

EXECUTIVE SUMMARY :

Corporate Payments Analytics

Executive Summary Customer Analytics Merchant Analytics Risk & Utilization Date Range: dd-mm-yyyy to dd-mm-yyyy

Executive Summary

Key performance indicators and spend trends

Total Spend
\$125,162,098.96
Cumulative payment volume

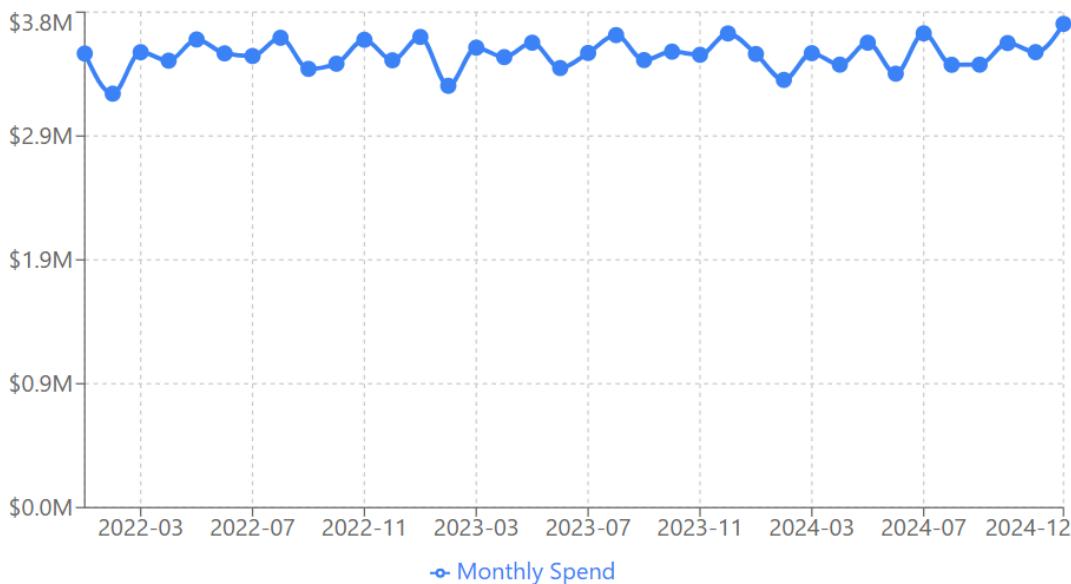
Total Transactions
100,000
Payment count

