Time-Series Data:** Time-series data from Cross-Sell\_Spend, Cross-Sell\_Payment, Cross\_Sell\_NSF\_Payment, Cross\_Sell\_NSF\_DNB, Cross\_Sell\_NSF\_Vantage\_Score, Cross\_Sell\_NSF\_Aging, Cross\_Sell\_Trx, and Cross\_Sell\_WO will be linked to the main dataset using **FAKE\_ACCTCODE** and **YEARMONTH** or **SNAPSHOT\_DATE**, depending on the specific dataset.

### 4. Data Subsetting:

- **Early Opt-In Focus:** The analysis will primarily focus on customers who have opted into the Cross-Sell Program within the **last 12 months**, ensuring a focus on recent behavior.
- **Random Sampling:** If the dataset size remains large, random sampling techniques will be used to create a manageable subset while preserving the key characteristics of the full dataset.

### Next Steps:

- Conduct further data exploration and analysis.
- Develop models using regression analysis, decision trees to identify variables that strongly correlate with customer performance.
- Evaluate transaction data of past written-off Cross-Sell accounts to identify predictive patterns.
- Create a Cross-Sell performance dashboard.
- Generate a report detailing findings and insights.
- Recommend tightening treatments and potential financial impact based on the analysis.