



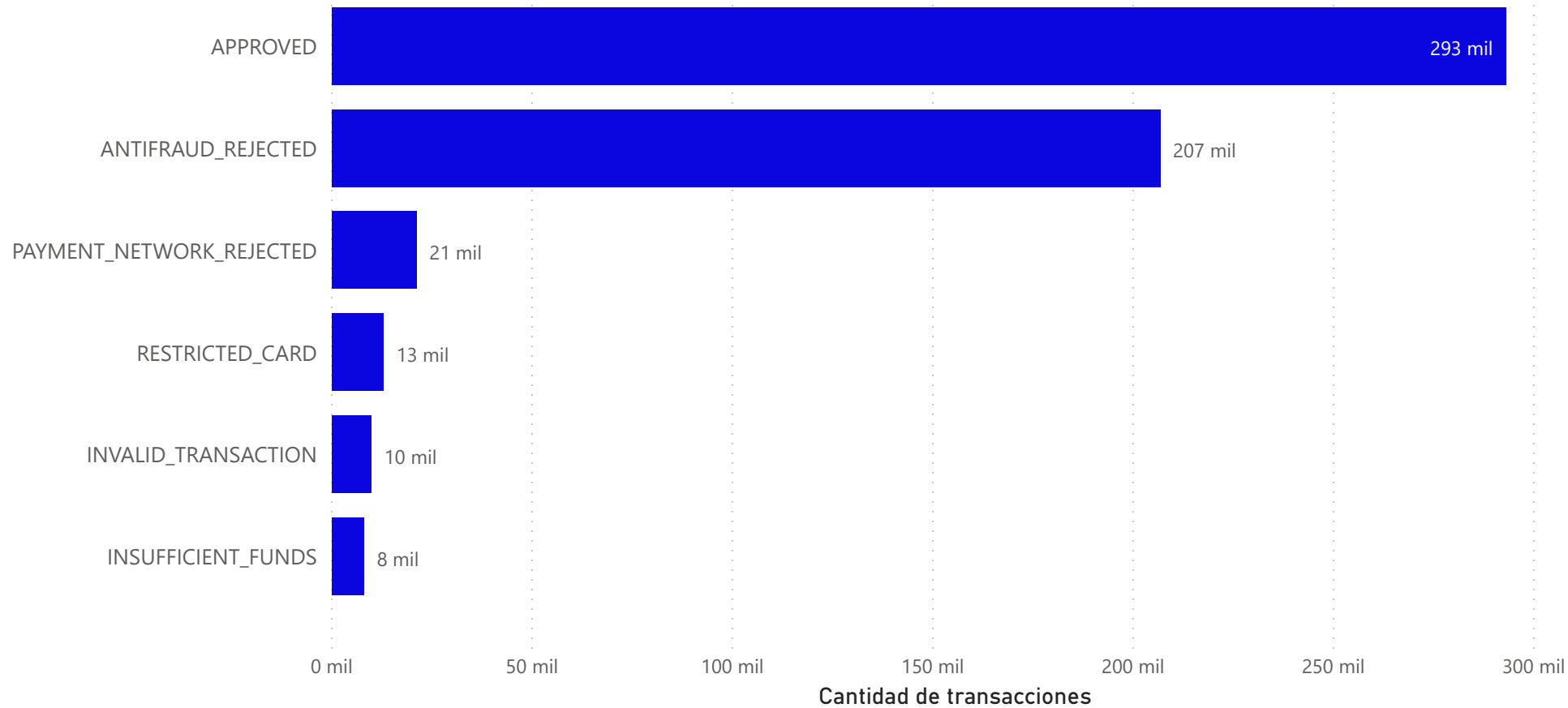
# Análisis de Fraude

Reporte Análisis Exploratorio de Datos

