

SPENDING BEHAVIOUR ANALYSIS

Year

2015

2020

Total Amount

382.05M

Total Cards

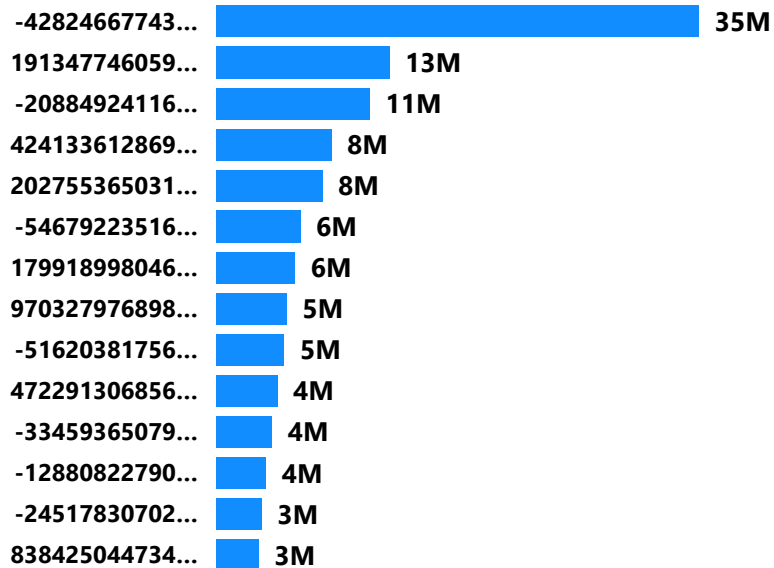
9



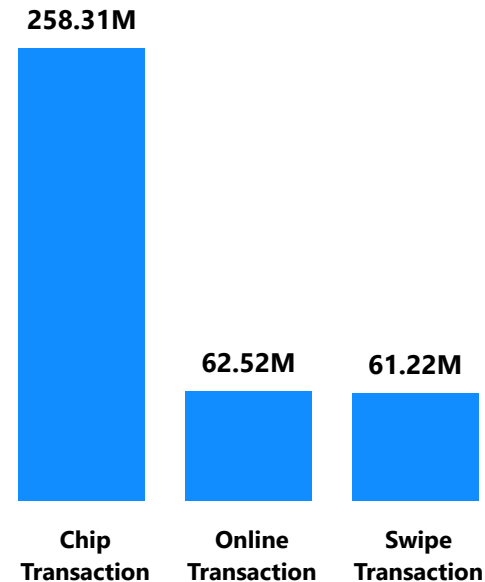
