

```
Call:
glm(formula = dy_payer ~ tier_payers + dx_pay_count + d0_session_count,
    family = "binomial", data = datTrain)

Deviance Residuals:
    Min     1Q     Median     3Q     Max
-7.5130     -0.1621     -0.1297     -0.0924     3.4017
```

## Coefficients:

```
Estimate Std. Error z value Pr(>|z|)

(Intercept) -5.806735 0.028340 -204.89 <2e-16 ***

tier_payers 1.459998 0.039475 36.99 <2e-16 ***

dx_pay_count 1.379728 0.021810 63.26 <2e-16 ***

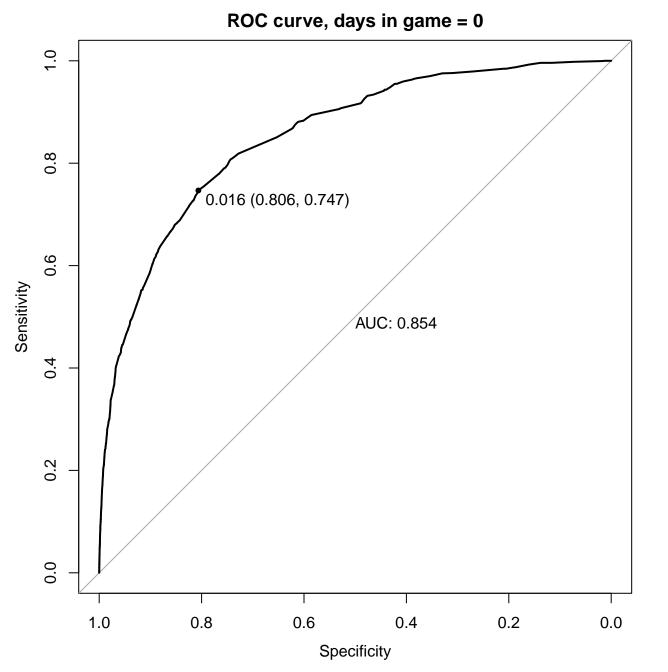
d0_session_count 0.250787 0.003185 78.73 <2e-16 ***
```

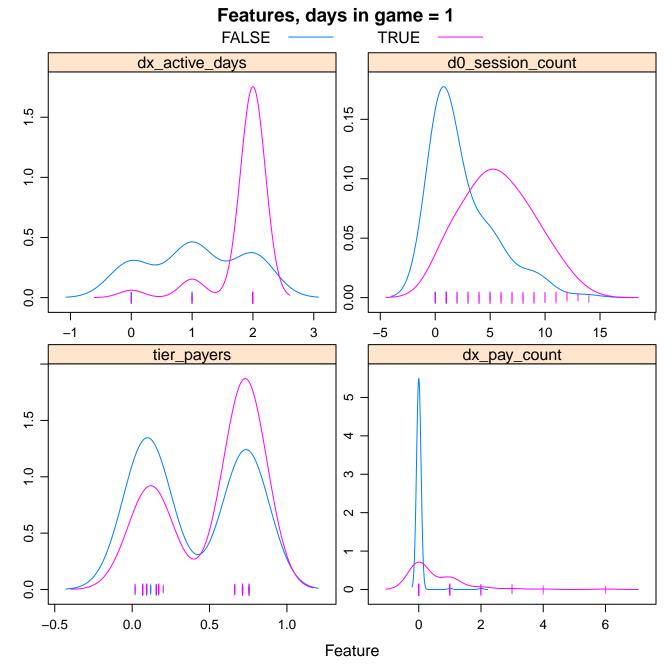
Signif. codes: 0 '\*\*\*' 0.001 '\*\*' 0.01 '\*' 0.05 '.' 0.1 ' ' 1

(Dispersion parameter for binomial family taken to be 1)

Null deviance: 81342 on 476601 degrees of freedom Residual deviance: 65955 on 476598 degrees of freedom AIC: 65963