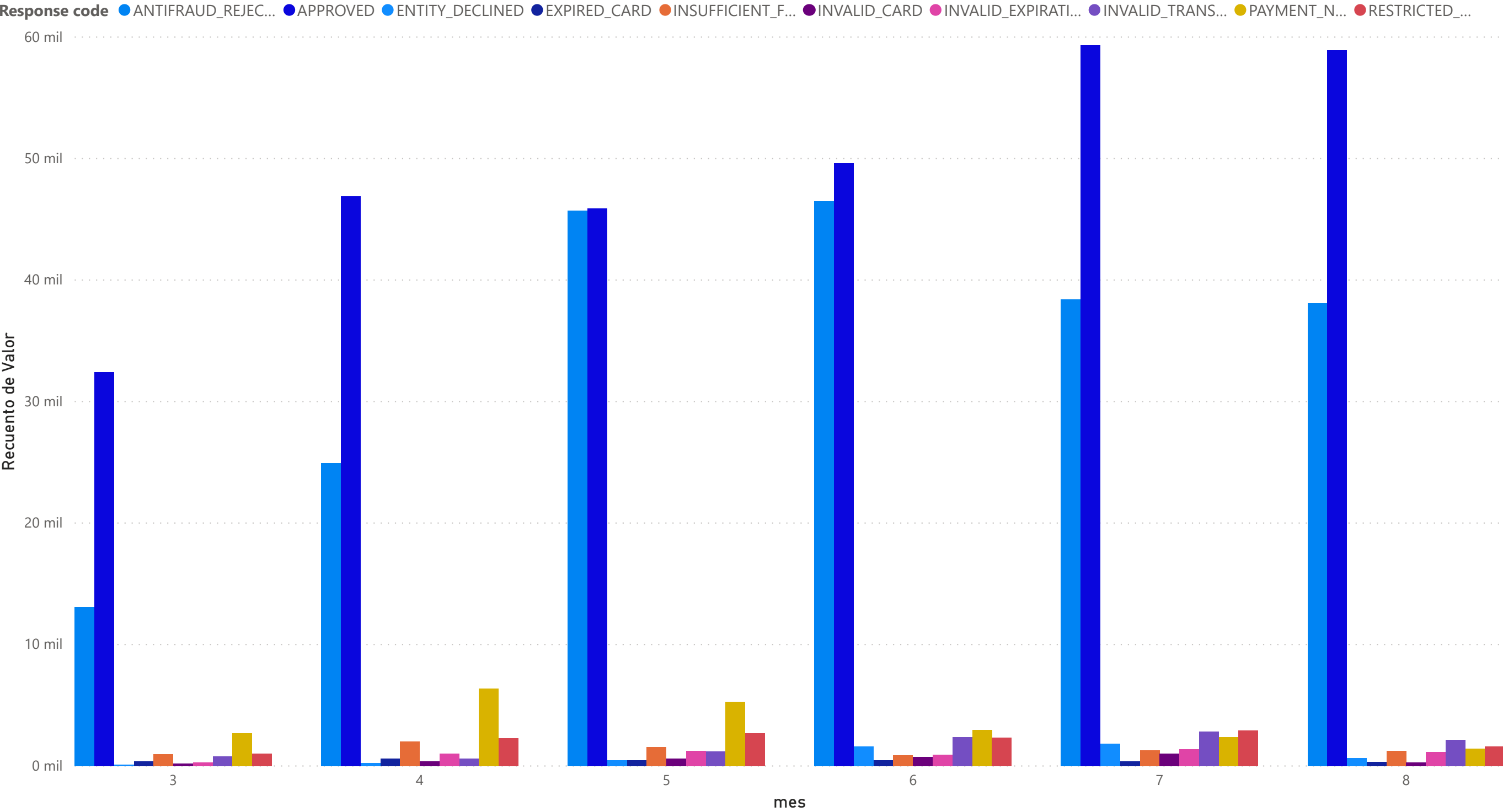
Por: Isaí Piña

CANTIDAD TOTAL TRANSACCIONES POR