

Charge Ahead:

Credit Card Usage Analysis

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agenda

Overview

Data and Objective

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Analysis (Pt 1)

Determining Value

Analysis (Pt 2)

CC Usage

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Proposal

Next Steps

Purpose

Which organizations are good candidates for a CC usage campaign?





Background

Primary Data Source: 1000 Organizations
External Resources: HCP, PNAS, etc.
Companies enrolled: Mar 2015 - Mar 2021

Provided Data Set:

- Organizational
 - Enrollment date, industry, size, plan
- Financial insights

About the Dataset

- Limitations
 - Sample size: 1000 organizations
 - Unknown profit margins for credit card usage
 - All data is from last 30 days
- Assumptions:
 - Data is cleaned and accurate
 - The goal is to maximize credit card utilization for high value customers
- Terms:
 - GMV : Gross Merchandise Value
 - CC: Credit Card
 - CC Usage = CC GMV/ Total Paid GMV: (30 days)
 - ELVAE : Estimated Lifetime Value at Enrollment

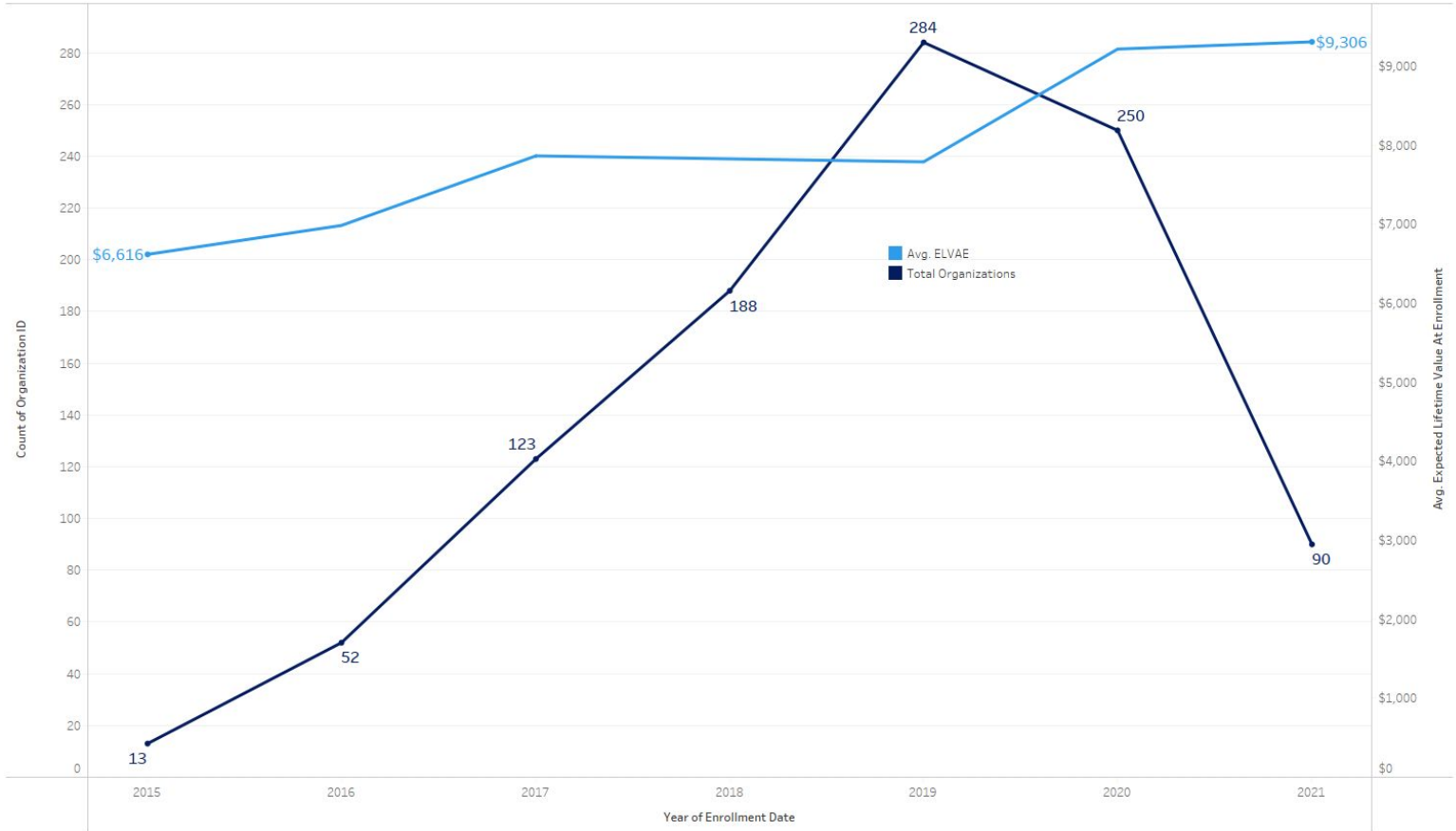
Analysis



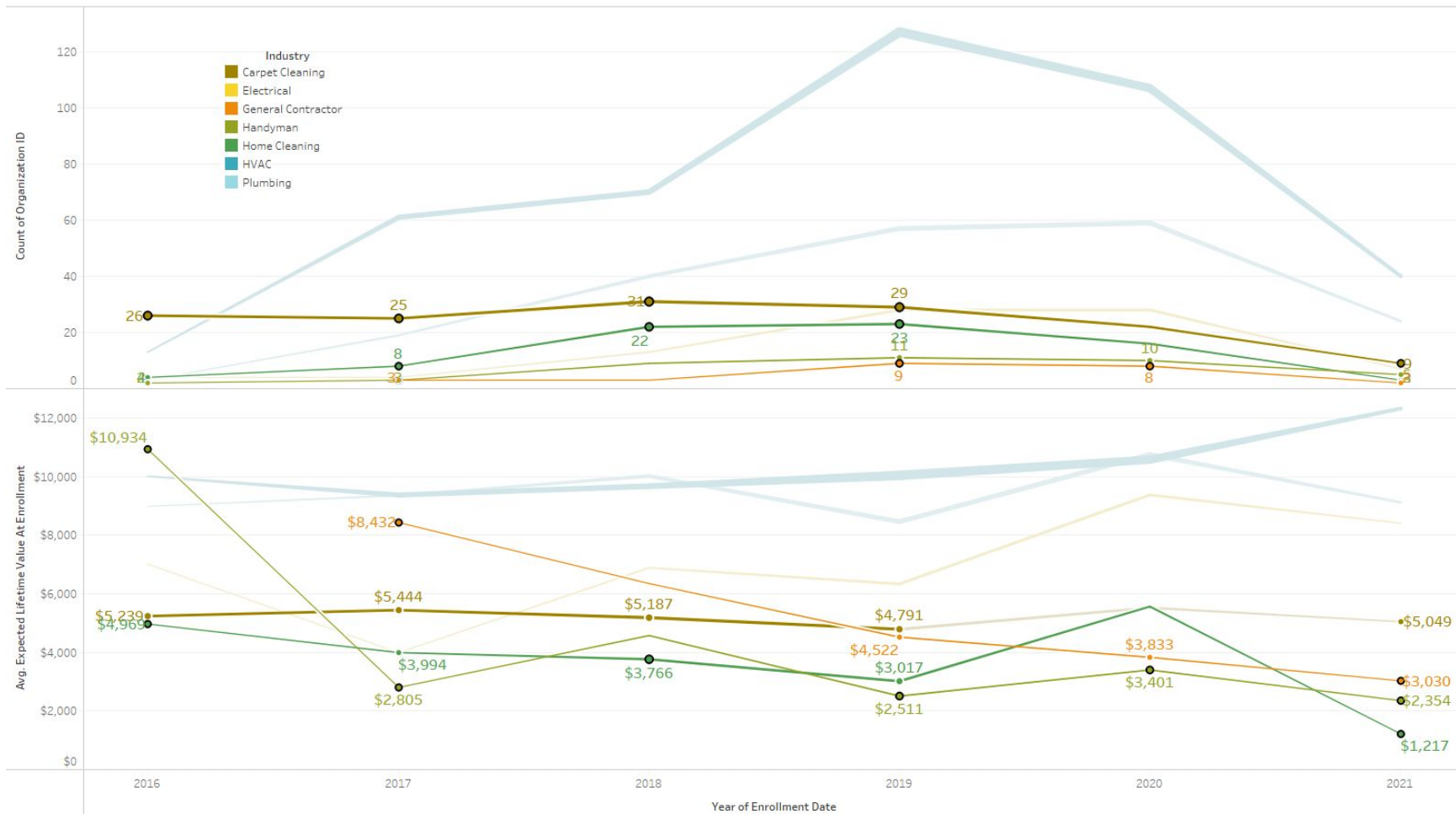
Organization Volume is increasing by an average of ~104% per year

Enrollment Value

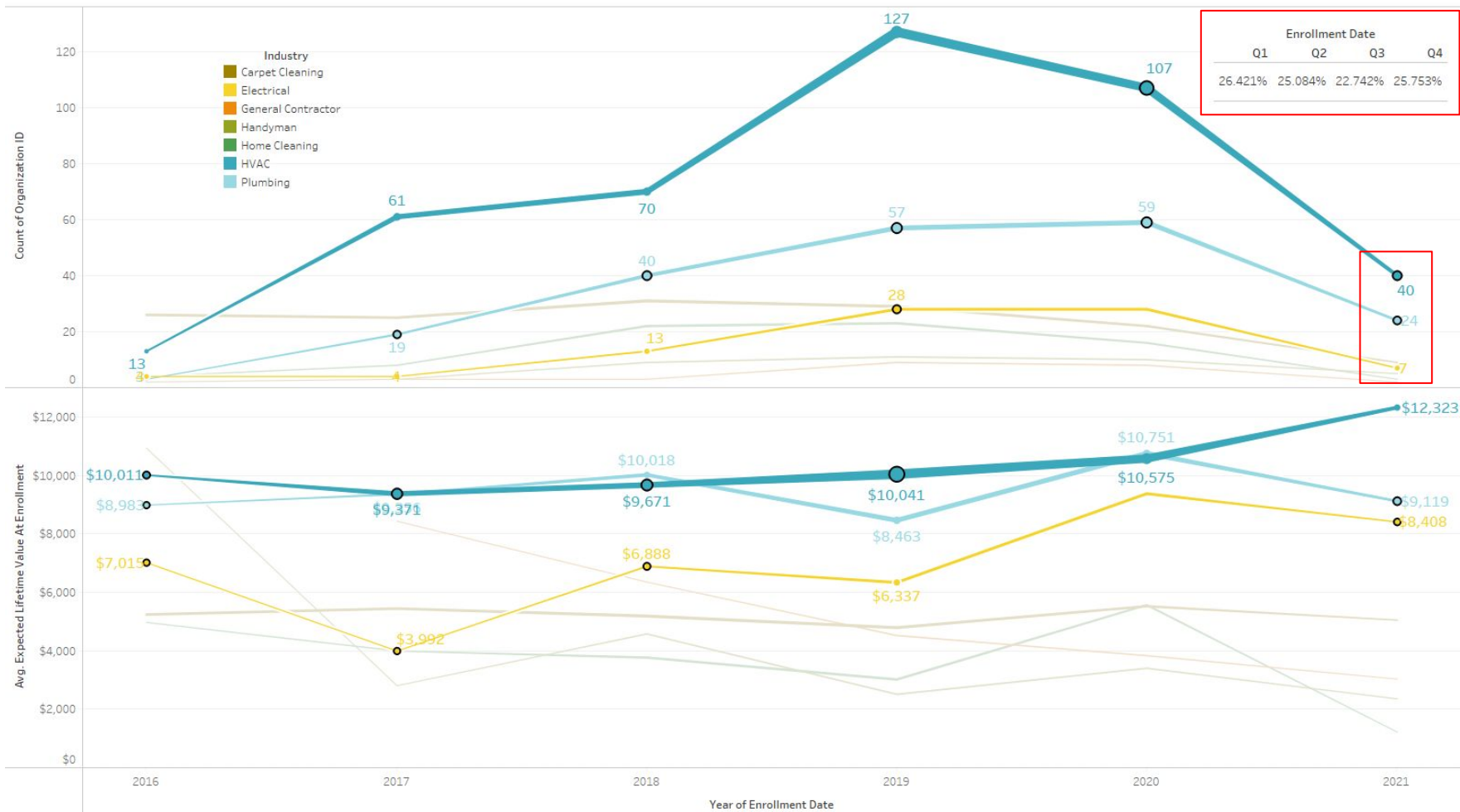
Increase in average expected lifetime value at enrollment



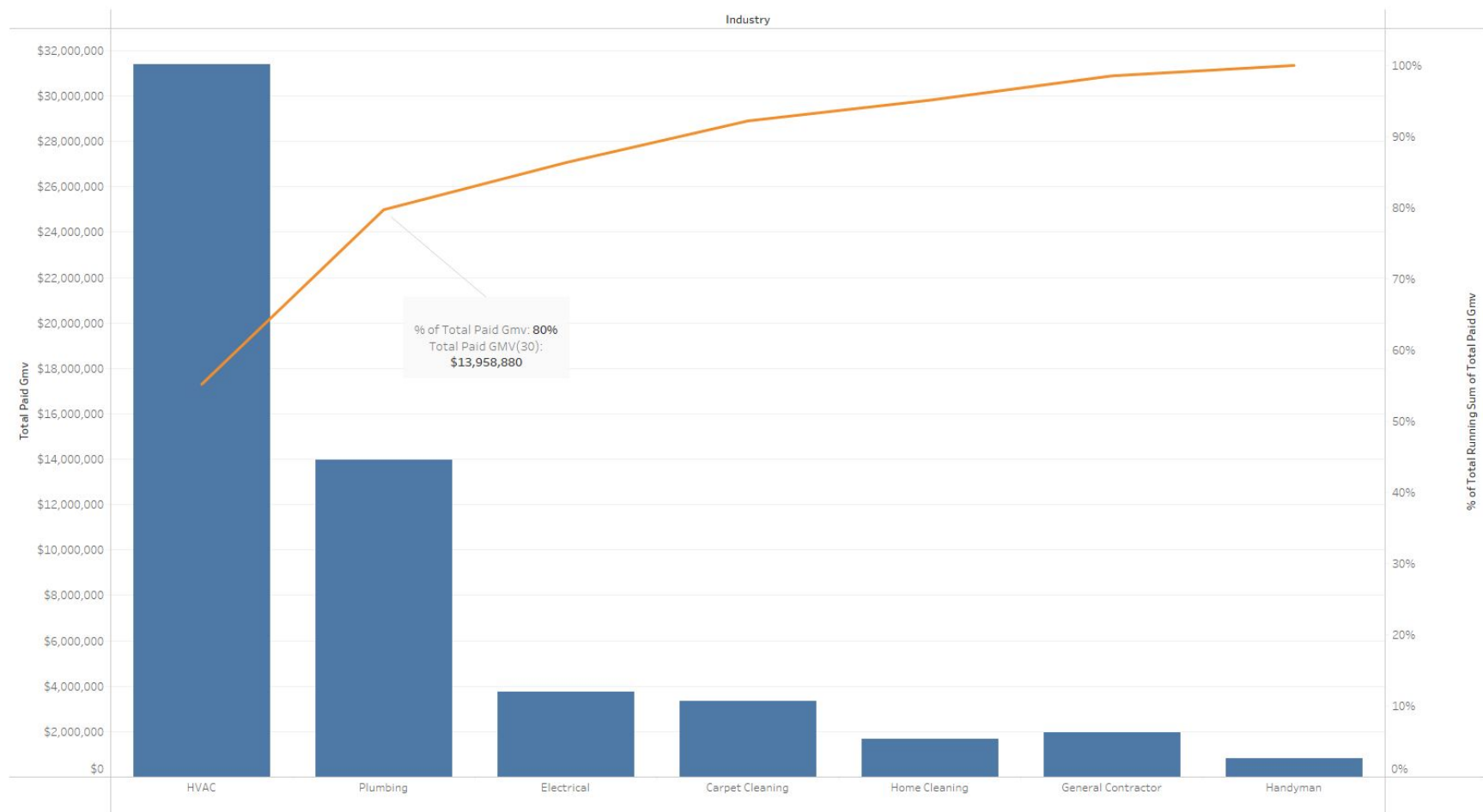
Industry Value - Low



Industry Value - High

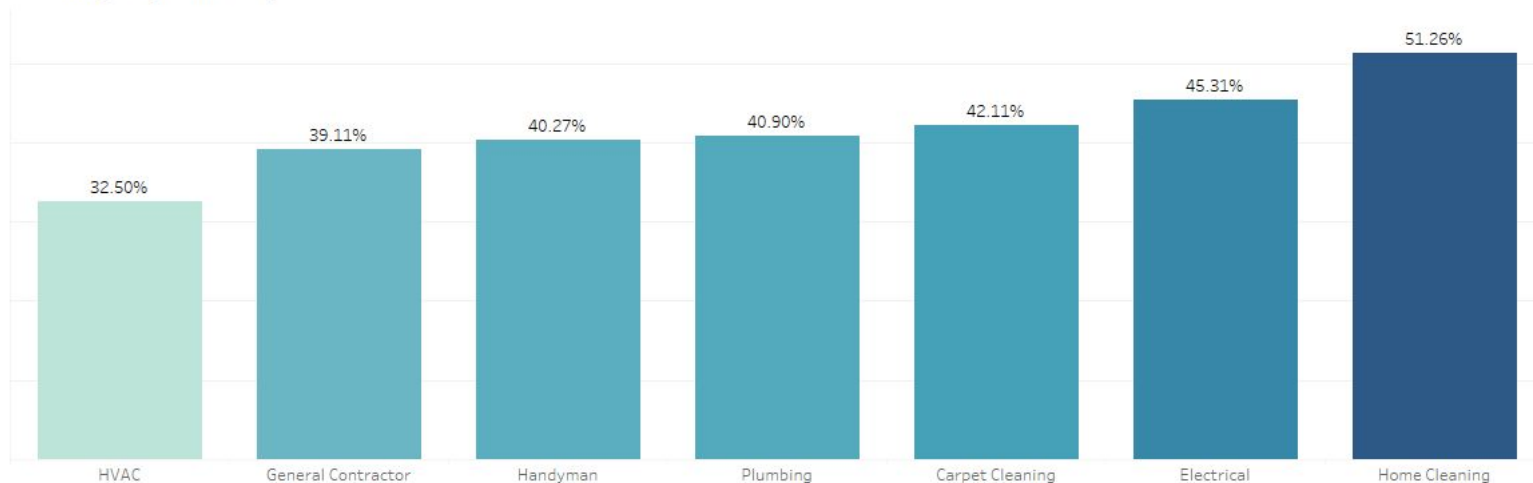


Pareto



Industry	Total Organizations	% of Total Org Count	Avg. ELVAE	Avg. Company Size	CC GMV(30)	Total Paid GMV(30)	Avg. CC Usage(30)
HVAC	418	41.80%	\$10,235	6	8,833,788	31,403,754	32.5%
Plumbing	203	20.30%	\$9,654	5	5,942,632	13,958,880	40.9%
Carpet Cleaning	153	15.30%	\$5,233	3	1,052,216	3,334,003	42.1%
Electrical	84	8.40%	\$7,528	5	1,299,285	3,764,493	45.3%
Home Cleaning	76	7.60%	\$3,905	6	661,718	1,658,646	51.3%
Handyman	41	4.10%	\$3,672	4	216,743	831,938	40.3%
General Contractor	25	2.50%	\$4,871	7	580,564	1,944,135	39.1%
Grand Total	1,000	100.00%	\$8,240	5	18,586,947	56,895,850	38.7%

CC Usage by Industry

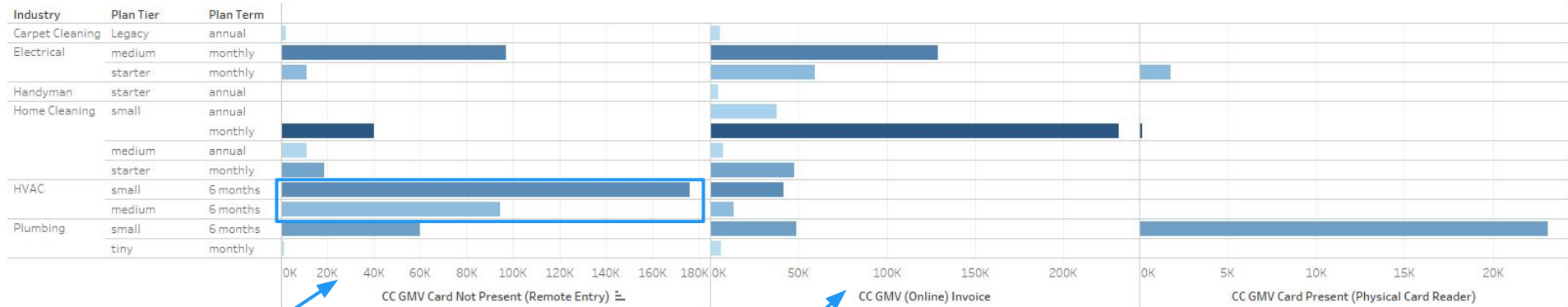


High Value - Lowest CC Usage (At-Risk)

Industry	Plan Tier	Plan Term	Avg. CC Usage(30)	Avg. FLVAF	Avg. Company Size	Total Paid GMV(30)	Total Organizations
HVAC	medium	annual	26.2%	\$12,501	13	2,999,706	14
		monthly	26.7%	\$11,778	12	4,204,132	32
	large	annual	27.3%	\$16,763	13	2,910,627	13
Grand Total			26.7%	\$13,048	13	10,114,465	59



High Performing Avg CC Usage Categories - 50%+



Financial Analysis



1% Profit Margin Assumed
CC GMV(30)

Total GMV

CC Usage

Profit

Annual

Current Profit

\$10,144,465

26.7%

\$27,086

-

Profit at 30%

\$10,144,465

30%

\$30,433

\$40,164

Target - Profit at Company Average (39%)

\$10,144,465

39%

\$39,563

\$149,724

Next steps



Today

Identify 59
Organizations
for Usage
Campaign



Analyze
Lifetime Value
& Profit



Campaign

Focus on
Remote Entry
then Invoicing



Plumbing
Next
Candidate
Analysis

Thanks!

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Resources in Executive Summary

Appendix

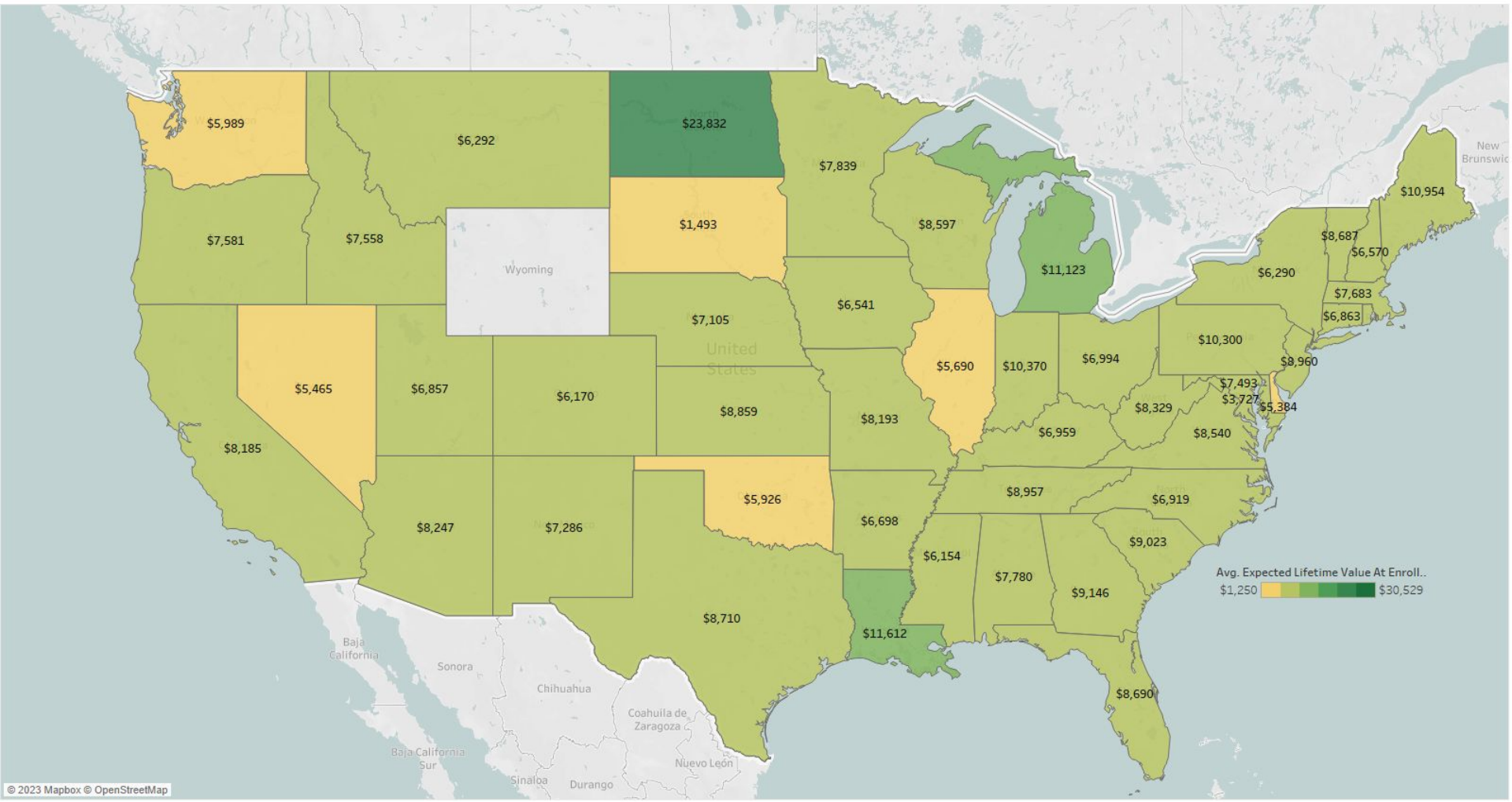
List of Target Companies. Total: 59

Org Unique Id
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46a82cce-f6f8-45bf-8b73..

Average Lifetime Value by State



Sum of CC GMV by State

