

# Bank Credit Card Service

Money Saving  
Recommendations

Forecasting;  
Recommendations;  
Rating & Ranking

Join;  
Loans

Join;  
Use credit card services

Visit

Services; Money Saving Benefits

Individual Client  
(VIP Client)

Business Client



# Business Client View

## Merchant **Forecasting** & **Recommendation**

- Frequent Pattern Mining - Itemset
- From similar merchants - similarity score

### Metadata Collected:

- interaction rate
- finish %

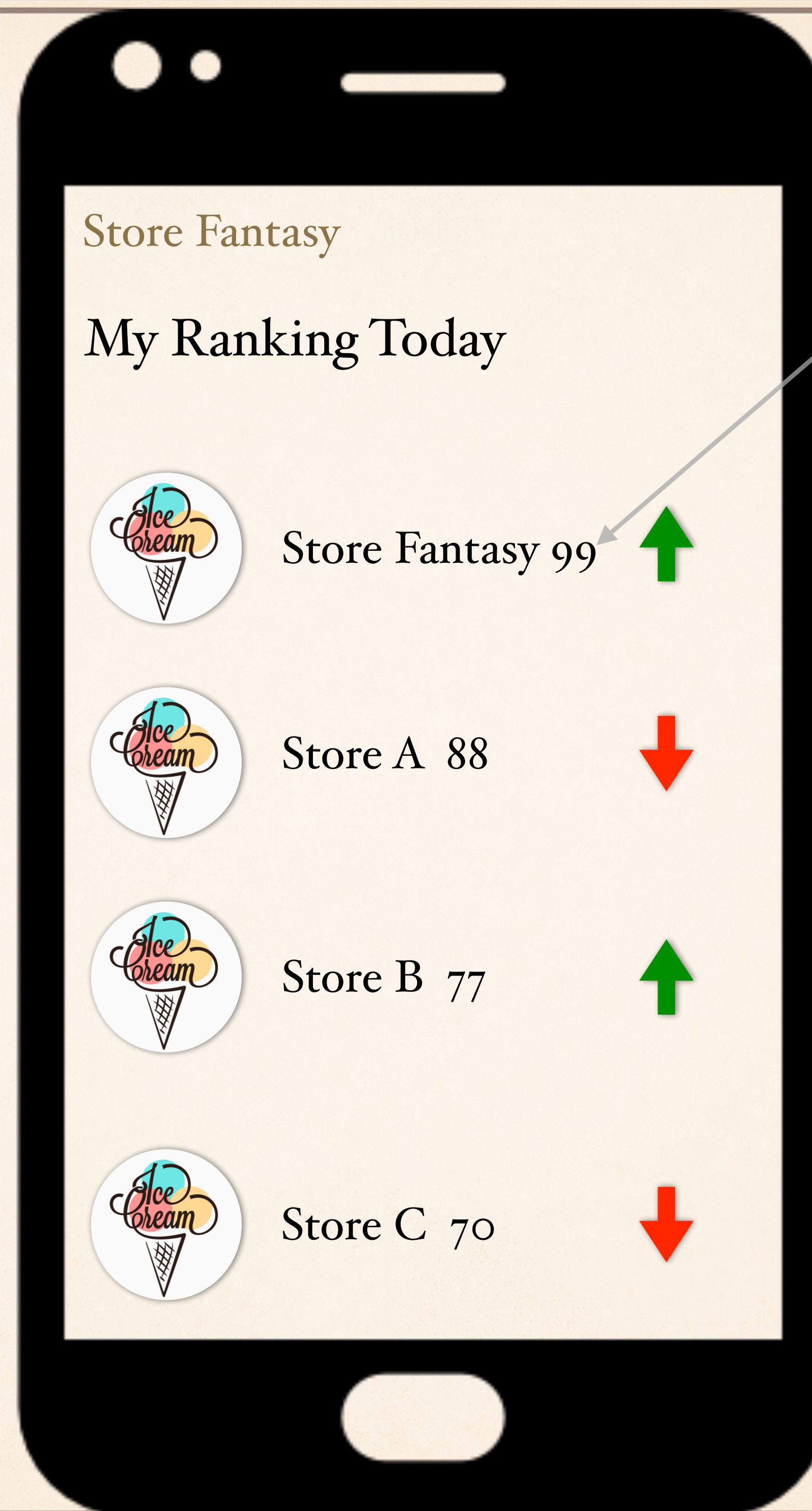


- Historical time series + forecasting, without checking any recommended itemset.
- Forecast stats after checked each item, daily count can be added based on the average count from similar merchants.



# Business Client View

Merchant **Rating & Ranking**



Bayesian Adjusted Rating



# VIP Client View

## Money Saving Recommendation

- Frequent pattern mining
  - Narrow down frequent set
- merchant, transaction data
  - Suggest merchants and their discounts