CÓDIGO DE RESPUESTA

Response code

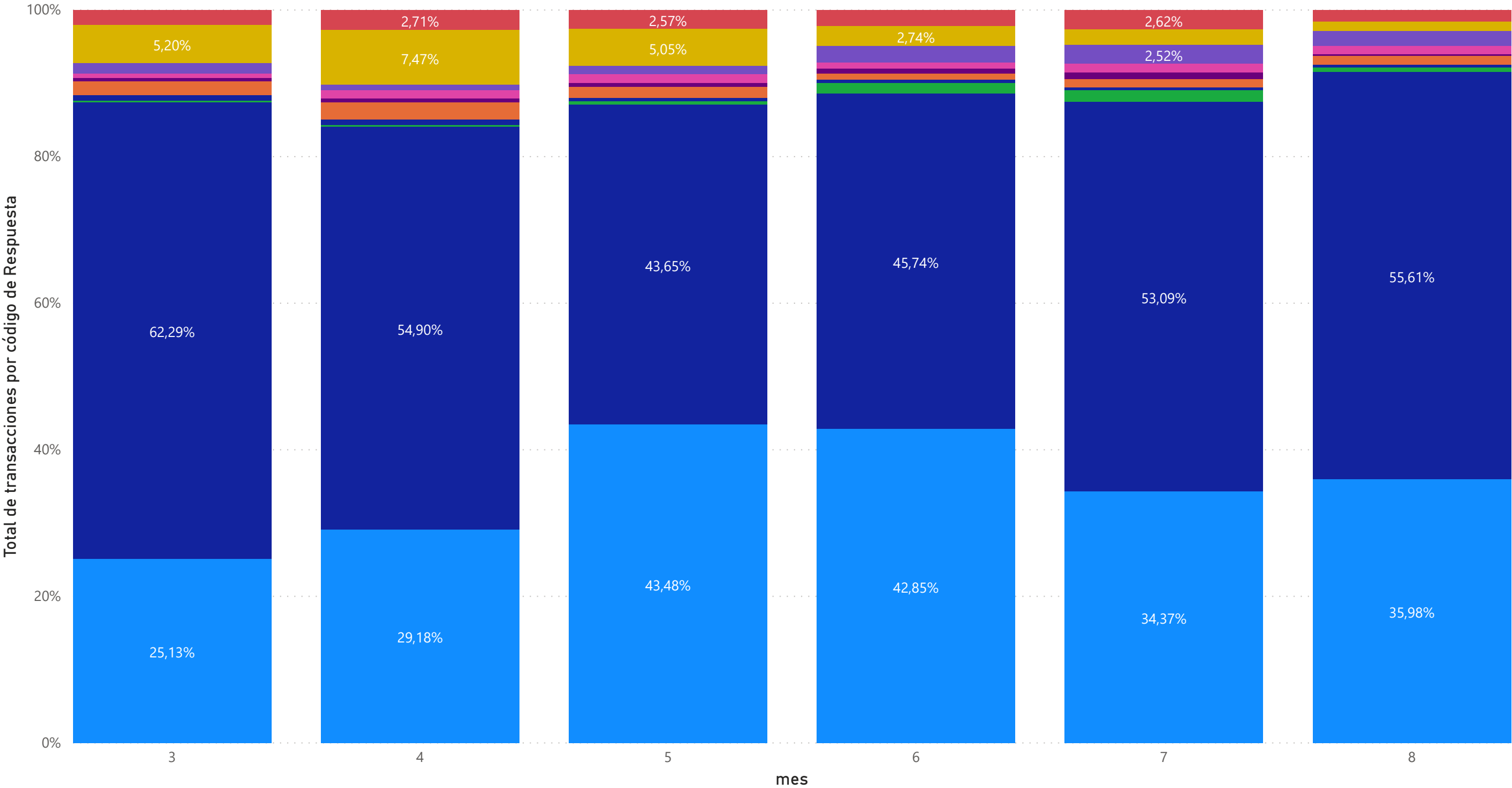


Total transacciones por mes



