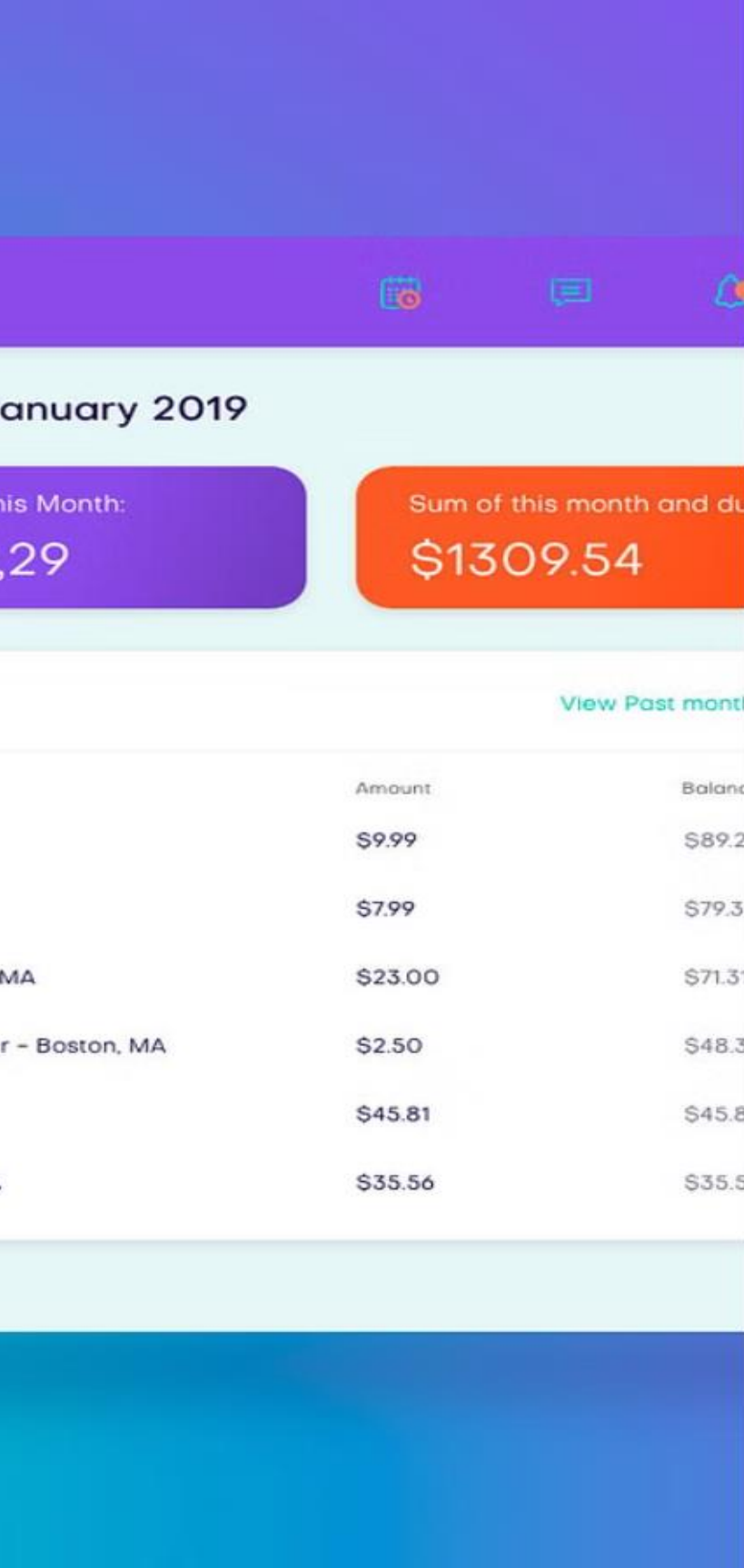


# Power BI Credit Card Financial Dashboard



by Roshan Nirmal



January 2019

This Month: \$1,29

Sum of this month and du \$1309.54

[View Past month](#)

	Amount	Balance
	\$9.99	\$89.2
	\$7.99	\$79.3
MA	\$23.00	\$71.31
r - Boston, MA	\$2.50	\$48.3
	\$45.81	\$45.8
	\$35.56	\$35.5

# Project Objective

1

## Monitor Credit Card Transactions

Provide a comprehensive view of credit card usage and spending patterns.

2

## Analyze Spending Trends

Identify key drivers and insights to inform financial decision-making.

3

## Optimize Card Usage

Suggest ways to maximize the benefits and minimize the costs of credit card use.

# Project Insights

## WOW Change:

- Revenue increased by 28.8%,
- Total Transaction Amt & Count increased by xx% & xx%
- Customer count increased by xx%

## Overview YTD:

- Overall revenue is 57M
- Total interest is 8M
- Total transaction amount is 46M
- Male customers are contributing more in revenue 31M, females 26M
- Blue & Silver credit cards are contributing to 93% of overall transactions
- TX, NY & CA is contributing to 68% • Overall Activation rate is 57.5%
- Overall Delinquent rate is 6.06

# Fraud Insights

## Unusual Spending Behavior

Detect anomalies in spending patterns that could indicate fraudulent activity and trigger alerts.

## Merchant Blacklisting

Identify high-risk merchants and automatically flag transactions with those vendors for further review.

## Geolocation Tracking

Monitor credit card usage across multiple locations to identify potential unauthorized usage.

# Credit Card Fraud Detection

[www.ittechbuzz.com](http://www.ittechbuzz.com)



# Cardholder Insights



## Customer Profiles

Analyze cardholder demographics, preferences, and behavior to tailor marketing and retention strategies.



## Rewards Optimization

Provide recommendations for cardholders to maximize the value of their rewards program.



## Credit Limit Management

Monitor card utilization and proactively suggest credit limit adjustments to improve credit health.



# Data Queries

1

## Credit Card Transactions

Fetch and consolidate all credit card transaction data from multiple sources.

2

## Merchant Data

Enrich the transaction data with merchant information to analyze spending patterns.

3

## Cardholder Profiles

Integrate cardholder demographic and account details to provide a holistic view.

# Data Transformation

1

## Data Cleaning

Remove any inconsistencies, errors, or missing values in the raw data.

2

## Feature Engineering

Create new calculated fields to enable deeper analysis and insights.

3

## Aggregation

Summarize data at various levels (e.g., monthly, by category) for reporting and visualization.

# Data Modeling

Fact Tables

Capture the core business metrics (e.g., transactions, spending)

Dimension Tables

Provide context and attributes (e.g., merchants, cardholders, time)

Relationships

Define the connections between fact and dimension tables

Calculations

Implement complex formulas and measures for advanced analytics