

# Quarterly Business Review



**PPA**  
**March / April / May 2021**  
**Argentina**

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# Exploratory Analysis

Date Range: 3/1/21 to 31/5/21

18 Payment Methods

39474

Invoices

0

Not null values

0

Not outliers

4.77

Installments mean

	Mean	Min	Max
Amount	215.24	0.14	4982.21

74 Issuers (AR)

Transactions from 57 countries

## Conversion Rate in Argentina

01

Overall

64.41%

### Relevant Payment Method

## CR per Payment Method

	APPROVED	REJECTED	CR
American American Express	1776	1119	61.35
Argencard	2	1	66.67
CMR	47	38	55.29
Cabal	100	72	58.14
Cabal Debito	6	127	4.51
Cordial	14	10	58.33
Cordobesa	81	53	60.45
Diners Club	10	9	52.63
Discover	0	1	0
Elo	0	2	0
JBC	0	2	0
Maestro	163	130	55.63
MasterCard Debit	640	316	66.95
Mastercard	2791	1651	62.83
Naranja	583	753	43.64
Nativa	231	113	67.15
Visa	17178	8600	66.64
Visa Debit	1804	1051	63.19

Highest Conversion Rate: Nativa (67.15), it is important to see that they are only 0.83% of the transactions made.

**Visa handles 65.3% of transactions with a Conversion Rate of 66.64%**

The next most used method is mastercard and represents 11.25% of transactions

# Payment Method Issues by month

## Mastercard

March CR  
↓ 17%

In relation to the Mastercard average

11.25% of transactions

## Visa

March CR  
↓ 12%

In relation to the Visa average

65.3% of transactions

## Others

CMR May -20%

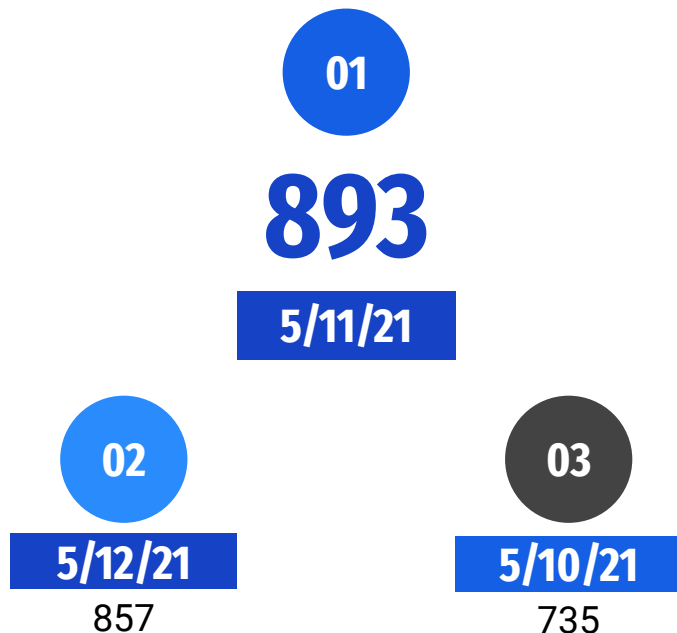
Diners May -24%

Naranja No approved transaction on April

The three payment methods together represent **less than 4%** of transactions

# Paid transactions by date

## Most paid transactions



## Possible Reasons

- **Bonus payment:** is paid in June in Argentina. Some people may have made advance purchases in May with bonus money in mind.
- **Mother's Day:** Mother's Day is celebrated in Argentina on the third Sunday in October, but in 2021 it fell on May.
- **End of COVID-19 restrictions:** In late April and early May 2021, the Argentine government began to relax restrictions due to the COVID-19 pandemic. This could have allowed more people to go out shopping and do business.

# Ticket prices

**Average Ticket Price**  
**215.24**

## Status transactions - Av Ticket Price

APPROVED	131.33
REJECTED	367.10

## Payment Method Type - Av Ticket Price

CREDIT	219.57
DEBIT	179.18

## Payment Method Type - N° Tickets

CREDIT	35237
DEBIT	4237

## Payment Method Code

Highest Average Ticket Price

**Discover**

**3147.77**

The reason Discover has such a high average ticket price is because it is the only transaction made with this payment method. Maestro follows with an average of 291.23 and 81 registered transactions.

