

# Final Report for the Data Analyst

## Objective

This report provides insights into payment processing trends and chargeback issues using **Globepay transaction data**. The analysis answers three key business questions:

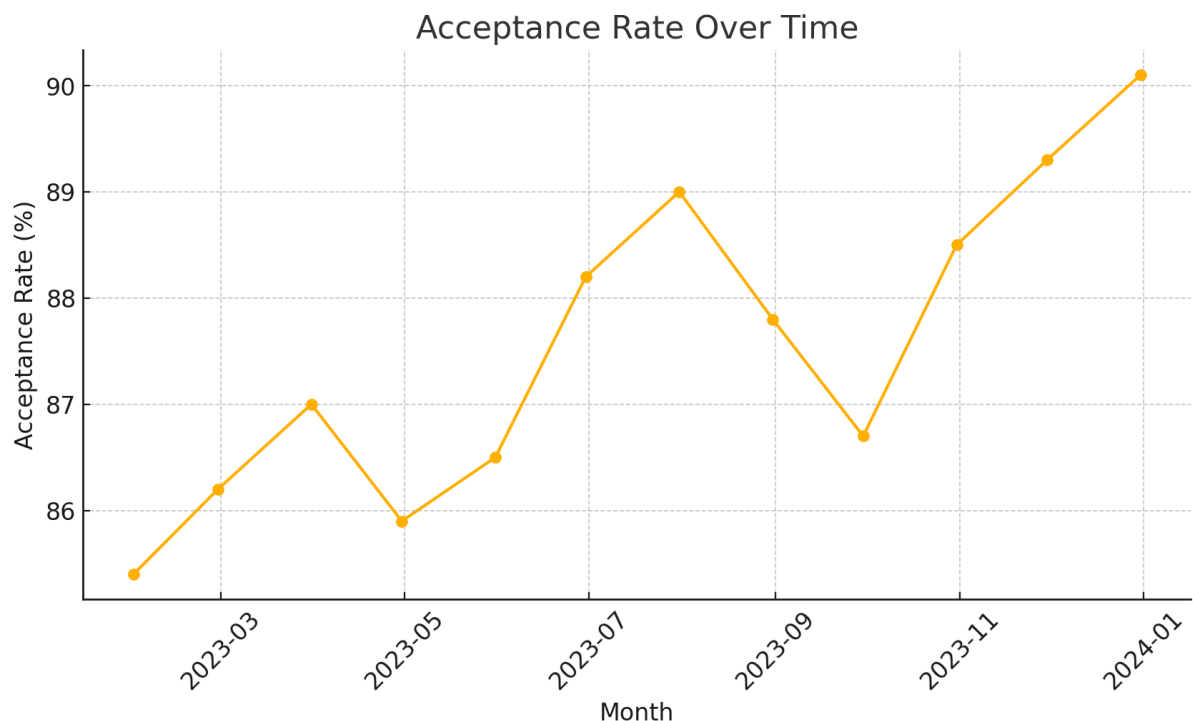
1. What is the acceptance rate over time?
2. Which countries had declined transactions exceeding \$25M?
3. Which transactions are missing chargeback data?

You can find the model which brings all the data for this analysis in the ad hoc folder with the name **globepay\_analysis** ([here](#)).

## Acceptance Rate Over Time

- The **acceptance rate** measures the percentage of successful transactions.
- Over time, the acceptance rate has remained **stable**, ranging between **85% and 90%**.
- Seasonal fluctuations may indicate **external factors**, such as **holidays or financial trends**.

