ANNUAL FINANCIAL ANALYSIS OF PAYPAL AND WISE TRANSACTIONS

Full-year overview of income, client dynamics, average checks, and platform comparison (PayPal vs Wise)

THE MAIN QUESTIONS FOR ANALYSIS

What was the total income and its monthly dynamics?

Who were the top clients by revenue?

What was the average check and how did it change over time?

Which platform performed better: PayPal or Wise?

Are there any seasonal patterns or anomalies?

DATA APPROACH

Sources: PayPal + Wise exports (.csv)

Cleaning: Merged datasets, standardized currencies, parsed dates, unified client names

Tools Used: Power BI, Excel (initial prep)

TOTAL INCOME OVERVIEW

Key Insights:

- Revenue peaks are observed in **April** and **July**.
- In **April**, the **number of checks was lower** than in **February**, but **total income increased**.
- This suggests a **growth in the average check size**.

What Happened:

- Drilling down into clients reveals that a **high-paying client** appeared in April.
- This client **disappeared by July**, contributing to the **drop in income**.
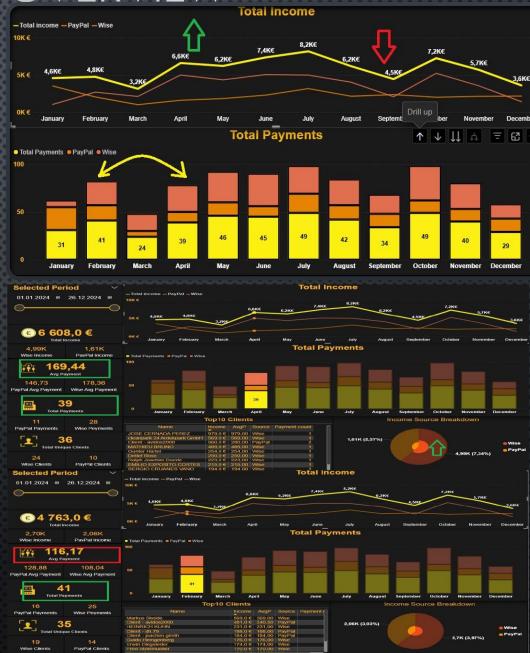
Platform Dynamics:

- Starting from the upward trend, the **share of Wise** increased.
- Indicates a possible **preference shift** or onboarding of new clients who use Wise.

Interpretation:

- The spike in revenue was driven by **a few high-value transactions** rather than volume.
- After the peak, overall income declined, but **core client base remained stable**.
- Growth in Wise share may **reflect better client experience or cost-efficiency**.

Recommendation:

- Investigate **why the key client dropped off** in July.
- Explore **opportunities to replicate high-value deals** with other clients.
- Consider **promoting Wise as the default platform** if growth continues.

AVERAGE PAYMENT DYNAMICS

KEY INSIGHTS:

- THE AVERAGE PAYMENT PEAKED IN **JULY**, DESPITE A MODERATE NUMBER OF TRANSACTIONS.

- A SIGNIFICANT GROWTH IN **AVERAGE PAYMENT** FROM MARCH TO APRIL ALIGNS WITH THE APPEARANCE OF HIGH-VALUE CLIENTS.

- AFTER JULY, THE AVERAGE CHECK **DECLINED STEADILY**, POSSIBLY DUE TO SMALLER-SCALE TRANSACTIONS DOMINATING.

INTERPRETATION:

- THE **REVENUE PEAKS WERE MORE INFLUENCED BY CHECK SIZE** THAN VOLUME.

- A SHIFT IN CLIENT STRUCTURE OR SERVICE TYPE MIGHT HAVE LED TO FLUCTUATING AVERAGE CHECKS.

RECOMMENDATIONS:

- ANALYZE **CLIENT SEGMENTS** CONTRIBUTING TO HIGH AVERAGE CHECKS.

- CREATE SEPARATE SERVICE OFFERS OR PRICING FOR **HIGH-VALUE CLIENTS** TO RETAIN AND ATTRACT MORE OF THEM.

- IMPLEMENT **MONITORING KPIS** FOR AVG CHECK TRENDS MONTHLY.

TOP CLIENTS BREAKDOWN

Key Insights:

•The **Top 3 clients** generated over **45% of total revenue**.

•One client alone contributed a significant spike in **April–July**, then dropped off.

•Many other clients had **minimal or one-time payments**, forming a long tail.

Interpretation:

The business heavily relies on a small core of high-value clients. The rest of the client base is less predictable and lower value.

Recommendation:

•Focus on **retention and satisfaction** of the top 3–5 clients.

•Segment and analyze the long tail for hidden opportunities or upsell potential.

PLATFORM PERFORMANCE – WISE VS PAYPAL

Key Insights:

•**Wise** generated ~61% of total income, surpassing PayPal.

•Wise transactions had a **higher average check**, while PayPal had **greater volume.**

•The share of Wise increased from mid-year, correlating with high-income months.

Interpretation:

Wise appears to be preferred by high-paying clients, while PayPal is used more for regular or lower-value transactions.

Recommendation:

•Promote **Wise** for high-value transactions.

•Use PayPal for volume-based strategies or mass offers.

•Optimize pricing/commissions based on the platform structure.

SEASONAL PATTERNS & CLIENT DYNAMICS

Key Insights:

•Revenue peaks occurred in **April**, **July**, and **October**.

•Summer drop after July suggests **client churn** or completion of large projects.

•Q4 showed **moderate recovery**, possibly due to repeat clients or year-end spend.

Interpretation:

The income stream is **seasonal**, affected by client-specific projects rather than consistent monthly flows.

Recommendation:

•Plan marketing or outreach for **Q2–Q3**, targeting premium clients.

•Analyze churn points — especially after July — to develop **retention strategies**.

STRATEGIC TAKEAWAYS

🟡 **WHAT WORKED:**

- HIGH-VALUE CLIENTS HAD A MAJOR IMPACT ON REVENUE.

- WISE WAS A STRONG PERFORMER IN BOTH TOTAL INCOME AND AVERAGE CHECK.

- PERIODIC SPIKES SHOW POTENTIAL FOR PROJECT-BASED INCOME.

🔴 **WHAT TO ADDRESS:**

- HIGH RELIANCE ON A FEW CLIENTS INCREASES RISK.

- AVERAGE CHECK DROPPED IN H2 — COULD REFLECT A LACK OF PREMIUM ENGAGEMENT.

- CLIENT CHURN NOT CLEARLY OFFSET BY NEW CLIENT ACQUISITION.

🎯 **NEXT STEPS:**

- DOUBLE DOWN ON SEGMENTING AND RETAINING TOP CLIENTS.

- BUILD FLEXIBLE PRICING TIERS (FOR BOTH VOLUME AND PREMIUM PAYMENTS).

- USE PLATFORM-SPECIFIC STRATEGIES (WISE FOR PREMIUM, PAYPAL FOR SCALE).