



**INSIGHT
BANK**



Total Customers
2.0K

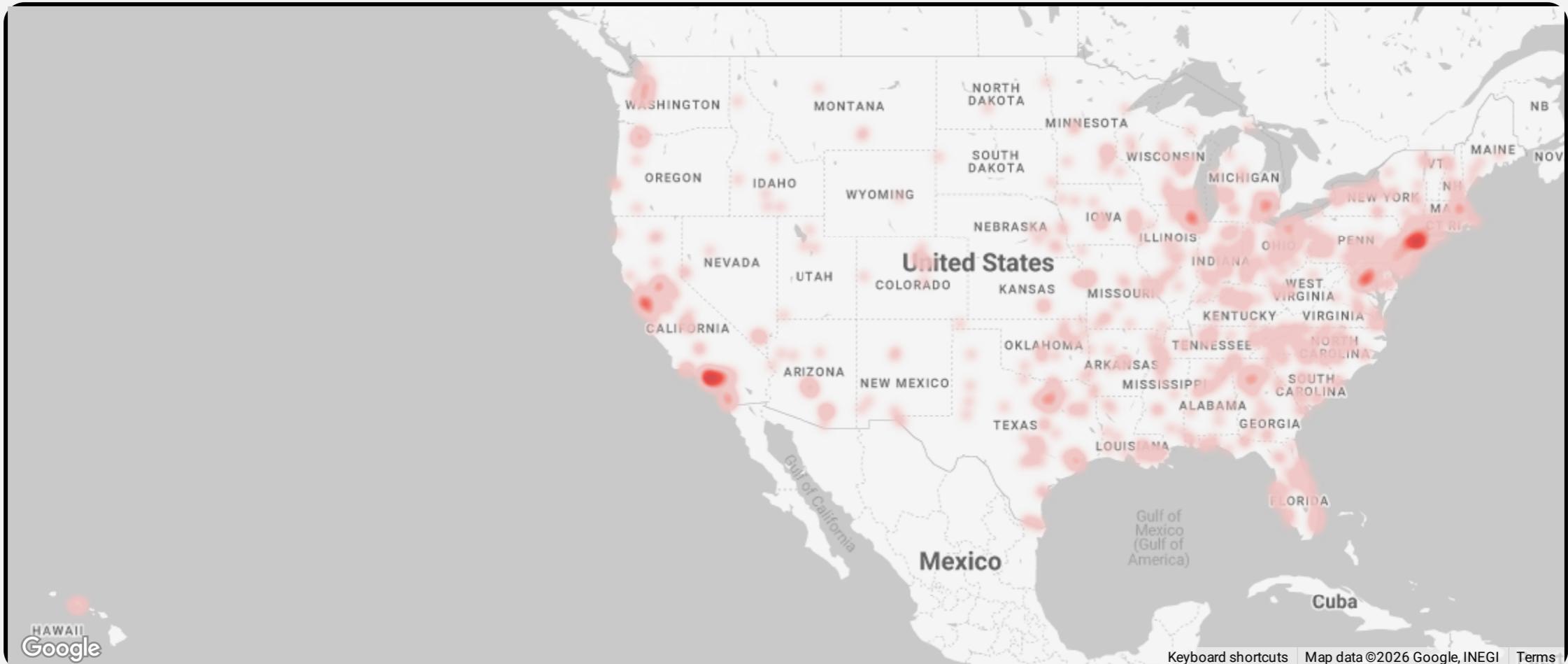
Total Transactions
13.3M

Total Error
212.0K

Total Amount
\$573.40M

Average Credit Score
714.0

User Location Information





State-Level Expenditure Composition

General Category	Top 5 - Users State / Total Amount / Total Percent											
	CA		TX		NY		FL		IL			
Total Amount	Total Percent	Total Amount	Total Percent	Total Amount	Total Percent	Total Amount	Total Percent	Total Amount	Total Percent	Total Amount	Total Percent	Total Percent
Travel, Transportation & Automotive	\$15.34M	2.68%	\$9.95M	1.74%	\$9.06M	1.58%	\$8.2M	1.43%	\$5.22M	0.91%		
Retail & Shopping	\$11.52M	2.01%	\$10.2M	1.78%	\$9.34M	1.63%	\$5.66M	0.99%	\$3.86M	0.67%		
Food & Dining	\$13.27M	2.31%	\$9.28M	1.62%	\$9.43M	1.65%	\$5.99M	1.04%	\$4.07M	0.71%		