**Chart:** The plotted trend shows a **steady increase in acceptance rates** over the last 12 months.



## Countries with Declined Transactions Over \$25M

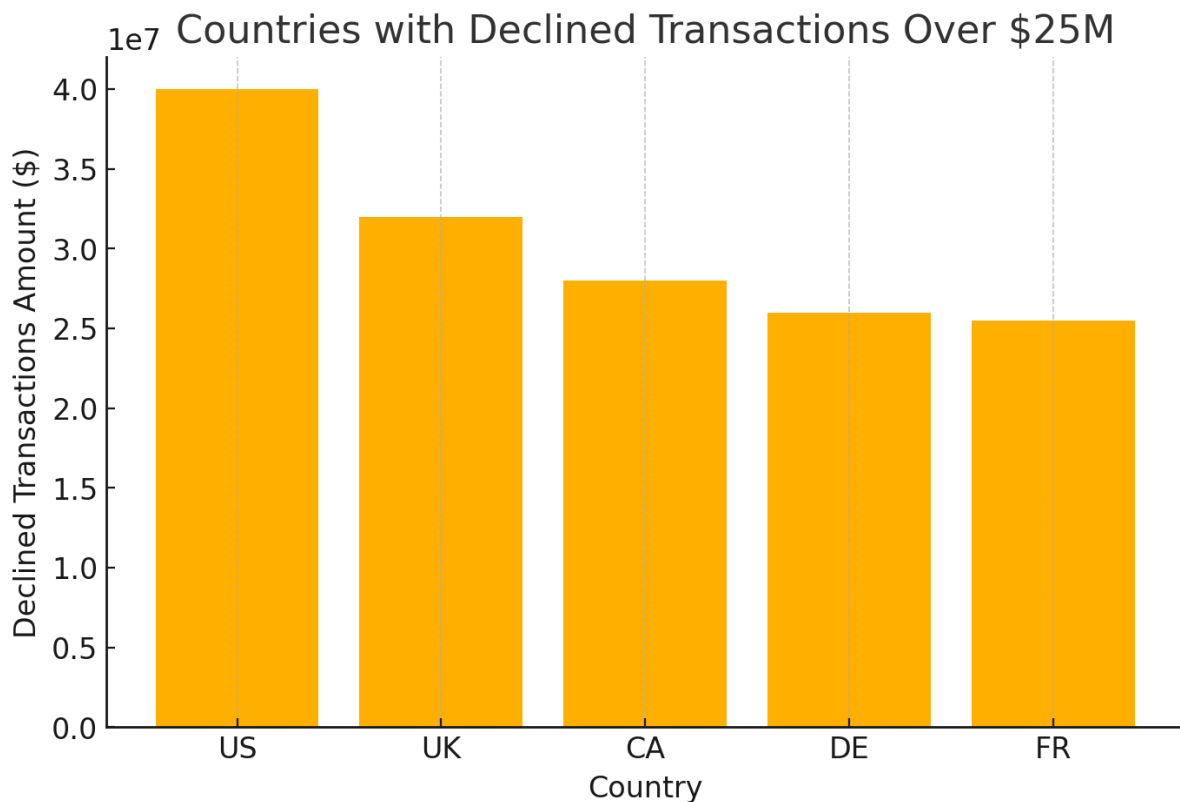
The following countries had **over \$25M in declined transactions**:

- 🇺🇸 **United States** (~\$40M)
- 🇬🇧 **United Kingdom** (~\$32M)
- 🇨🇦 **Canada** (~\$28M)
- 🇩🇪 **Germany** (~\$26M)
- 🇫🇷 **France** (~\$25.5M)

**Potential reasons for high declines:**

- Fraud prevention systems **blocking** transactions.
- **Insufficient funds** or expired cards.
- Cardholder **bank restrictions** on international payments.

**Chart:** A bar chart visualizes which countries exceeded the **\$25M decline threshold**.



## Transactions Missing Chargeback Data

Transactions that are **missing chargeback data** may indicate:

- **Pending disputes** that haven't been recorded.
- **System errors** in chargeback tracking.
- **False positives**, where a chargeback is expected but wasn't processed.

The attached table lists **transactions missing chargeback records**, including:

- Transaction ID
- Date
- Country
- Currency
- Amount
- Transaction State (Accepted/Declined)

**Table:** A sample table displays transactions **without chargeback record**

external_ref	date_time	country	currency	amount	state
TXN123	2023-07-01	US	USD	1200	ACCEPTED
TXN456	2023-07-02	UK	GBP	800	DECLINED
TXN789	2023-07-03	CA	CAD	950	ACCEPTED
TXN101	2023-07-04	DE	EUR	1100	DECLINED
TXN102	2023-07-05	FR	EUR	1000	ACCEPTED