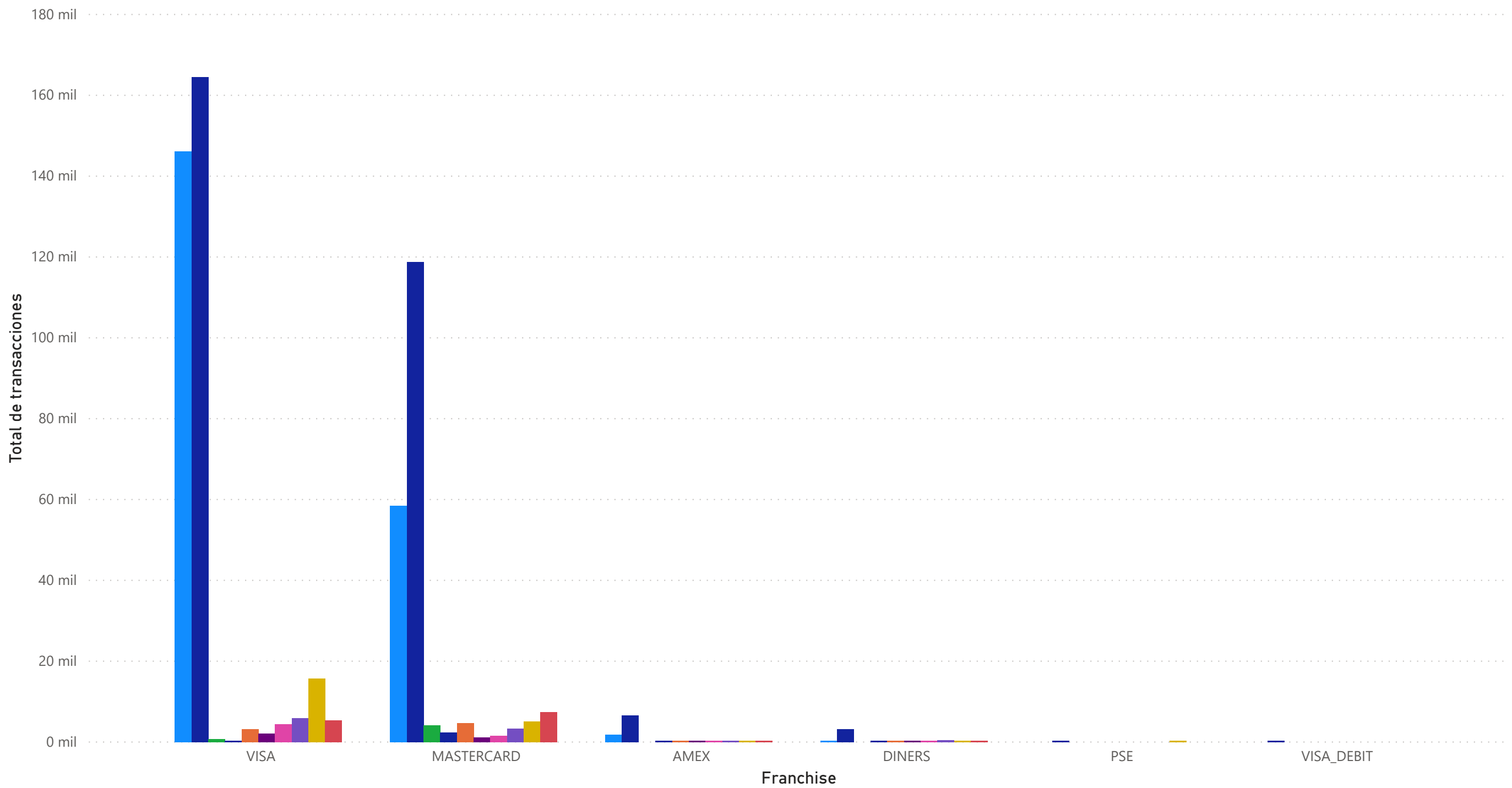
## Total de transacciones por mes en porcentaje