Merchant State



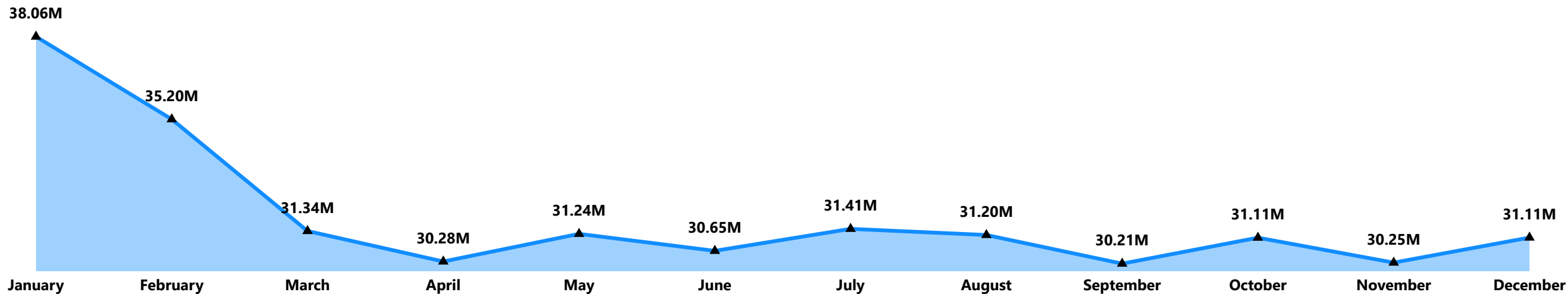
Merchant Name



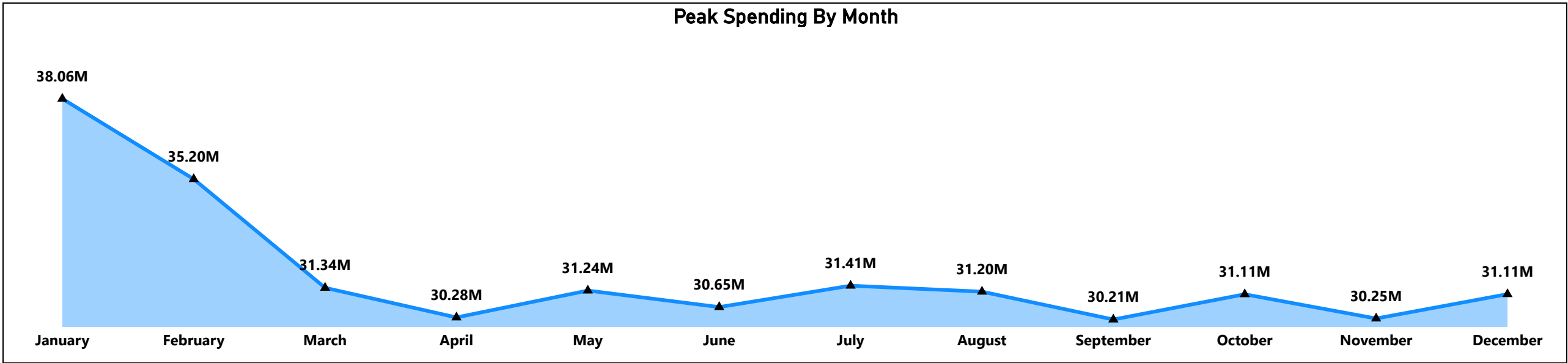
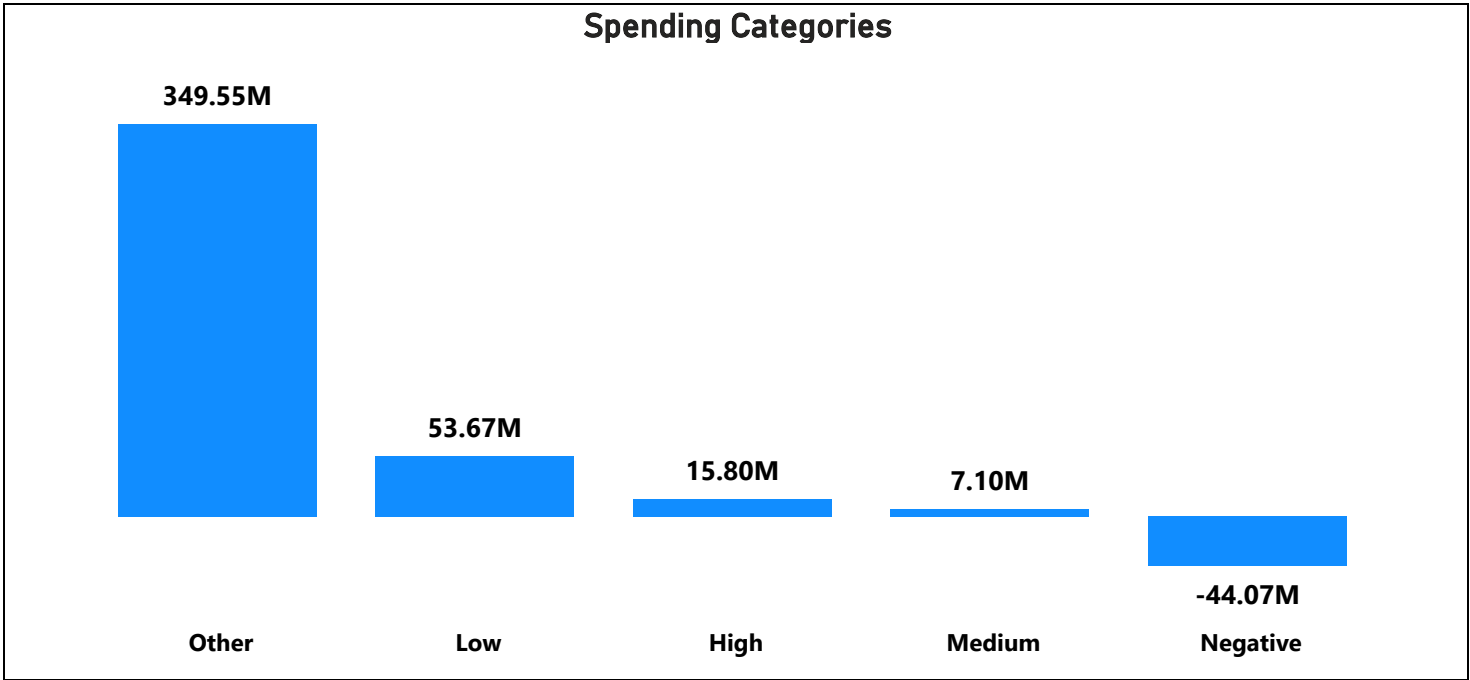
Chip Usage

