**DATA609 Project Notes**

* I translated all values to USD (while also keeping local values)
* I removed outliers and oddities
* I limited it to for lines of business - Integrated, Direct, Enterprise and Wholesale
* Decision already set for Wholesale and the Philippines

Objective:

To recommend a one-time repricing plan which maximizes operating income given a variety of constraints.

Operating Income = (Volume \* Perc\_Rate/100) + (Transactions \* per\_item\_rate)

Constrained by churn factor:

10% for Direct, 4.5% for Enterprise, 11.5% for Integrated

Constraints by geographic\_region:

Asia-Pacific - no regional constraint, constraints at country level

Canada - max price change in perc = 10%

United States - no constraint

Europe - no regional constraint, constraints at country level

Constraints by geographic\_country:

Canada (CAD) - same as geographic region

Canada (USD) - same as geographic region

United States - same as geographic region

United Kingdom - maximum price change in percent = 6%

India - max price increase is 1% more than India inflation rate (2019 inflation rate is 10.16%), maximum price change in percent = 11.16%

Macau - no constraint

Malaysia - maximum price change in percent = 20% (but company internal max is 18%)

Hong Kong - no constraint

Singapore - maximum price change in percent = 15%

Maldives - no constraint

Philippines - price increases not on table due to competitive and reputational risks

Sri Lanka - max price increase is 1% more than Sri Lanka inflation rate (2019 inflation rate is 5.6%), so maximum price change in percent = 6.6%

Constraints by Card Brand:

Amex – max perc\_rate in basis points = 500 (unless already above 500, then leave unchanged)

Discover – only per-item increases; no perc\_rate increases

MasterCard - maximum price change in basis points = 100

Visa - maximum price change in basis points = 100