

Operations Analyst Challenge

KPIs, strategic insights, and business recommendations

CloudWalk Inc.

Introduction

CONTEXT

- Transactional database provided for analysis (Jan–Mar 2025 sample).

GOAL

- Identify patterns and answer key business questions.
- Deliver KPIs and actionable insights.

TOOLS

- Google Sheets: processing & KPI calculation
- Looker Studio: interactive visualizations
- GitHub: documentation & repository

Global KPIs

Total TPV

R\$ 19.4B

Total Transactions

146M

Estimated Merchants

1.2K

Average Ticket

R\$ 132.72



High volume driven by a few products, with relatively low average ticket

Products

POS

~R\$ 8.2B

Top Product by TPV

Pix + Link

~R\$ 4.9B

high volume, low ticket size

Bank Slip

~R\$ 42M

small share in volume, very high
ticket size

- ◆ *Distinct product profiles → mass volume vs. high-value niche*

Entities (PF vs. PJ)

PJ
~70%
of TPV

PJ = value

PF
~15%
higher transaction share

PF = volume

Payments Methods

Debit & Credit transactions balanced

~38%

each

Credit dominates TPV

~74%

higher transaction share



Credit is the main revenue driver.

Installments



**Boosts avg. ticket
and TPV**

**Concentrates in
few ranges**

 *Optimizing installment incentives can boost revenue.*

Price Tiers



 *Few outliers drives TPV; mass of clients transact in small amounts.*

Anticipation Methods



Different anticipation strategies by profile



Conclusions & Recommendations

Tailor products for PF
(volume) vs PJ (value).

Incentivize ranges that
increase TPV.

Differentiate by Entity

**Strengthen Credit
Offers**




**Optimize
Installments**

**Expand Pix/Link
Efficiency**

Leverage its dominance
as main revenue driver.

Maintain mass volume,
reduce low ticket impact.

Impact

-  **Revenue Growth:** potential uplift from optimized installments & credit.
-  **Profitability:** PJ anticipation (D1) holds biggest R\$ share.
-  **Customer Strategy:** PF = mass adoption; PJ = high-value retention.