Avg Transaction Value
\$1,251.62

Active Customers
9,998

Made with Emergent

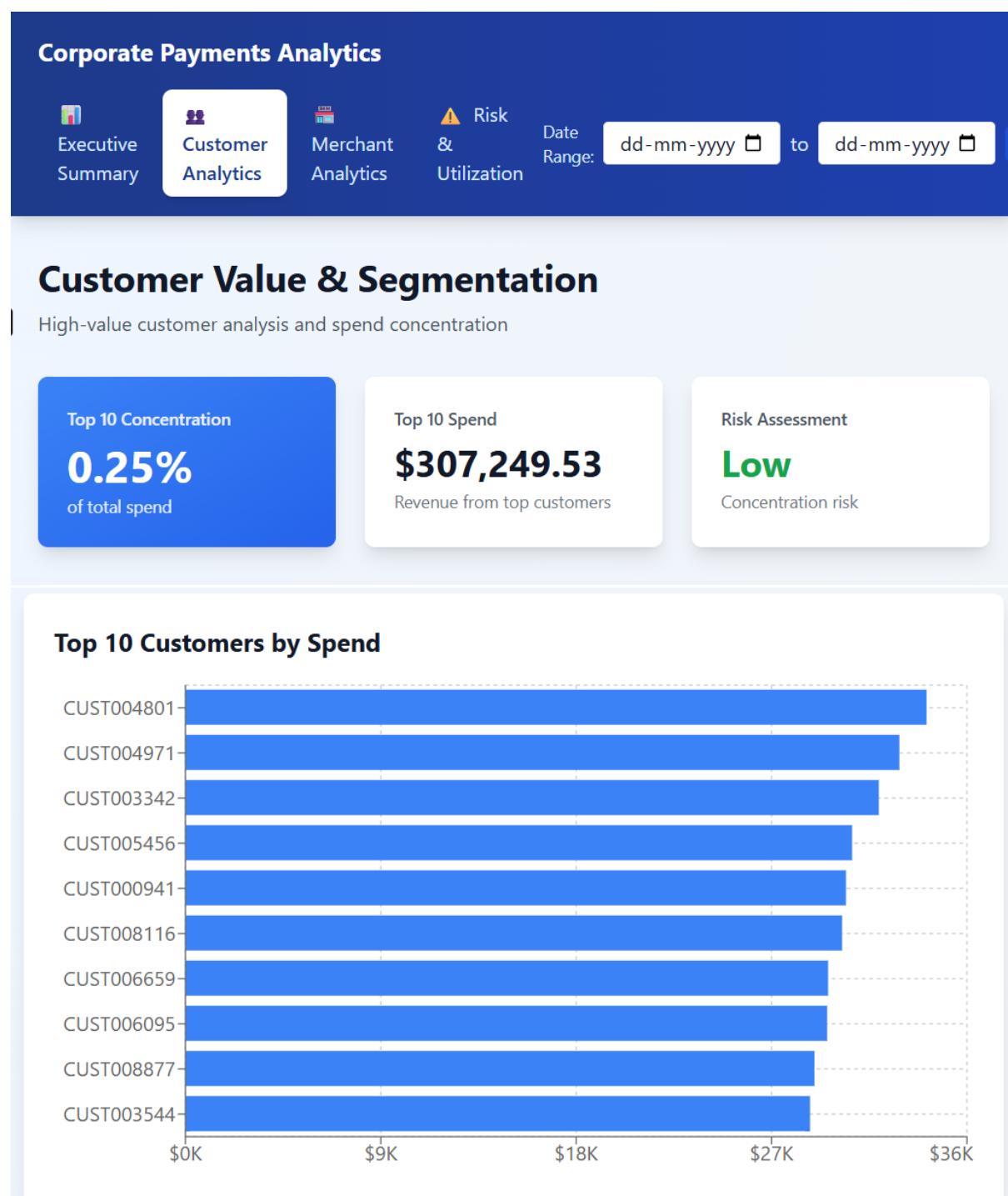
Monthly Spend Trend



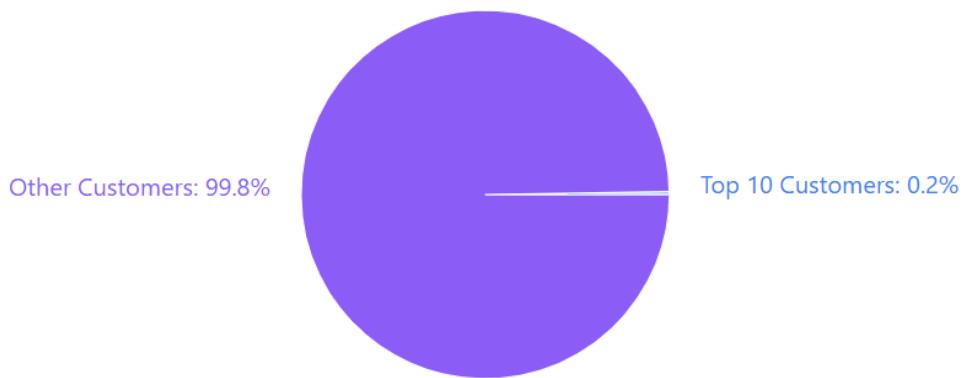
Monthly Growth Analysis

Month	Spend	Transactions	Growth %
2024-07	\$3,637,592.84	2,921	+9.3%
2024-08	\$3,396,374.22	2,780	-6.6%
2024-09	\$3,397,580.57	2,755	+0.0%
2024-10	\$3,563,220.06	2,843	+4.9%
2024-11	\$3,493,425.84	2,832	-2.0%
2024-12	\$3,710,131.65	2,898	+6.2%