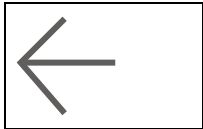


Peak Spending By Month



User	Sum of Amount	Count of Amount	Average of Amount
1150	12,74,227.87	20448	62.32
39	11,86,898.13	14391	82.48
458	11,39,055.74	10545	108.02
331	10,65,019.91	11637	91.52
319	10,32,159.47	8051	128.20
1671	9,82,077.90	14330	68.53
658	8,71,734.05	11334	76.91
588	8,67,101.30	11244	77.12
1888	8,54,921.72	16145	52.95
486	8,51,612.93	16785	50.74
1974	8,44,390.17	12577	67.14
648	8,41,286.96	16370	51.39
1880	8,15,462.13	6432	126.78
1006	8,07,969.09	11101	72.78
Total	38,20,53,381.52	8910730	42.88





FRAUD DETECTION INSIGHTS

Year

2015

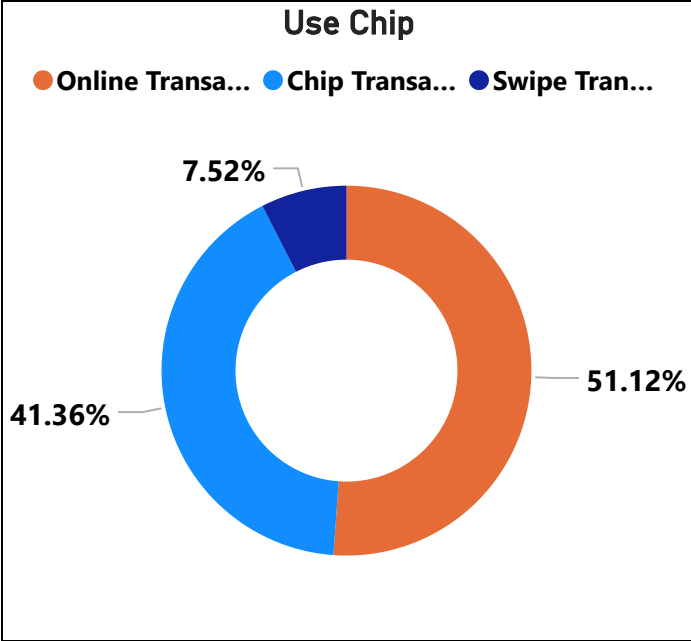
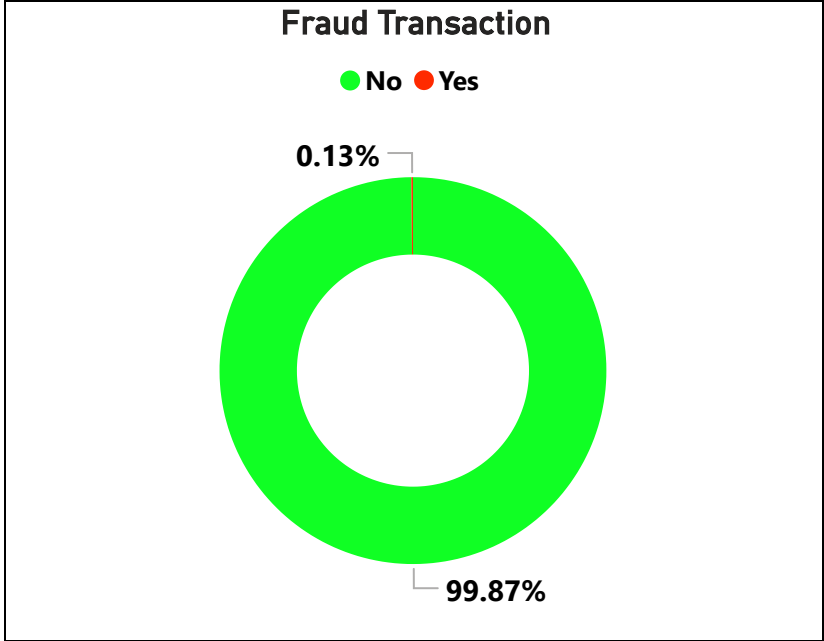
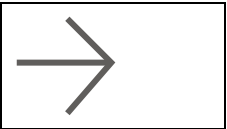
2020

