|  |  |  |  |
| --- | --- | --- | --- |
| Question | Table | fields |  |
| What percentage of customers paid their full balance last month? | Transaction  Stmt \_dtl\_c | 1)Select stmt start and end date from  2) Query to transaction table with these date  3) find all payment successful (tcat code 19 and tc code 108)  4) check sum of that payment with stmt \_bal in statement tale  5) if sum of all payment is gretter or equl to stmt bal then retun that result |  |
| How many customers made only the minimum payment this cycle? | Transaction  Stmt \_dtl\_c | 1)Select stmt start and end date from  2) Query to transaction table with these date  3) find all payment successful (tcat code 19 and tc code 108)  4) check sum of that payment with minimum\_due in statement tale  5) if sum of all payment is gretter or equl to stmt bal then |  |
| What is the average payment amount by product type | stmt dtl cd  accnt\_hdr  parnter\_cd | Find statement balance in stmt\_dtlc\_c table with account id check table accnt\_hdr and in this table there is coulm ptnr\_cd with this ptnr\_cd we can get cpc and result average staemetn balance by cpc |  |
| What is the trend in autopay enrollment and usage? | money movny  money\_mvnt sub | In table money\_mvmnt there is column MONEY\_MVMNT\_SUBSC\_OPTN\_CD\_ID  If value is present means customer is enrolled in auto pay |  |
| How many payments were declined due to insufficient funds this week? | money movny | In table money \_mvmnt id status is 11 means payment is returned consider this as result |  |
| What is the one time payment in last months? | money movny | Money\_mvnt table with status 1,2,3 |  |
| Which customer make most payment in last month cpc wise | Transaction  Accnt\_hdr  Partnr\_cd |  |  |
| What is the average time between statement generation and payment? | transaction payments 19/108  stmt\_dtl\_c | From stmt\_dtl\_c take stamen start date this is startr date  Query to transaction table with 19/108  Any payment comparing start date that is average days |  |
| What is the payment success rate by channel (online, mobile, IVR) last month ? | Money+mnt | Query money\_mvmnt table with success status as 3 and compare with coloumn channel |  |
| Based on current trends, what is the projected payment delinquency rate next month? | Accnt\_hdr  Accnt\_dtl\_c | Accnt\_hdr will give all account  Check tabe Accnt\_dtl\_c if any account id have value in past\_due\_1-30 means its overdue  Calculate this ratio normal vs overdue |  |
| Can we forecast the expected payment volume for the next billing cycle? | Money\_mvmnt | Check all payment in money\_mvmvny with status 1,2,3 |  |
| What is the predicted late fee revenue for next month? | Transaction | Find all transaction with tcat 19 and tcat\_cat\_cd 402 this give late payment fees |  |
| Which customers are at risk of missing their next payment? | Stmt\_dtl\_c  Transaction  Money\_mvmnt | Take due date form stmt\_dtl\_c  Check money\_mvmnt table with status 1,2,3, check if no payment is scheduled /completed  Check transaction table 19/108 no success fule third party payment  If customer don’t have any payment resord and due date is crossed means they will miss payment |  |
| What is the expected impact of $8 late fees cap on late fees revenue in upcoming month? | Transaction | Take all transaction with 19/402 that give late payment fees  Calculate number of account that have late fee  Multiply that account count with 8$  We will get result |  |
| What is the trend in payments made via rewards redemption? | Money\_mvmnt | Query monemovment table mvmnt\_type\_cd 9 |  |
| All transaction | Transaction  Tran\_cd  Tran\_cat\_cd |  |  |