Professional & Personal Services	\$10.64M	1.86%	\$6.96M	1.21%	\$6.16M	1.07%	\$5.75M	1%	\$3M	0.52%		
Home, Utilities & Construction	\$8.04M	1.4%	\$5.32M	0.93%	\$5.18M	0.9%	\$3.85M	0.67%	\$2.36M	0.41%		
Health & Medical	\$6M	1.05%	\$5.31M	0.93%	\$4.38M	0.76%	\$2.84M	0.49%	\$2.17M	0.38%		
Entertainment & Recreation	\$2.99M	0.52%	\$2.59M	0.45%	\$2.42M	0.42%	\$1.43M	0.25%	\$808.34K	0.14%		
Grand total	\$70.73M	12.34%	\$51.58M	9%	\$47.74M	8.33%	\$34.79M	6.07%	\$22.24M	3.88%		

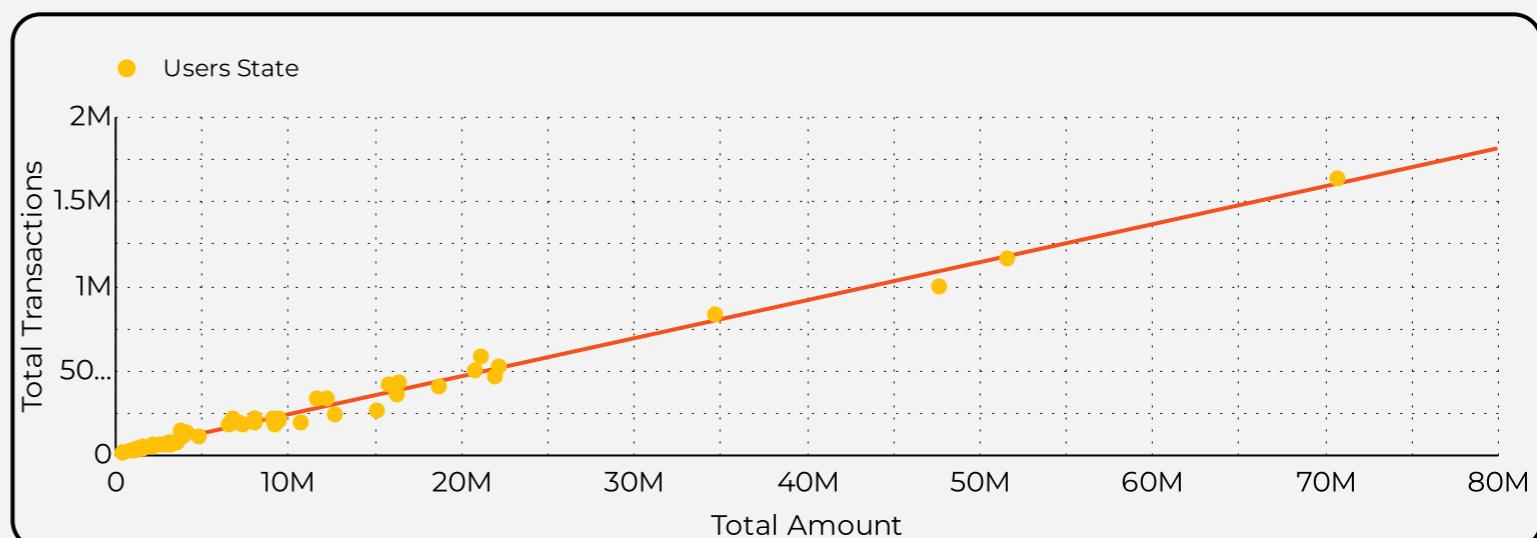
Top 5 State Volume Share
39.60%

- California
- Texas
- New York
- Florida
- Illinois

Top 4 Sector Revenue Share
70.51%

- Travel, Transportation & Automotive
- Retail & Shopping
- Food & Dining
- Professional & Personal Services