Number of Fisher Scoring iterations: 7



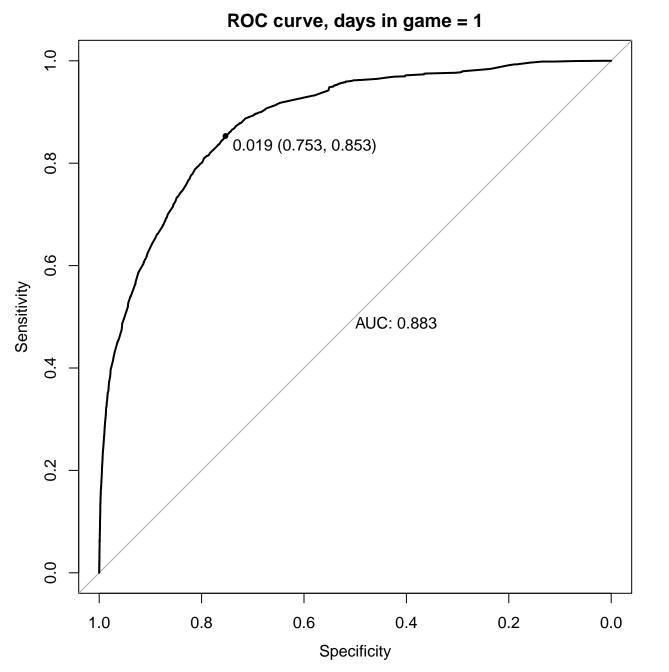


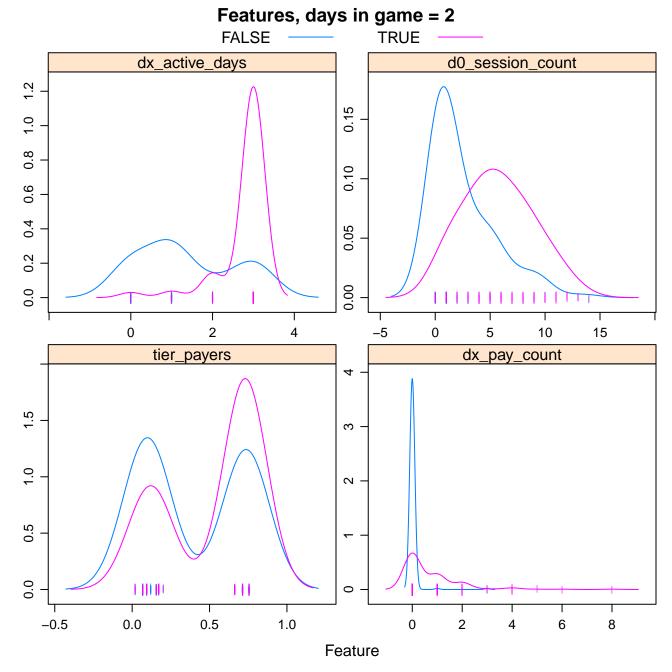
```
glm(formula = dy_payer ~ ., family = "binomial", data = datTrain)
Deviance Residuals:
            10 Median 30
   Min
                                    Max
-7.0636 -0.1902 -0.0799 -0.0484 3.9304
Coefficients:
               Estimate Std. Error z value Pr(>|z|)
(Intercept)
             -7.745504 0.059572 -130.02 <2e-16 ***
tier_payers
               1.317771 0.039809 33.10 <2e-16 ***
              1.165237 0.017477 66.67 <2e-16 ***
dx_pay_count
dx_active_days 1.639635 0.033937 48.31 <2e-16 ***
d0_session_count 0.101610 0.004214 24.11 <2e-16 ***
Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1
(Dispersion parameter for binomial family taken to be 1)
```

Null deviance: 81342 on 476601 degrees of freedom Residual deviance: 61535 on 476597 degrees of freedom AIC: 61545

Number of Fisher Scoring iterations: 9

Call:



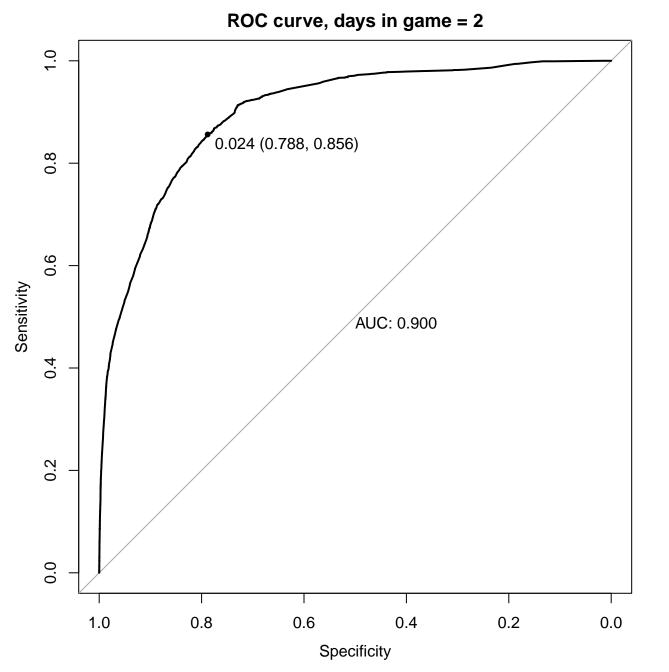


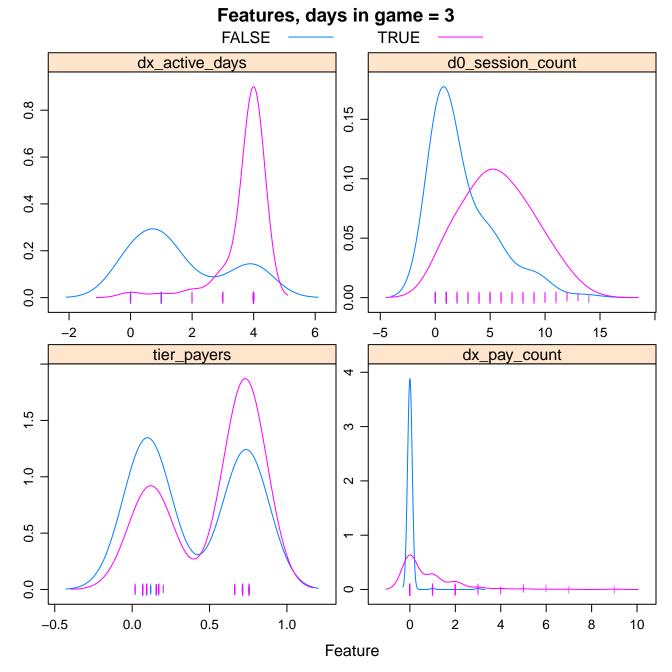
```
glm(formula = dy_payer ~ ., family = "binomial", data = datTrain)
Deviance Residuals:
   Min
            1Q Median 3Q
                                   Max
-6.8329 \quad -0.1736 \quad -0.0632 \quad -0.0472 \quad 3.9351
Coefficients:
              Estimate Std. Error z value Pr(>|z|)
             -7.763034 0.054685 -141.96 <2e-16 ***
(Intercept)
tier_payers
              1.272730 0.040258 31.61 <2e-16 ***
              dx_pay_count
dx_active_days 1.283569 0.020883 61.46 <2e-16 ***
d0_session_count 0.045879 0.004439 10.34 <2e-16 ***
Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1
(Dispersion parameter for binomial family taken to be 1)
```

Number of Fisher Scoring iterations: 9

Null deviance: 81342 on 476601 degrees of freedom Residual deviance: 58570 on 476597 degrees of freedom

Call:





```
glm(formula = dy_payer ~ ., family = "binomial", data = datTrain)

Deviance Residuals:

Min 1Q Median 3Q Max
-6.6378 -0.1395 -0.0556 -0.0472 3.9309

Coefficients:

Estimate Std. Error z value Pr(>|z|)

(Intercept) -7.749031 0.053021 -146.151 < 2e-16 ***

tier_payers 1.255253 0.040632 30.893 < 2e-16 ***

dx_pay_count 1.026039 0.014524 70.644 < 2e-16 ***

dx_active_days 1.046065 0.015157 69.017 < 2e-16 ***

d0_session_count 0.014942 0.004536 3.294 0.000988 ***
```