Customer Value & Segmentation



Spend Concentration



Top Customer Details

Rank	Customer ID	Total Spend	Transactions	Avg Spend	Last Transaction
1	CUST004801	\$34,136.74	20	\$1,706.84	2024-12-16
2	CUST004971	\$32,886.43	24	\$1,370.27	2024-12-25
3	CUST003342	\$31,939.52	22	\$1,451.8	2024-09-19
4	CUST005456	\$30,707.51	20	\$1,535.38	2024-12-05
5	CUST000941	\$30,426.59	19	\$1,601.4	2024-11-18
6	CUST008116	\$30,246.1	23	\$1,315.05	2024-11-21
7	CUST006659	\$29,602.05	18	\$1,644.56	2024-11-03
8	CUST006095	\$29,558.24	22	\$1,343.56	2024-12-24

Merchant & Supplier Analytics

Corporate Payments Analytics

Executive Summary

Customer Analytics

Risk & Utilization

Date Range:

dd-mm-yyyy

to

dd-mm-yyyy

Merchant & Supplier Analytics

Spend distribution and supplier concentration analysis

Total Merchants

10

Unique suppliers

Top Merchant Spend

\$315,373.5

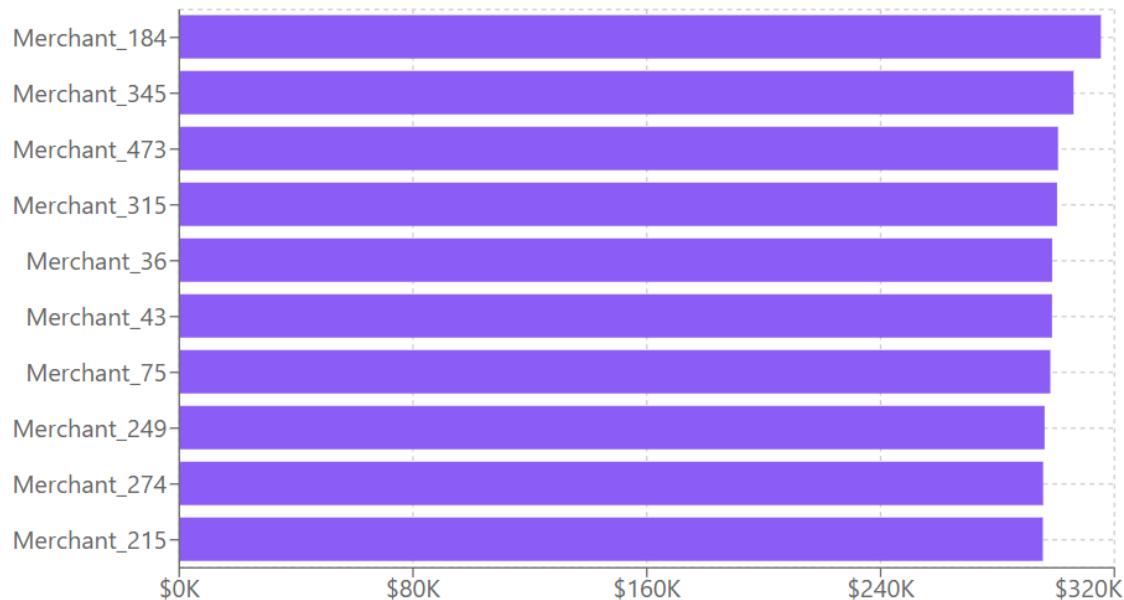
Merchant_184

Top Category

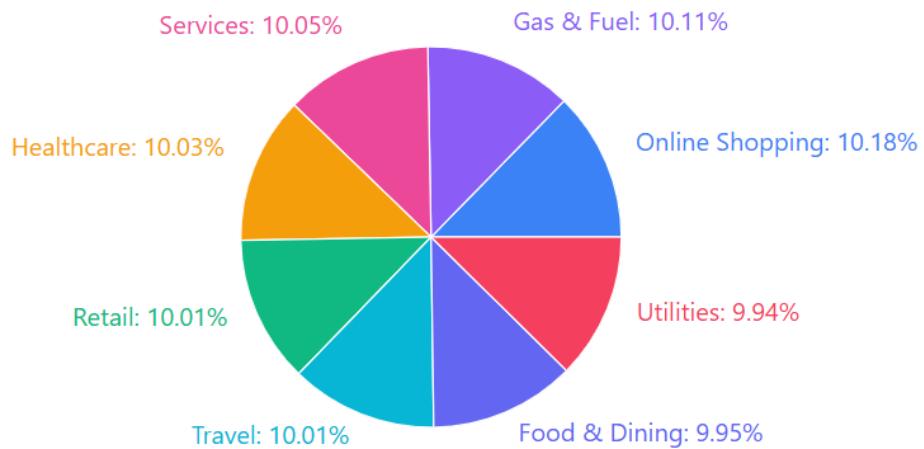
Online Shopping

10.18% of spend

Top 10 Merchants by Spend



Spend by Category



Merchant Performance Details

Rank	Merchant	Total Spend	Transactions	Unique Customers
1	Merchant_184	\$315,373.5	239	237
2	Merchant_345	\$306,007	244	244
3	Merchant_473	\$300,697.34	234	232
4	Merchant_315	\$300,361.12	230	227
5	Merchant_36	\$298,684.7	235	230
6	Merchant_43	\$298,639.55	227	222
7	Merchant_75	\$298,065.12	229	229
8	Merchant_249	\$296,113.4	211	206

Category Breakdown

Category	Total Spend	% of Total	Transactions	Avg Transaction
Online Shopping	\$12,746,417.78	10.18%	10,113	\$1,260.4
