

Dashboards Structure

[Please note that the data displayed on these dashboards is sensitive to date filtering. Changing the date filter will affect the data that is displayed in the visualizations!]

The dashboards are organized as follows: Revenue, Collection, Sales, Scissor.

I. Revenue:

1. Main KPIs

- **Total Revenue (€ K)** - The total revenue displayed on this dashboard is a sum of accruals.
- **YTD (€ K)** – Stands for Year-to-Date and describes the cumulative performance from the beginning of the current year up to the current date (end of the previous month in our case).
- **PY (€ K)** - Stands for Prior Year and is a describes the performance from the same period in the previous year.
- **YoY Growth (%)** - Stands for Year-over-Year Growth and describes the percentage change in a metric from the same period in the previous year.
- **Total Clients (Count)** - Total number of clients during the selected period.
- **Total Revenue by Accrual (%)** - The percentage of revenue that has been earned from accruals fees to clients.
- **Revenue by Main Accruals in Dynamics (€ K)** - The sum of of revenue that has been earned from main accruals fees to clients for the entire period. In main accruals are included – Time extension fee (TEF), Contractual Interest Rate (CIR) and Collection Costs (CC). [Please note that the diagram is frozen and not sensitive to filtering!]
- **Total Revenue - Previous Year vs. Current Year (€ K)** - The difference in total revenue earned by an organization between the previous year and the current year.

2. Additional KPIs

- **Outstanding Balance (€)** - The total amount of money owed by clients to the company at a given point in time.
- **Total Credit Limit (€)** - The total amount of credit that has been extended to customers or clients by an organization.
- **AVG Charges per Card (€)** - The total amount of revenue during the selected period divided by the total number of clients.
- **AVG New-Granted Limit (€)** - The total approved limits during the selected period divided by the total number of approved cards.

- **Utilization Rate (%)** - The outstanding balance dividing by the total credit limit available to the customer.
- **Average Credit Limit (€)** - The total credit limit dividing by the total number of clients.
- **Average Balance (€)** - The outstanding balance dividing by the total number of clients.
- **Average Credit Limit vs. Average Balance (€)** - Comparing the average credit limit extended to the clients with the average outstanding balance on their credit accounts.
- **Total Clients vs. Active Clients (Count)** - Comparing the number of total clients with the number of active clients during the selected period. The active clients include all clients who have made at least one transaction during the selected period. This means that any client who has not made a transaction during the selected period is excluded from the active clients count.
- **Active Clients Transactions (€)** - The total value of transactions made by active clients during a selected period.

II. Collection:

1. Collected MDP by Buckets

- **Bucket 1 Collection (%)** - The percentage of outstanding debt that has been collected by the company from clients who are included in "Bucket 1".
- **Credit Collection Based on Number of Days (%)** - The percentage of outstanding debt that has been collected by the company based on the number of days past due.
- **Bucket 1 Dynamics (%)** - The movement of clients who are included in 'Bucket 1', over the entire period of time. *[Please note that the diagram is frozen and not sensitive to filtering!]*

2. Overdue Dynamics

- **Overdue Clients (Count)** - Total number of clients who have outstanding debts that are past their due date by 30 days or more.
- **Total Clients (Count)** - Total number of clients during the selected period.
- **Delinquency Rate (%)** - The number of overdue clients dividing by the total number of clients expressed in percent.
- **AVG Debt Per Credit Card (€)** - The average outstanding balance on each credit card. It is calculated by dividing the total outstanding balance by the total number of clients.
- **Overdue Clients vs. Total Clients by Year and Month (Count)** - the comparison between the number of overdue clients and the total number of clients over the entire period. *[Please note that the diagram is frozen and not sensitive to filtering!]*

III. Sales:

1. Approved Customers

- **Approved Clients (Count)** - The total number of clients who have been approved for a credit card by the company.
- **New-Activated Clients (Count)** - The total number of clients who have newly activated their credit cards.
- **Voluntary Churn (Count)** - The number of clients who have actively chosen to close their cards.
- **Approved Clients vs. New-Activated Clients by Year and Month (Count)** - Comparing the number of approved clients and newly activated clients over the entire period. *[Please note that the diagram is frozen and not sensitive to filtering!]*
- **Voluntary Churn by Year and Month (Count)** - The number of clients who have actively chosen to close their cards over the entire period. *[Please note that the diagram is frozen and not sensitive to filtering!]*

2. Digital Channels

- **Conversion Rate by Affiliates (%)** - The percentage of website or application visitors who become clients through an affiliate. The list of affiliates are as follows: Fintronic, Credimarket, Doctrinero, Adraction, Prestalo, FinanceAds, Paylin7.
- **Conversion Rate by Channels (%)** - The percentage of website or application visitors who become clients through an online channel. The list of online channels are as follows: Organic, Adwords, Facebook.
- **Affiliates vs. Online – Share of Approved (Str. %)** - The proportion of approved applications or transactions that are sourced through affiliates versus those that are sourced through the online channel for the current month.
- **Share of Approved – Monthly Changes (%)** - The proportion of approved applications or transactions that are sourced through affiliates versus those that are sourced through the online channel for the entire period. *[Please note that the diagram is frozen and not sensitive to filtering!]*.

IV. Scissor:

1. Collected vs. Withdrawal Amount

- **Collected Amount (€ K)** - The total amount collected by the company over the selected period of time.
- **Withdrawal Amount (€ K)** - The amount of money withdrawn by clients over the selected period of time.

- **Net Cash Generated (€ K)** - The difference between the total amount of money collected and the total amount of money withdrawn by an organization over a selected period of time
- **Limit Utilization Rate (%)** – The withdrawal amount divided by the total amount of limits. It is used to describe the percentage of a credit limit that has been used by the clients.
- **Net Cash Generated by Years and Months (€ K)** – The amount of net cash generated over the entire period. *[Please note that the diagram is frozen and not sensitive to filtering!]*.
- **Collected vs. Withdrawal Amount by Years and Months (€)** - Comparing the number of the collected amount vs. the number of the withdrawal amount over the entire period. *[Please note that the diagram is frozen and not sensitive to filtering!]*.gi