**Response code** ● ANTIFRAUD\_REJECTED ● APPROVED ● ENTITY\_DECLINED ● EXPIRED\_CARD ● INSUFFICIENT\_FUNDS ● INVALID\_CARD ● INVALID\_EXPIRATION\_DAT... ● INVALID\_TRANSCAC... ● PAYMENT\_NET... ● RESTRICTED\_CARD



### Total de transacciones por franquicia de pago

**Response code** ● ANTIFRAUD\_REJEC... ● APPROVED ● ENTITY\_DECLINED ● EXPIRED\_CARD ● INSUFFICIENT\_F... ● INVALID\_CARD ● INVALID\_EXPIRATI... ● INVALID\_TRANS... ● PAYMENT\_N... ● RESTRICTED\_...



**Response code**

- ANTIFRAUD\_REJEC...
- APPROVED
- ENTITY\_DECLINED
- EXPIRED\_CARD
- INSUFFICIENT\_F...
- INVALID\_CARD
- INVALID\_EXPIRATI...
- INVALID\_TRANS...
- PAYMENT\_N...
- RESTRICTED\_...

**Recuento de Fecha**

**Fecha**

3/11/20 0:00, 3/12/20 0:00, 3/14/20 0:00, 3/15/20 0:00, 3/16/20 0:00, 3/17/20 0:00, 3/20/20 0:00, 3/26/20 0:00, 3/6/20 0:00, 4/1/20 0:00, 4/10/20 0:00, 4/16/20 0:00, 4/2/20 0:00, 4/23/20 0:00, 4/27/20 0:00, 4/29/20 0:00, 4/3/20 0:00, 4/9/20 0:00, 5/31/20 0:00, 6/6/20 0:00, 6/8/20 0:00, 7/10/20 0:00, 7/14/20 0:00, 7/22/20 0:00, 7/24/20 0:00, 7/25/20 0:00, 7/27/20 0:00, 7/28/20 0:00, 7/9/20 0:00, 8/18/20 0:00, 8/3/20 0:00, 3/13/20 0:00, 3/23/20 0:00, 3/24/20 0:00, 3/29/20 0:00, 3/3/20 0:00, 3/31/20 0:00, 4/11/20 0:00, 4/13/20 0:00, 4/15/20 0:00, 4/19/20 0:00, 4/20/20 0:00, 4/21/20 0:00, 4/24/20 0:00, 4/26/20 0:00, 4/28/20 0:00, 4/7/20 0:00, 4/8/20 0:00, 5/1/20 0:00, 5/13/20 0:00, 5/15/20 0:00, 5/19/20 0:00, 5/20/20 0:00, 5/21/20 0:00, 5/26/20 0:00, 5/27/20 0:00, 5/29/20 0:00, 5/4/20 0:00, 5/5/20 0:00

Account Id	ANTIFRAUD_REJECTED	APPROVED	Total
833883	26,41%	44,71%	71,12%
839429	14,06%	13,73%	27,78%
838923	0,89%	0,20%	1,09%
795309	0,00%	0,00%	0,01%
Total	41,36%	58,64%	100,00%

BIN Bank	ANTIFRAUD_REJECTED	Total
TDECU	13,81%	13,81%
BANK OF AMERICA	11,69%	11,69%
BANCOLOMBIA	7,40%	7,40%
FIFTH THIRD BANK, THE	5,69%	5,69%
BANCO NACIONAL DE BOLIVIA	4,40%	4,40%
Total	100,00%	100,00%

Country BIN ISO	ANTIFRAUD_REJECTED	Total
US	55,56%	55,56%
CO	28,86%	28,86%
BO	4,41%	4,41%
HK	2,55%	2,55%
BR	2,29%	2,29%
Total	100,00%	100,00%

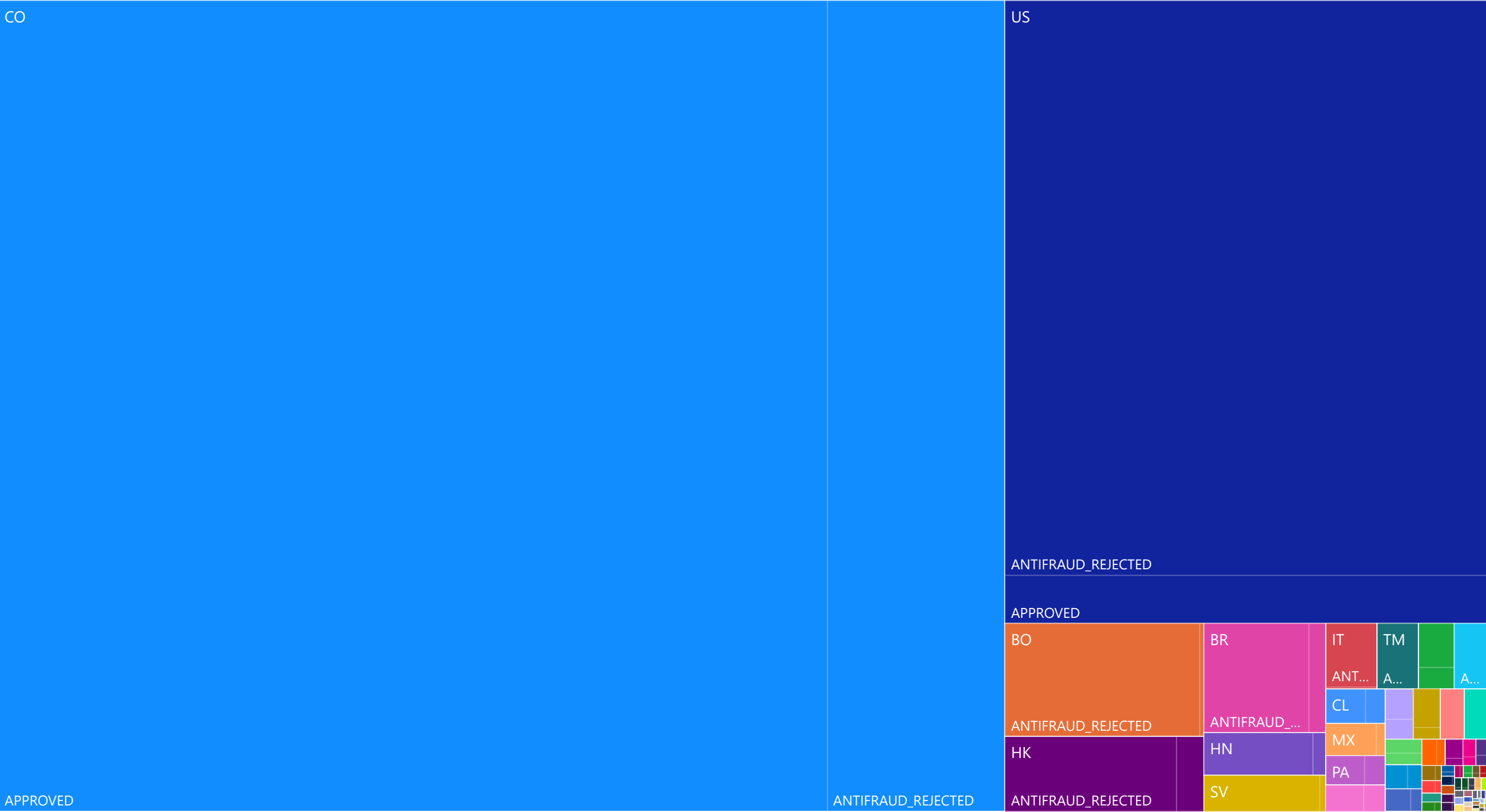
Visible number	ANTIFRAUD_REJECTED	APPROVED	Total
447669*****4642	1,36%	0,00%	0,56%
400022*****3675	1,31%		0,54%
470634*****5999	1,18%	0,00%	0,49%
477269*****7597	1,09%	0,00%	0,45%
477269*****5645	0,98%	0,00%	0,41%
564026*****3359	0,88%		0,37%
430596*****9690	0,86%	0,00%	0,36%
496604*****5793	0,83%	0,00%	0,34%
442793*****0657	0,72%	0,00%	0,30%
447669*****0450	0,72%		0,30%
447669*****9944	0,71%		0,29%
Total	100,00%	100,00%	100,00%

Account Id	Authorization code	Card type	BIN Bank	Column1
795309				488883
795309				557116
795309				64790
795309				56651
795309				56696
795309				56045
795309				44971
795309				34011
795309				13947
795309		CREDIT		477399
795309		CREDIT	AMERICAN EXPRESS COMPANY	14192
795309		CREDIT	AMERICAN EXPRESS COMPANY	587
Total				162188733085

Country BIN ISO	ANTIFRAUD_REJECTED	APPROVED	Total
CO	59675	278089	337
569766*****7022	1340		1
569092*****5479	1192	11	1
456309*****2496	1098		1
Total	206761	293100	499

Country BIN ISO	ANTIFRAUD_REJECTED	APPROVED	Total
CO	59675	278089	337
569766*****7022	1340		1
569092*****5479	1192	11	1
456309*****2496	1098		1
Total	206761	293100	499

Porcentaje total de transacciones por país del banco





Porcentaje total de transacciones fraudulentas por país del banco



Card type	ANTIFRAUD_REJECTED	APPROVE	Column1	Account Id	Authorization code	Card type	BIN Bank	Country BIN ISO	Año	Trimestre	Mi
[-]	6,33%	93,67	86729	838923					2020	Trim. 1	ma
[+] AUTHORIZATION_AND_CAPTURE	6,37%	93,63	86732	838923					2020	Trim. 1	ma
[+] REFUND		100,00	7739	795309		CREDIT	CITIBANK N.A.	US	2020	Trim. 3	ag
[-] CREDIT	26,60%	73,40	258361	838923	11130	DEBIT	UMB BANK, N.A.	US	2020	Trim. 2	ma
[+] AUTHORIZATION_AND_CAPTURE	28,49%	71,51	44971	795309					2020	Trim. 3	ag
[+] REFUND		100,00	367693	838923		DEBIT	MERCANTIL COMMERCEBANK	VE	2020	Trim. 2	jur
[+] VOID		100,00	367690	838923		DEBIT	MERCANTIL COMMERCEBANK	VE	2020	Trim. 2	jur
[-] DEBIT	79,78%	20,22	367719	838923		DEBIT	MERCANTIL COMMERCEBANK	VE	2020	Trim. 2	jur
[+] AUTHORIZATION_AND_CAPTURE	81,85%	18,15	367776	838923		DEBIT	MERCANTIL COMMERCEBANK	VE	2020	Trim. 2	jur
[+] REFUND		100,00	367808	838923		DEBIT	MERCANTIL COMMERCEBANK	VE	2020	Trim. 2	jur
[+] VOID		100,00	11481	838923	74273	DEBIT	WELLS FARGO	US	2020	Trim. 3	ag
Total	41,36%	58,64	349820	838923					2020	Trim. 2	jur
< >											
162188733085											>
< >											