Transaction Count vs. Amount by State





MARKET SEGMENTATION: HIGH VS. LOW DIGITAL ENGAGEMENT

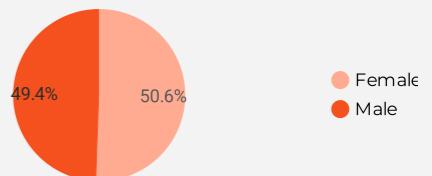


Avg. Credit Score
713.9

Avg. Customer Age
50.9

Avg. Amount
\$50.02

Total Transactions
482.1K



High Digital Adoption Profile (Top 10)

Vermont

Delaware

Tennessee

New Jersey

Connecticut

South Carolina

Kentucky

Florida

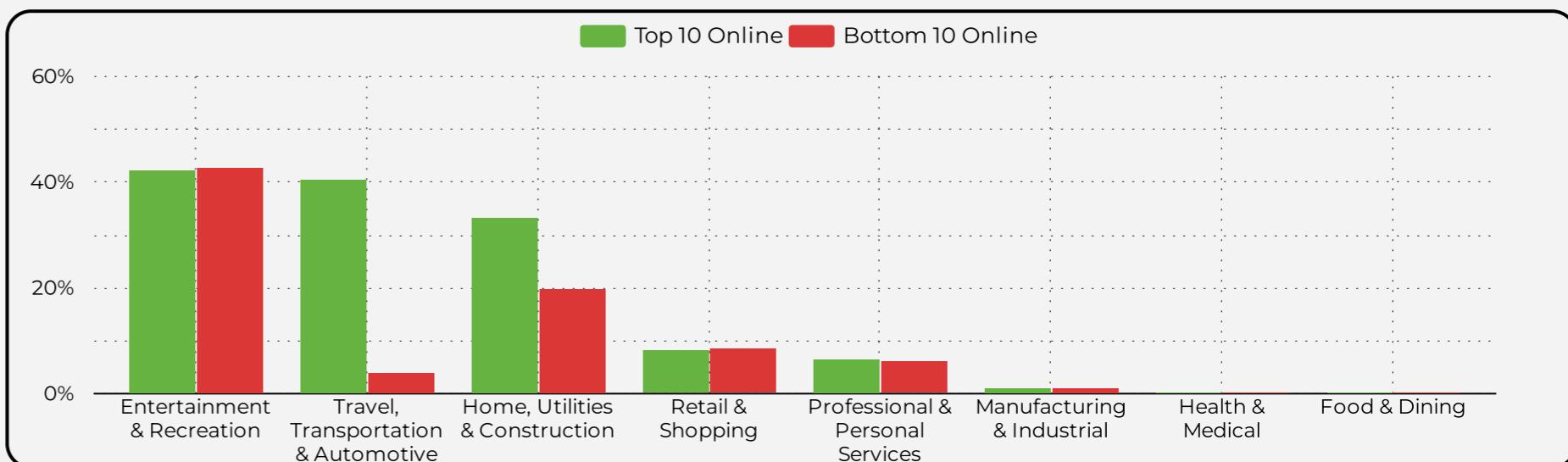
Georgia

Alabama

Geographic Distribution of Top & Bottom Perf...