Gas & Fuel	\$12,654,046.05	10.11%	10,040	\$1,260.36
Services	\$12,582,619.51	10.05%	10,102	\$1,245.56
Healthcare	\$12,548,227.13	10.03%	9,992	\$1,255.83
Retail	\$12,534,156.33	10.01%	10,047	\$1,247.55
Travel	\$12,533,139.75	10.01%	9,988	\$1,254.82
Food & Dining	\$12,459,108.62	9.95%	10,023	\$1,243.05
Utilities	\$12,440,569.87	9.94%	9,872	\$1,260.19
Services	\$12,582,619.51	10.05%	10,102	\$1,245.56
Healthcare	\$12,548,227.13	10.03%	9,992	\$1,255.83
Retail	\$12,534,156.33	10.01%	10,047	\$1,247.55
Travel	\$12,533,139.75	10.01%	9,988	\$1,254.82
Food & Dining	\$12,459,108.62	9.95%	10,023	\$1,243.05
Utilities	\$12,440,569.87	9.94%	9,872	\$1,260.19
Entertainment	\$12,411,394.21	9.92%	9,927	\$1,250.27
Groceries	\$12,252,419.71	9.79%	9,896	\$1,238.12

Risk & Utilization Metrics

Risk & Utilization Metrics

Customer activity monitoring and business risk indicators

Overall Risk Level

Medium

Based on customer concentration and activity patterns

Inactive Customers

100%

9,998 of 9,998 customers



Concentration Risk

0.25%

Top 10 customers control 0.25% of spend



Active Customers

0

Currently engaged customers



Risk Indicators & Recommendations



High Customer Churn Risk

100% of customers have been inactive for 6+ months. Immediate retention campaigns recommended.

Detailed Risk Breakdown

Metric	Value	Status	Recommendation
Inactive Customer Rate	100%	High Risk	Launch targeted reactivation campaigns
Top 10 Concentration	0.25%	Low Risk	Maintain balanced portfolio
Overall Risk Assessment	Medium	Medium Risk	Monitor closely: Implement preventive measures