Country BIN ISO	ANTIFRAUD_REJECTED	APPROVED	Total
[-] CO	28,86%	94,88%	67,57%
[-] CREDIT	26,98%	86,48%	61,87%
[+] AUTHORIZATION_AND_CAPTURE	26,98%	78,81%	57,37%
[+] REFUND		7,66%	4,49%
[+] VOID		0,00%	0,00%
[-] DEBIT	1,74%	6,90%	4,77%
[+] AUTHORIZATION_AND_CAPTURE	1,74%	5,87%	4,16%
[+] REFUND		1,03%	0,60%
[-]	0,14%	1,50%	0,94%
[+] AUTHORIZATION_AND_CAPTURE	0,14%	1,49%	0,93%
[+] REFUND		0,01%	0,00%
[-] US	55,56%	3,29%	24,91%
[-] DEBIT	50,65%	2,43%	22,38%
[+] AUTHORIZATION_AND_CAPTURE	50,65%	2,34%	22,32%
[+] REFUND		0,09%	0,05%
[+] VOID		0,00%	0,00%
Total	100,00%	100,00%	100,00%

Country BIN ISO	ANTIFRAUD_REJECTED	APPROVED	Total
[-] CO	59675	278089	337764
[+] CREDIT	55783	253465	309248
[+] DEBIT	3606	20229	23835
[+]	286	4395	4681
[-] US	114870	9652	124522
[-] DEBIT	104734	7130	111864
[+] AUTHORIZATION_AND_CAPTURE	104734	6850	111584
[+] REFUND		270	270
[+] VOID		10	10
[+] CREDIT	10135	2522	12657
[+]	1		1
[-] BO	9113	207	9320
[+] CREDIT	9110	207	9317
[+] DEBIT	3		3
[-] HK	5279	852	6131
[+] CREDIT	5279	852	6131
Total	206761	293100	499861

Country BIN ISO	ANTIFRAUD_REJECTED	APPROVED	Total
[-] CO	28,86%	94,88%	67,57%
[-] CREDIT	26,98%	86,48%	61,87%
[+] AUTHORIZATION_AND_CAPTURE	26,98%	78,81%	57,37%
[+] REFUND		7,66%	4,49%
[+] VOID		0,00%	0,00%
[-] DEBIT	1,74%	6,90%	4,77%
[+] AUTHORIZATION_AND_CAPTURE	1,74%	5,87%	4,16%
[+] REFUND		1,03%	0,60%
[-]	0,14%	1,50%	0,94%
[+] AUTHORIZATION_AND_CAPTURE	0,14%	1,49%	0,93%
[+] REFUND		0,01%	0,00%
[-] US	55,56%	3,29%	24,91%
[-] DEBIT	50,65%	2,43%	22,38%
[+] AUTHORIZATION_AND_CAPTURE	50,65%	2,34%	22,32%
[+] REFUND		0,09%	0,05%
[+] VOID		0,00%	0,00%
[-] CREDIT	4,90%	0,86%	2,53%
[+] AUTHORIZATION_AND_CAPTURE	4,90%	0,68%	2,43%
[+] REFUND		0,18%	0,10%
[+] VOID		0,00%	0,00%
[-]	0,00%		0,00%
[+] AUTHORIZATION_AND_CAPTURE	0,00%		0,00%
[-] BO	4,41%	0,07%	1,86%
[-] CREDIT	4,41%	0,07%	1,86%
[+] AUTHORIZATION_AND_CAPTURE	4,41%	0,07%	1,86%
[+] REFUND		0,00%	0,00%
[-] DEBIT	0,00%		0,00%
[+] AUTHORIZATION_AND_CAPTURE	0,00%		0,00%
[-] HK	2,55%	0,29%	1,23%
[-] CREDIT	2,55%	0,29%	1,23%
[+] AUTHORIZATION_AND_CAPTURE	2,55%	0,29%	1,22%
[+] REFUND		0,00%	0,00%
[+] VOID		0,00%	0,00%
[-] BR	2,29%	0,26%	1,10%
[-] CREDIT	2,29%	0,26%	1,10%
Total	100,00%	100,00%	100,00%