Expenditure Habits by Digital Adoption Segment

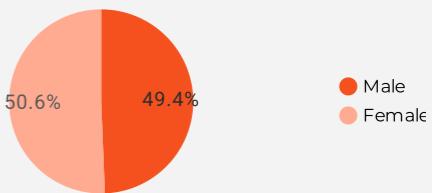


Avg. Credit Score
727.3

Avg. Customer Age
52.2

Avg. Amount
\$82.71

Total Transactions
50.9K



Low Digital Adoption Profile (Bottom 10)

Nevada

Mississippi

Montana

Louisiana

Iowa

Colorado

Kansas

Nebraska

Arkansas

District of Columbia



TRAVEL REVENUE & DISTANCE ANALYSIS

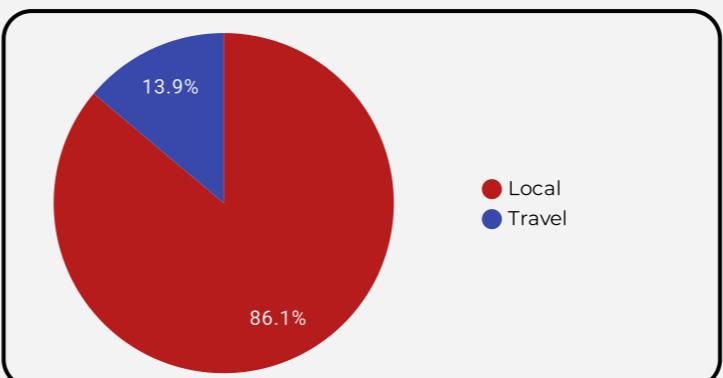


Total Travel Revenue
94.9M

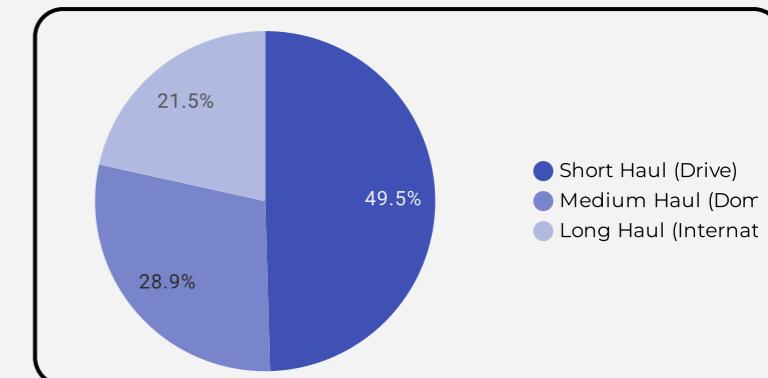
Avg. Customer Age
54.7

Share of Total Revenue
16.5%

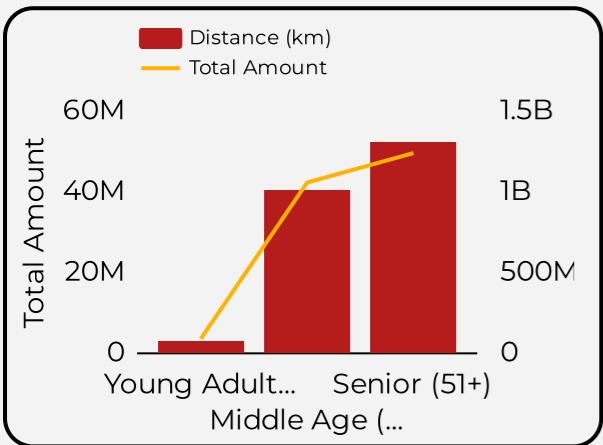
Local and Travel Distribution



Travel Type Distribution



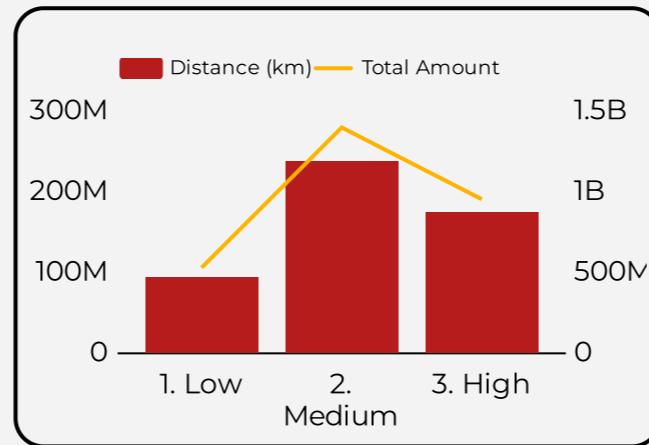
Generational Travel Trends



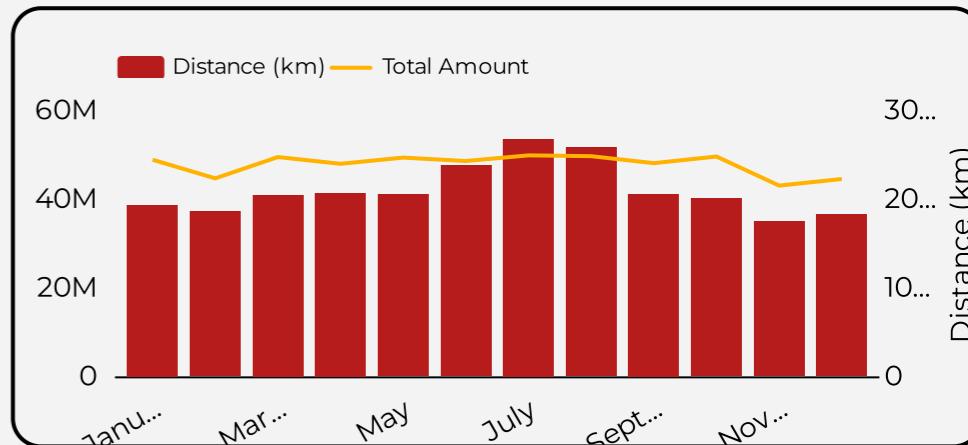
Spend & Dist. | Gender



Spending by Credit Score



Seasonal Travel & Revenue Trends



Category Breakdown by Channel

In-Store / Local Spending

Travel, Dining & Leisure

Wellness & Services

Shopping & Retail

Home & I...

Online Channel Spending

Travel, Dining & Leisure

Home & Improvement

Shopping & Retail

Welln...

Travel-Specific Spending

Home & Improvement

