**User Manual:**

**R1 and R2 Reports**

**Introduction**

This manual outlines the process of generating reports for regulators R1 and R2, a crucial step in Wise's regulatory compliance. This process is the third step in our workflow, following data loading and exploratory data analysis.

The generation of accurate and timely reports is essential for maintaining transparency and trust with regulators and ensuring that Wise operates in compliance with applicable laws and regulations.

**R1 Report: GBP Transaction Volume for UK Entity**

This report provides regulator R1 with the total volume of GBP transactions involving currency exchange, where the starting and ending currencies in the route are different, for customers with addresses in the United Kingdom.

SQL Query:

SELECT

SUM(t.Amount\_GBP) AS Total\_Volumen\_GBP

FROM

`wiseentitydataflow.wise\_dataset.transactions` t

JOIN

`wiseentitydataflow.wise\_dataset.customers` c ON t.Customer\_Id = c.Customer\_Id

-- Filter by transaction date, customer address country and currency route

WHERE t.Transaction\_Date BETWEEN '2022-04-01' AND '2023-08-01'

AND c.Current\_Address\_Country = 'UK'

AND t.Currency\_Route LIKE 'GBP%'

**Step-by-step explanation:**

1. SELECT SUM(t.Amount\_GBP) AS Total\_Volumen\_GBP: This line selects the sum of the Amount\_GBP column from the transactions table and labels it as Total\_Volumen\_GBP.
2. FROM ‘wiseentitydataflow.wise\_dataset.transactionst’: This specifies that the data will be retrieved from the transactions table within the wiseentitydataflow.wise\_dataset dataset, and assigns the alias "t" to the table.
3. JOIN wiseentitydataflow.wise\_dataset.customersc ON t.Customer\_Id = c.Customer\_Id: This joins the transactions table (aliased as "t") with the customers table (aliased as "c") using the Customer\_Id column as the key. This allows combining information from both tables.
4. WHERE t.Transaction\_Date BETWEEN '2022-04-01' AND '2023-08-01': This filters the transactions to include only those that occurred between April 1st, 2022 and August 1st, 2023.
5. AND c.Current\_Address\_Country = 'UK': This further filters the transactions to include only customers whose country address in the customers table is 'UK'.
6. AND t.Currency\_Route LIKE 'GBP%': This filter selects transactions where the currency route starts with 'GBP', indicating that the origin currency is GBP.

**Additional Considerations:**

* The query assumes that the Amount\_GBP column in the transactions table represents the transaction volume in British pounds.
* It is important to validate the data quality in the transactions and customers tables before generating the report.
* Any assumptions or limitations in the data should be documented.

**R2 Report: GBP Transaction Volume for USA Entity**

This report provides regulator R2 with two figures:

1. Total volume of GBP transactions involving currency exchange, where the

starting and ending currencies in the route are different, for customers

with addresses in the United States.

1. Total volume of GBP transactions where the starting and ending currency is the same, for customers with addresses in the United States.

**SQL Query 1: Cross-currency GBP transactions**

SELECT

SUM(t.Amount\_GBP) AS Total\_Cross\_Currency\_GBP

FROM

`wiseentitydataflow.wise\_dataset.transactions` t

JOIN

`wiseentitydataflow.wise\_dataset.customers` c

ON t.Customer\_Id = c.Customer\_Id

WHERE t.Transaction\_Date BETWEEN '2022-04-01' AND '2023-08-01'

AND c.Current\_Address\_Country = 'USA'

AND t.Currency\_Route LIKE 'GBP%'

AND t.Currency\_Route NOT LIKE '%GBP'

**Step-by-step explanation:**

1. SELECT SUM(t.Amount\_GBP) AS Total\_Cross\_Currency\_GBP: This line selects the sum of the Amount\_GBP column from the transactions table and labels it as Total\_Cross\_Currency\_GBP.
2. FROMwiseentitydataflow.wise\_dataset.transactionst: This specifies that the data will be retrieved from the transactions table within the wiseentitydataflow.wise\_dataset dataset, and assigns the alias "t" to the table.
3. JOINwiseentitydataflow.wise\_dataset.customersc ON t.Customer\_Id = c.Customer\_Id: This joins the transactions table (aliased as "t") with the customers table (aliased as "c") using the Customer\_Id column as the key. This allows combining information from both tables.
4. WHERE t.Transaction\_Date BETWEEN '2022-04-01' AND '2023-08-01': This filters the transactions to include only those that occurred between April 1st, 2022 and August 1st, 2023.
5. AND c.Current\_Address\_Country = 'USA': This further filters the transactions to include only customers whose country address in the customers table is 'USA'.
6. AND t.Currency\_Route LIKE 'GBP%': This filter selects transactions where the currency route starts with 'GBP', indicating that the origin currency is GBP.
7. AND t.Currency\_Route NOT LIKE '%GBP': This filter adds the condition that the currency route does not end with 'GBP', ensuring that only cross-currency transactions are included.

**SQL Query 2: Same-currency GBP transactions**

SELECT SUM(t.Amount\_GBP) AS Total\_Same\_Currency\_GBP

FROM `wiseentitydataflow.wise\_dataset.transactions` t

JOIN `wiseentitydataflow.wise\_dataset.customers` c ON t.Customer\_Id = c.Customer\_Id

WHERE t.Transaction\_Date BETWEEN '2022-04-01' AND '2023-08-01'

AND c.Current\_Address\_Country = 'USA'

AND t.Currency\_Route LIKE 'GBP%'

AND t.Currency\_Route LIKE '%GBP';

This query is identical to the first one, except for the last condition:

* AND t.Currency\_Route LIKE '%GBP': This filter adds the condition that the currency route must end with 'GBP', ensuring that only same-currency transactions are included.

**Additional Considerations:**

The queries assume that the Amount\_GBP column in the transactions

table represents the transaction volume in British pounds.

It is important to validate the data quality in the transactions and

customers tables before generating the report.

Any assumptions or limitations in the data should be documented.