## Users Issues

Five users with more rejected payments	APPROVED	REJECTED
noieielitaitaifrtatandieie@ifmtatail.com	1	156
dobinns@tataloc.com	0	135
fieierrieieirtata_britatan@pohmtatail.com	11	89
hieiector@vodnik.com	1	70
hpieierieieyrtatazspuytataifoztata@ytatahoo.com.spuy	2	67

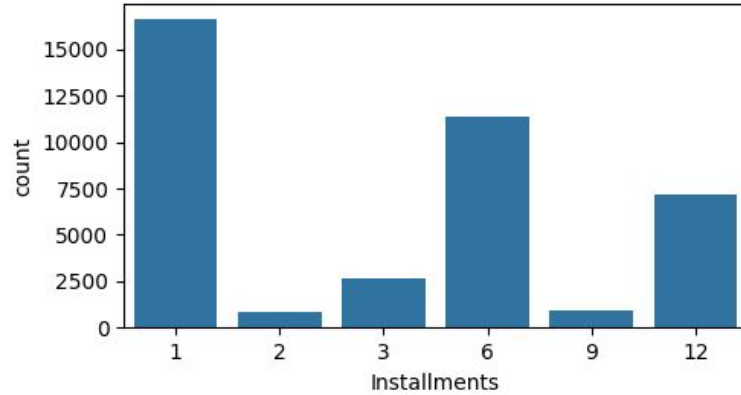
The conversion rate is extremely low for these users and the email addresses appear to be fake, so it would be important to communicate.

## Most Relevant Issuers

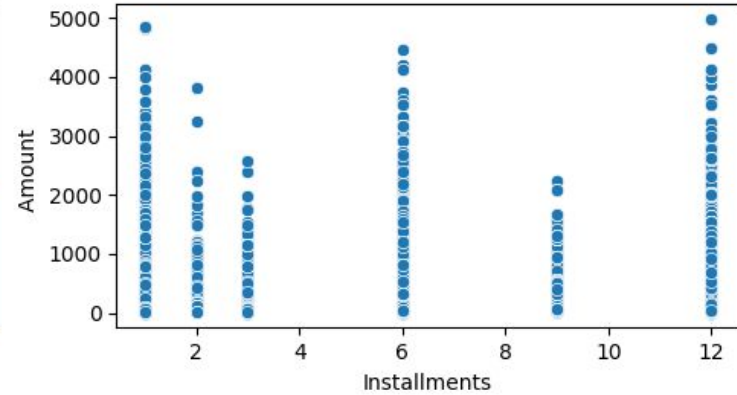
APPROVED	REJECTED	TOTAL		Issuer
7548	3071	10619		BANCO ALICIA
3410	3180	6590		BANCO ROSA
3998	1749	5747		BANCO SRSR
1037	754	1791		BANCO STEPH
964	492	1456		BANCO ARENAS

