At Santander, the mission is to help people and businesses prosper. We are always looking  
for ways to help our customers understand their financial health and identify which  
products and services might help them achieve their monetary goals.

Our data science team is continually challenging our machine learning algorithms,  
working with the global data science community to make sure we can more accurately  
identify new ways to solve our most common challenge, binary classification problems  
such as: is a customer satisfied? Will a customer buy this product? Can a customer pay  
this loan?

In this challenge, we need to identify which customers will make a specific transaction in  
the future, irrespective of the amount of money transacted.