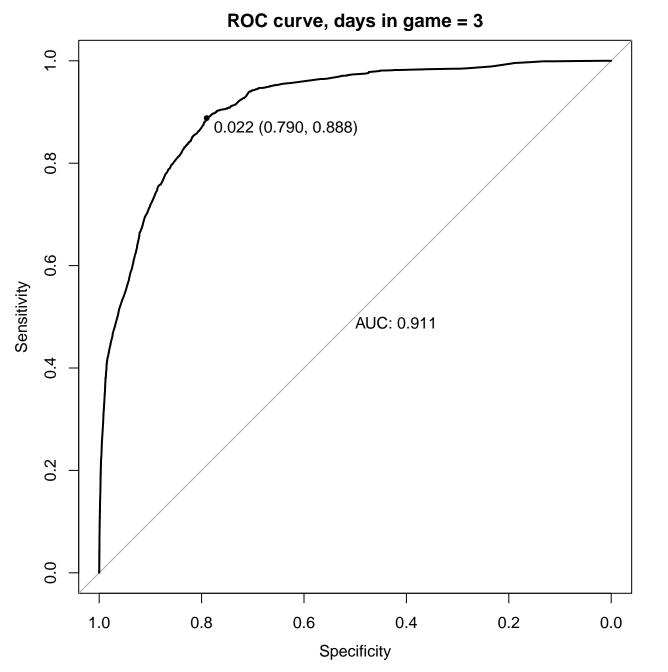
Signif. codes: 0 '\*\*\*' 0.001 '\*\*' 0.05 '.' 0.1 ' '1

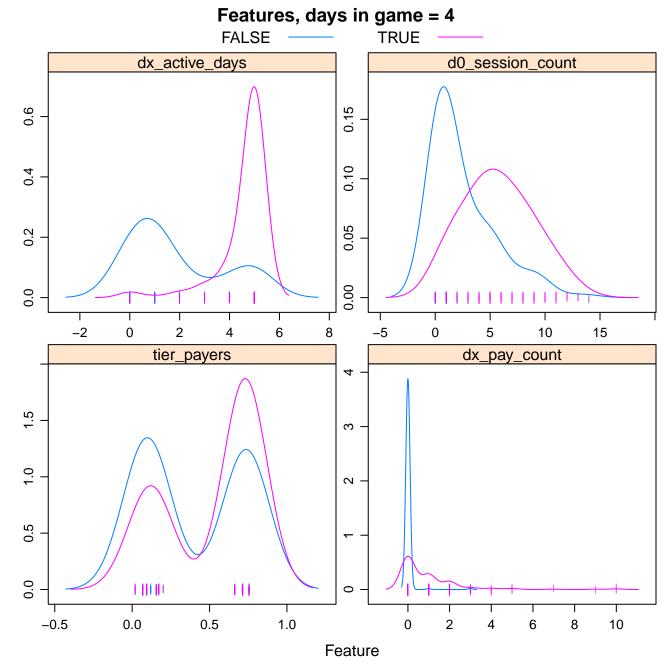
(Dispersion parameter for binomial family taken to be 1)

Null deviance: 81342 on 476601 degrees of freedom Residual deviance: 56423 on 476597 degrees of freedom AIC: 56433

Number of Fisher Scoring iterations: 9

Call:





```
glm(formula = dy_payer ~ ., family = "binomial", data = datTrain)
Deviance Residuals:
           10 Median 30
   Min
                                Max
-6.3584 -0.1158 -0.0514 -0.0466 3.9233
Coefficients:
             Estimate Std. Error z value Pr(>|z|)
            -7.719044 0.052050 -148.301 <2e-16 ***
(Intercept)
tier_payers
             1.239399 0.040969 30.252 <2e-16 ***
             dx_pay_count
dx_active_days 0.880344 0.011879 74.111 <2e-16 ***
d0_session_count -0.004898  0.004595  -1.066  0.286
```