Total Amount

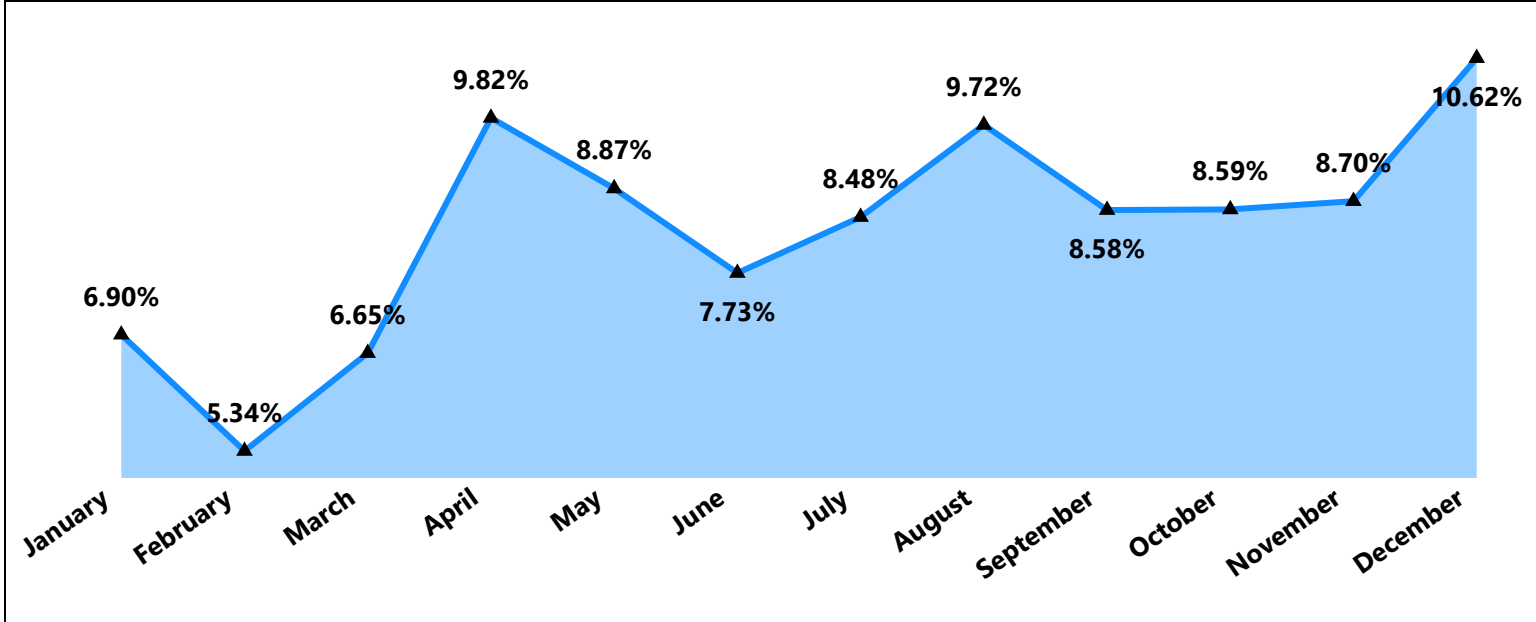
382.05M

Fraud Rate

0.13%



Fraud by MCC		
MCC	Yes	
5311		17.28%
5310		6.56%
5300		6.20%
4829		5.87%
5411		4.46%
5912		3.75%
5651		3.34%
4121		2.40%
5815		2.39%
5732		2.33%
5094		2.14%
5541		2.13%
5211		1.87%
5719		1.76%
5045		1.68%
5499		1.64%
5814		1.52%
5712		1.48%
5813		1.31%
5812		1.26%
4814		1.24%
4411		1.21%
3389		1.13%



OPERATIONAL INSIGHTS

Year

20152020

Total Errors

22

Merchant City	Total Errors
ONLINE	1116271
Houston	92590
Los Angeles	65672
Miami	64180
Brooklyn	55340
Chicago	50298
Dallas	46771
San Antonio	43100
Philadelphia	40174
Atlanta	39055
Orlando	38817
Indianapolis	38757
Indianapolis	37656

Type of errors	Total errors
Not Found	98.41%
Insufficient Balance	0.97%
Bad PIN	0.24%
Technical Glitch	0.20%
Bad Card Number	0.06%
Bad Expiration	0.05%
Bad CVV	0.05%
Bad Zipcode	0.01%
Bad PIN,Insufficient Balance	0.00%
Insufficient Balance,Technical Glitch	0.00%
Bad Card Number,Insufficient Balance	0.00%
Bad PIN,Technical Glitch	0.00%
Bad CVV,Insufficient Balance	0.00%

Use Chip

Chip Transaction

Swipe Tran...

Online Tra...

12.44%

17.03%

70.52%

10.01%

9.22%

8.17%

7.89%

8.16%

7.96%

8.20%

8.20%

7.92%

8.14%

7.94%

8.20%

January

February

March

April

May

June

July

August

September

October

November

December