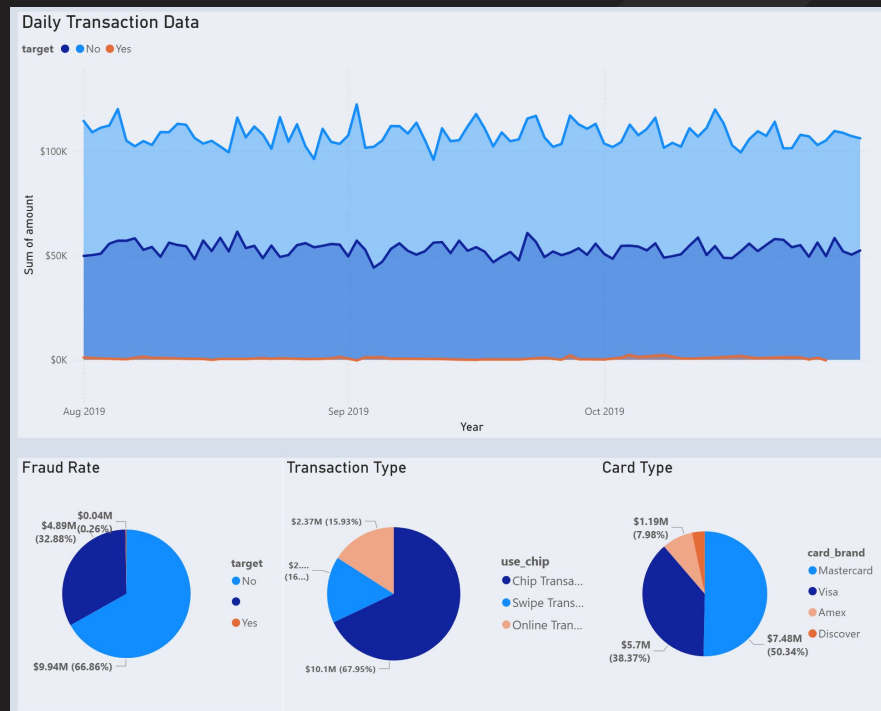


# Transaction Analytics QBR

Business Information Management

# Overview

- 0.26% of transaction flagged this quarter vs last quarter of 0.20%, +30% QoQ
- Most activity between times of 5-8pm globally, implement additional security processing step between these times with risk team
- Online transaction fraud completely mitigated, 98% chip, 2% swipe transaction
- Top segments are dominated by Retail (Department Stores, Furniture, Furnishings, Equipment and Gardening Supplies) primarily via mastercard
- Fraud Rate typically does not increase with transaction amounts as Daily Transaction levels stabilize around \$100k/day



**\$38.84K**

flagged

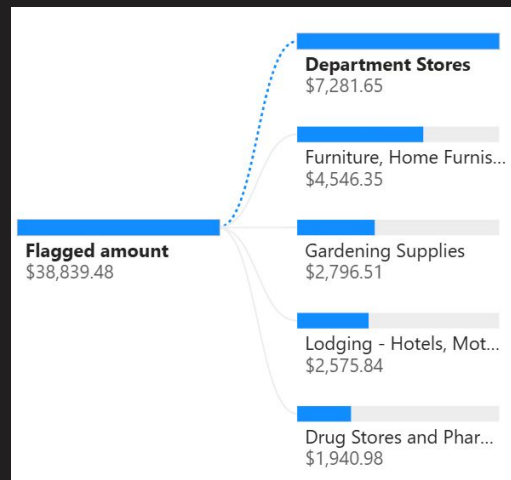
**\$14.87M**

Total

# High Risk Areas

city	flagged amount	merchant_id	merchant name
Rome	\$2,797	52923	Primark
Rome	\$2,734	2297	Money Transfer
Rome	\$2,597	48919	AB Vacations
Rome	\$2,576	32070	Sky place
Rome	\$1,941	41375	Tiger Rentals

client id	card id	amount	transaction type
1034	2765	\$ 1,110	Chip
74	4027	\$ 909	Chip
702	2258	\$ 902	Chip
487	2024	\$ 790	Chip
589	5242	\$ 779	Chip



- Most fraud occurs when a client only has 1-2 cards, indicating good fraud detection before a client is able to open more accounts
- New accounts opened this quarter have a 50% less rate of fraud version the previous quarter, high risk activity typically comes from accounts that have been open for a year
- August and October had elevated rates of fraud however this is expected to come down 10% next quarter based on historical data and current trends