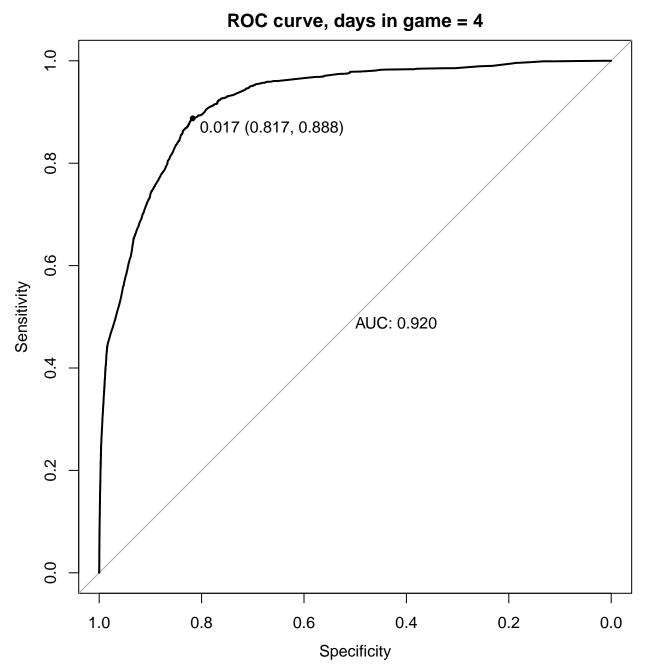
Signif. codes: 0 '\*\*\*' 0.001 '\*\*' 0.01 '\*' 0.05 '.' 0.1 ' ' 1

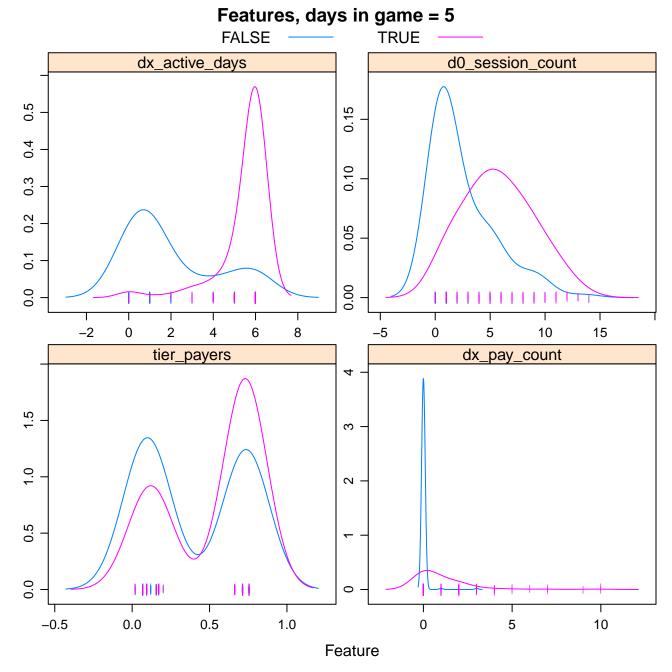
(Dispersion parameter for binomial family taken to be 1)

Number of Fisher Scoring iterations: 9

Null deviance: 81342 on 476601 degrees of freedom Residual deviance: 54758 on 476597 degrees of freedom

Call:

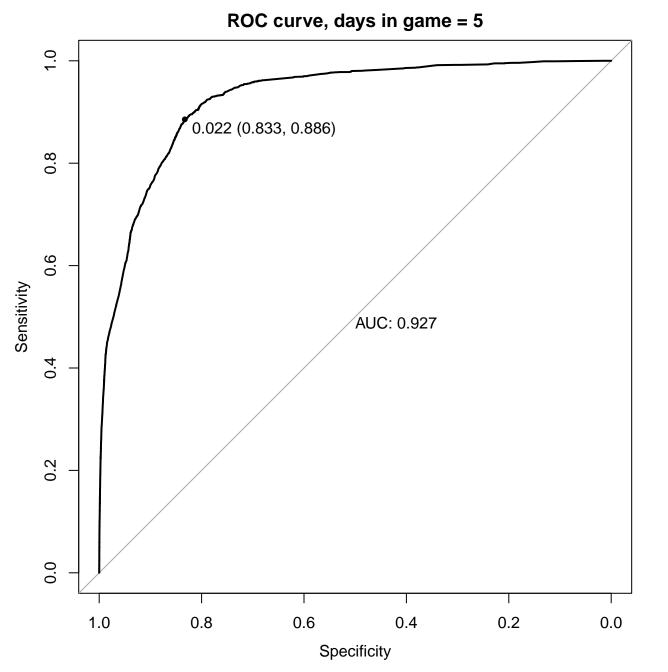


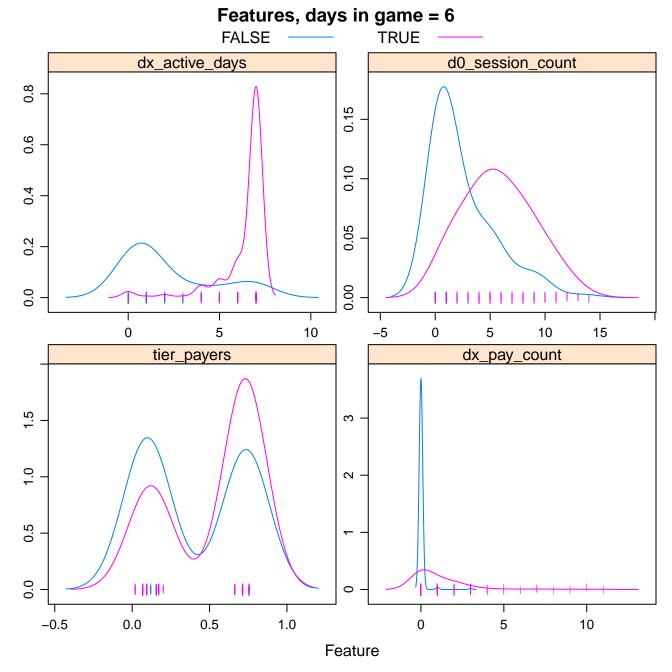


```
Call:
glm(formula = dy_payer ~ ., family = "binomial", data = datTrain)
Deviance Residuals:
           1Q Median 3Q
   Min
                                Max
-6.1863 \quad -0.1012 \quad -0.0485 \quad -0.0452 \quad 3.9175
Coefficients:
             Estimate Std. Error z value Pr(>|z|)
            -7.695768 0.051602 -149.137 < 2e-16 ***
(Intercept)
tier_payers
             1.219258 0.041313 29.513 < 2e-16 ***
             dx_pay_count
dx_active_days 0.759590 0.009786 77.621 < 2e-16 ***
Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1
(Dispersion parameter for binomial family taken to be 1)
   Null deviance: 81342 on 476601 degrees of freedom
```