# Installments

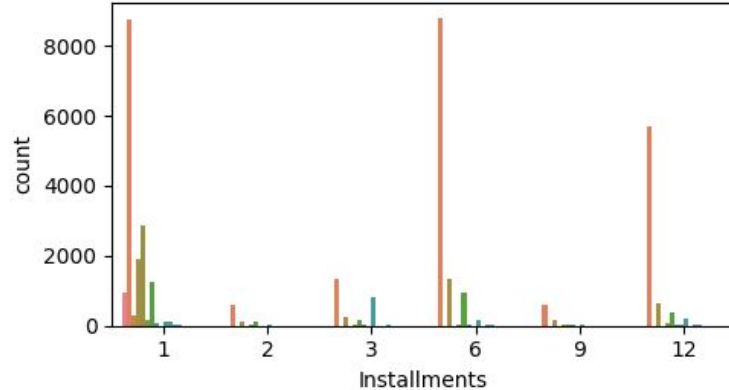
Distribution of Installments



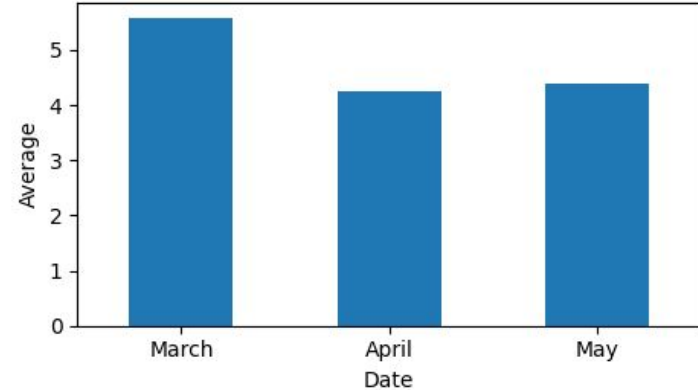
Installments and amount



Installments by payment method

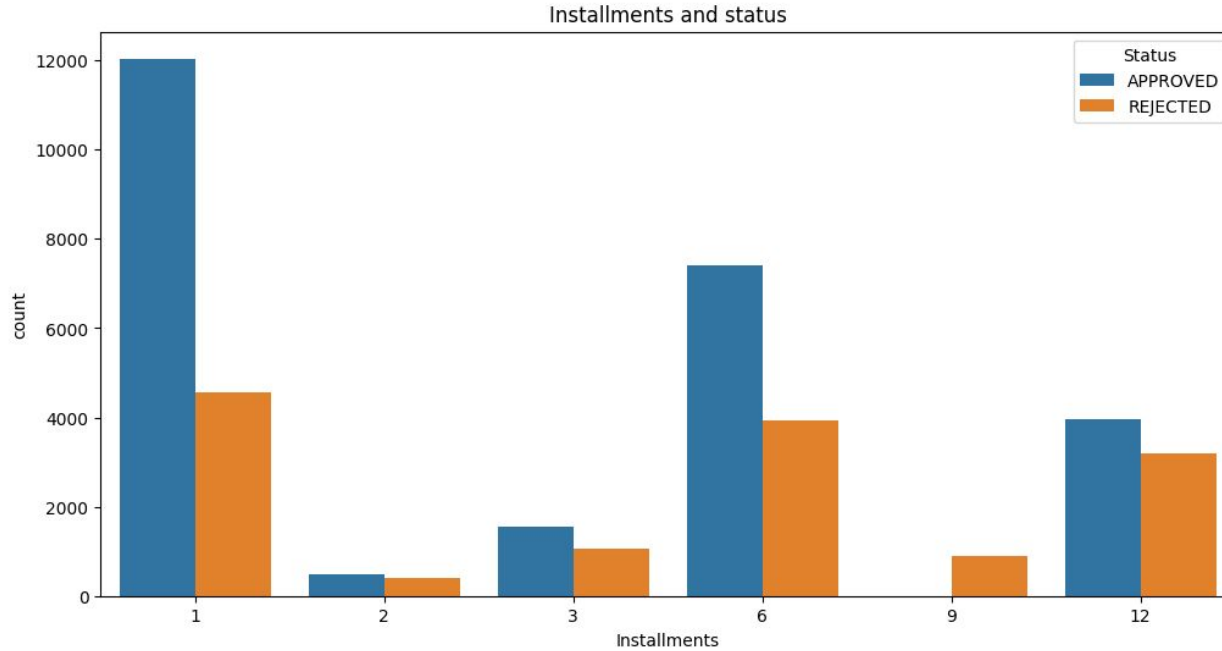


Distribution of installments per month



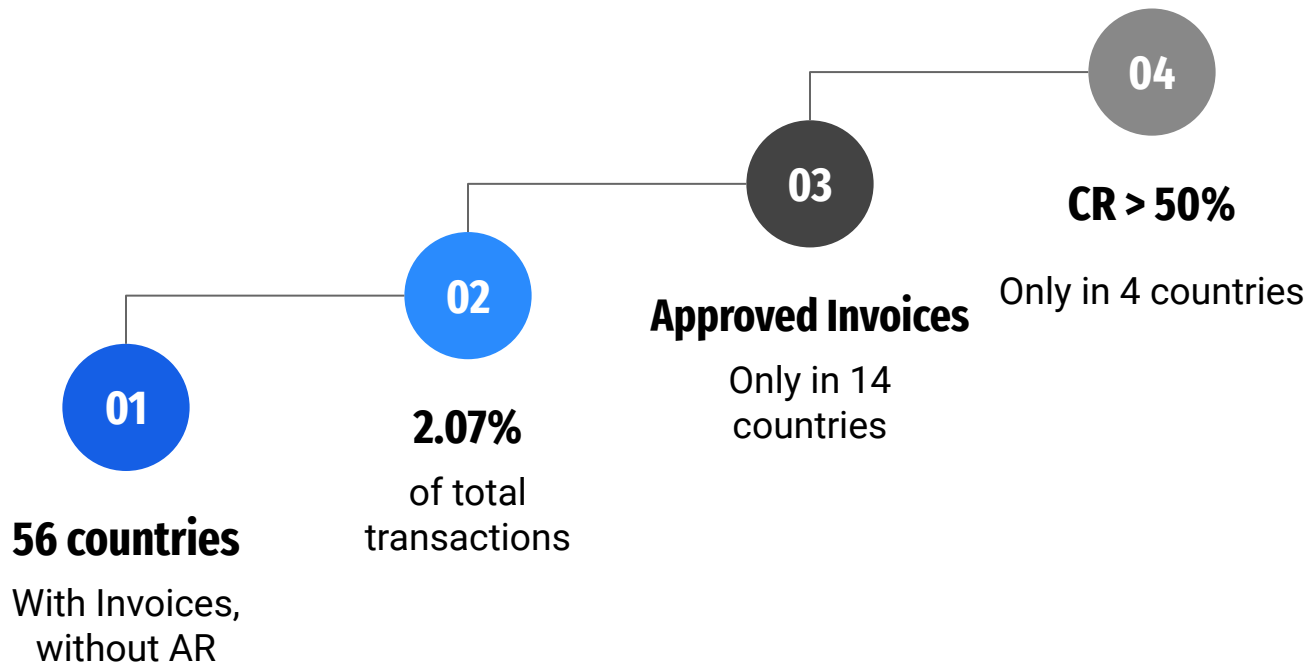


# Installments



After viewing the different graphs made for the analysis of payments made in installments, no patterns have been found that are relevant to mention.

# International Transactions



**THANK YOU FOR YOUR TIME**