Travel, Dining & Leisure

Shopping & Retail

Wellness & Services



CONSUMER SPENDING & MERCHANT INSIGHTS



Total Active Customers
1.2K

Total Transactions
13.3M

Total Amount
\$573.40M

Avg. Customer Age
54

[Reset Filters](#)

Merchant State

Transaction Date

Merchant Location Distribution



General Category (Exclude)

- Travel, Transportation & Automotive
- Retail & Shopping
- Professional & Personal Services
- Manufacturing & Industrial
- Home, Utilities & Construction
- Health & Medical
- Food & Dining
- Entertainment & Recreation

Detailed Transaction Log

User ID	Merchant State	Merchant City	Category Name	Transaction Date	Total Amount
708	NY	Staten Island	Furniture, Home Furnishings, and Equipment S...	Sep 22, 2010	6,820.2
1259	CT	Wilton	Antique Shops	Apr 10, 2012	5,913.37
1259	CT	Stamford	Electronics Stores	Nov 13, 2014	5,654.5
708	NY	New York	Furniture, Home Furnishings, and Equipment S...	Jan 13, 2019	5,591.73
708	AL	Louisville	Steel Drums and Barrels	Mar 24, 2010	5,545.68
1259	CT	Wilton	Music Stores - Musical Instruments	Jun 7, 2014	4,747.97
96	CA	Yorba Linda	Wholesale Clubs	Jun 13, 2011	4,685.23



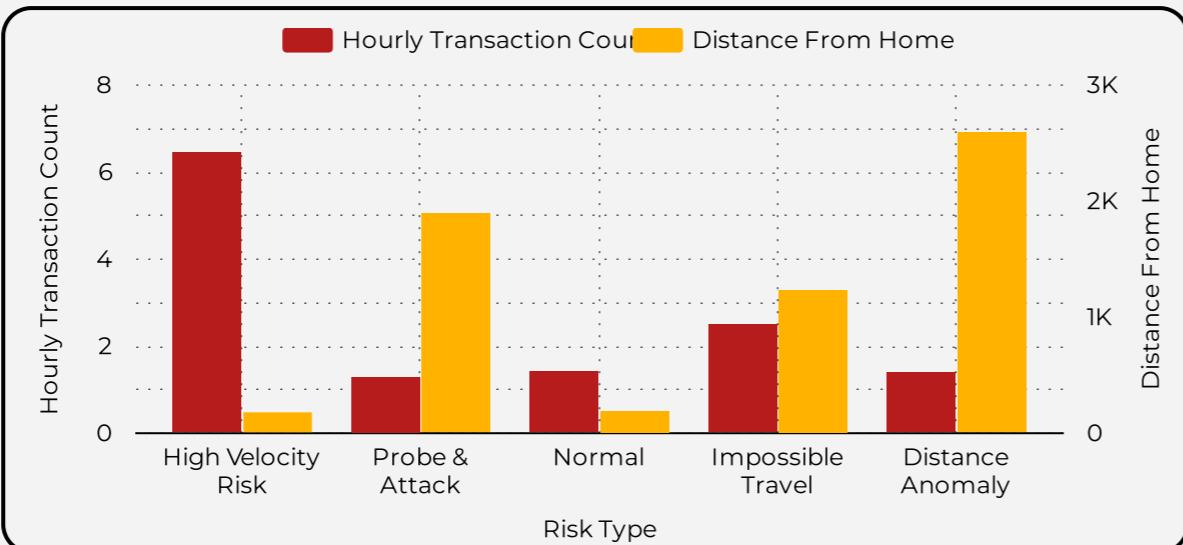
DISTANCE-BASED FRAUD DETECTION



Avg. Distance (Risk)
1.7K

Avg. Distance (Normal)
182.0

Risk Indicators: Velocity vs. Distance

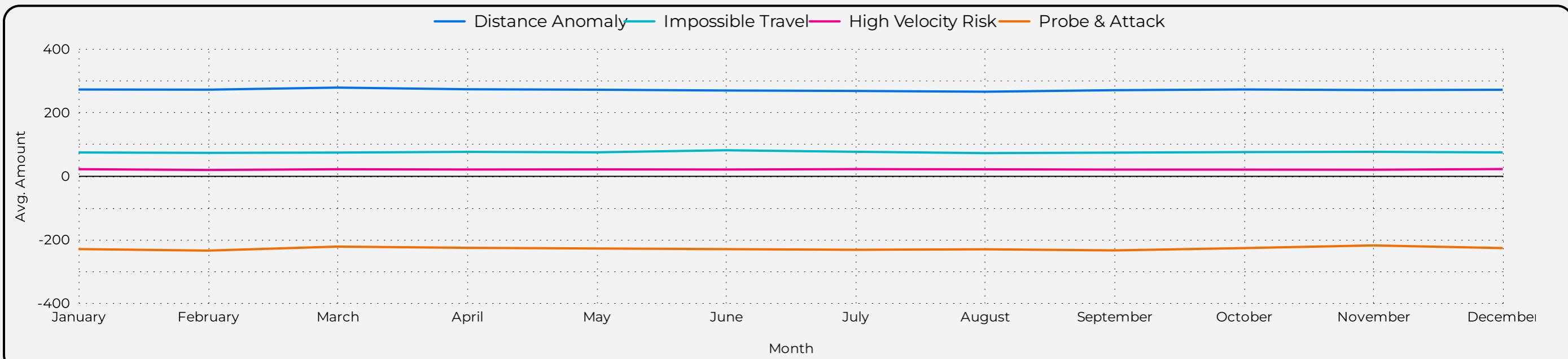


FRAUD DETECTION LOGIC

Risk Type	Trigger Condition
Impossible Travel	> 500km location jump in < 1 hr
Probe & Attack	< \$5 txn followed immediately by > \$200 txn
Distance Anomaly	> 500km from home & > 3x avg spend
High Velocity Risk	6+ transactions within 1 hr



Fraud Trends Over Timeline (Monthly/Hourly)





MACHINE LEARNING: FRAUD DETECTION



MODEL
XGBoost

ROC-AUC
%99

Extract-Transform-Load

✗ 12GB RAM

CSV **✗ PARQUET**

PANDAS **✗ POLARS**

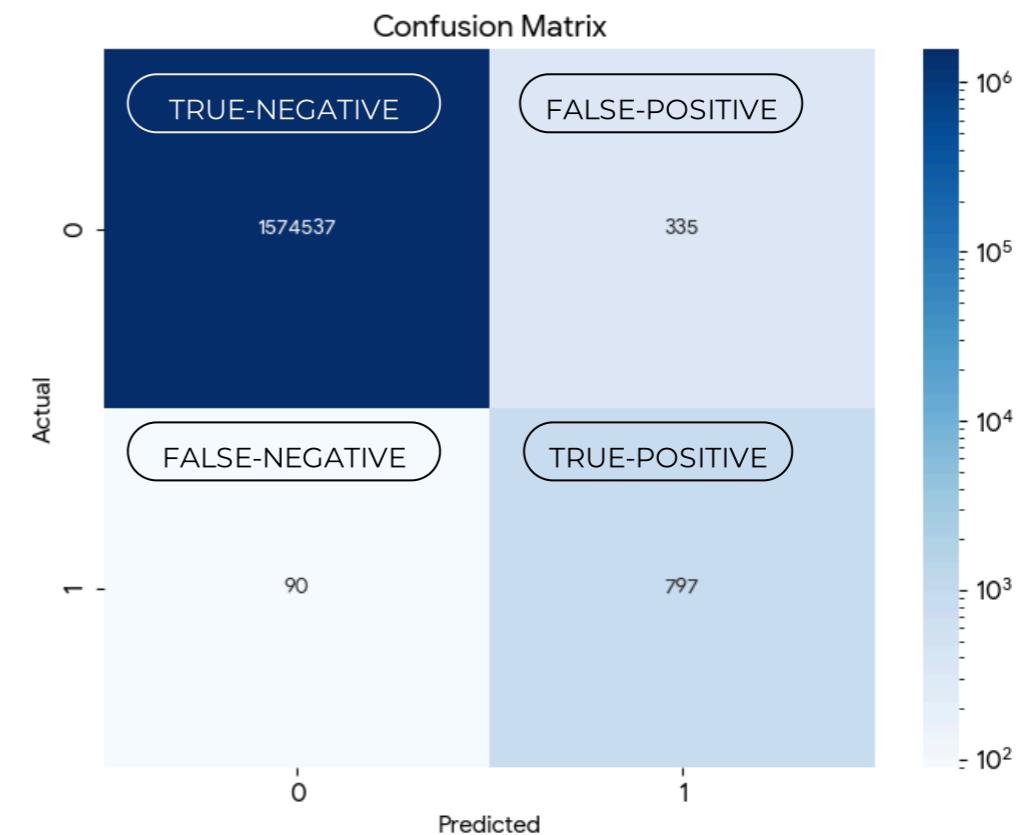
RECALL
%90

PRECISION
%70

Importance by Feature



Data Set Configuration Error
Looker Studio cannot connect to your data set.
[See details](#)





**INSIGHT
BANK**