Residual deviance: 53232 on 476597 degrees of freedom

Number of Fisher Scoring iterations: 9



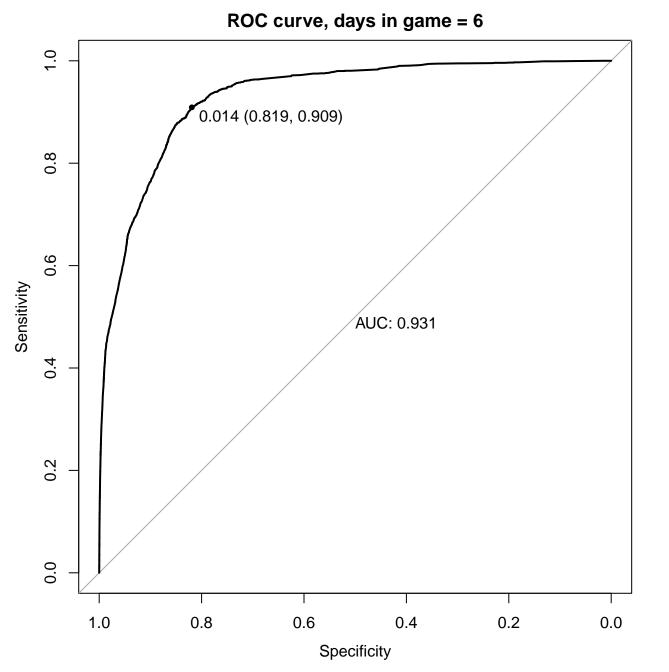


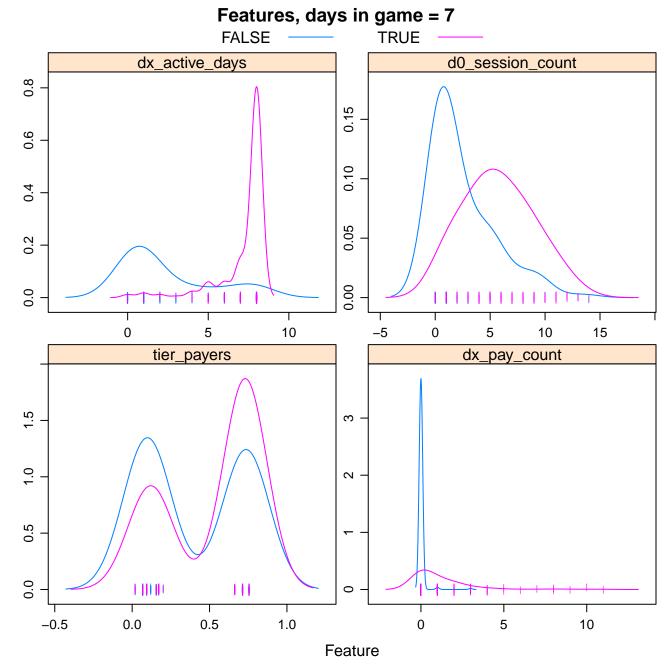
```
glm(formula = dy_payer ~ ., family = "binomial", data = datTrain)
Deviance Residuals:
             1Q Median 3Q
   Min
                                      Max
-6.0738 \quad -0.0924 \quad -0.0481 \quad -0.0437 \quad 3.9122
Coefficients:
                Estimate Std. Error z value Pr(>|z|)
              -7.675021 0.051328 -149.529 < 2e-16 ***
(Intercept)
tier_payers
               1.208989 0.041637 29.036 < 2e-16 ***
               0.947050 0.013102 72.284 < 2e-16 ***
dx_pay_count
dx_active_days 0.667180 0.008316 80.232 < 2e-16 ***
d0_session_count -0.027900 0.004660 -5.987 2.14e-09 ***
Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1
(Dispersion parameter for binomial family taken to be 1)
```

Null deviance: 81342 on 476601 degrees of freedom Residual deviance: 51966 on 476597 degrees of freedom

Number of Fisher Scoring iterations: 9

Call:





```
glm(formula = dy_payer ~ ., family = "binomial", data = datTrain)
Deviance Residuals:
          1Q Median 3Q
   Min
                               Max
-5.9857 -0.0873 -0.0481 -0.0420 3.9113
Coefficients:
             Estimate Std. Error z value Pr(>|z|)
           -7.671383 0.051377 -149.314 < 2e-16 ***
(Intercept)
tier_payers
             1.200933 0.041949 28.629 < 2e-16 ***
            dx_pay_count
dx_active_days 0.597234 0.007253 82.345 < 2e-16 ***
Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1
(Dispersion parameter for binomial family taken to be 1)
   Null deviance: 81342 on 476601 degrees of freedom
```

Residual deviance: 50785 on 476597 degrees of freedom

Number of Fisher Scoring iterations: 9

Call:

