

# User Profile And Segmentations

credit\_segment

Select date range

Total Unique Users

2,000

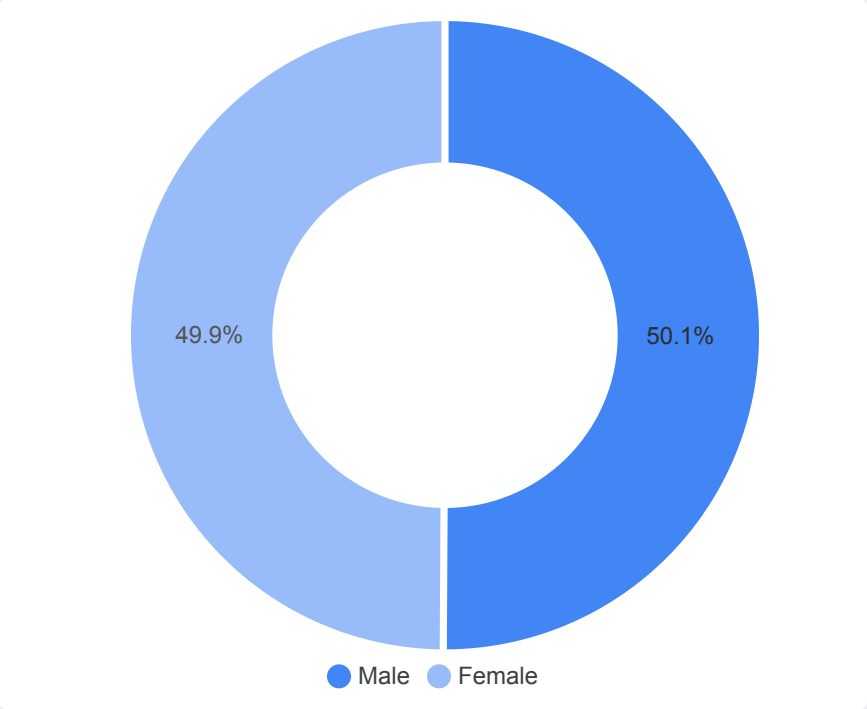
Avg Yearly Income (\$)

45,715.88

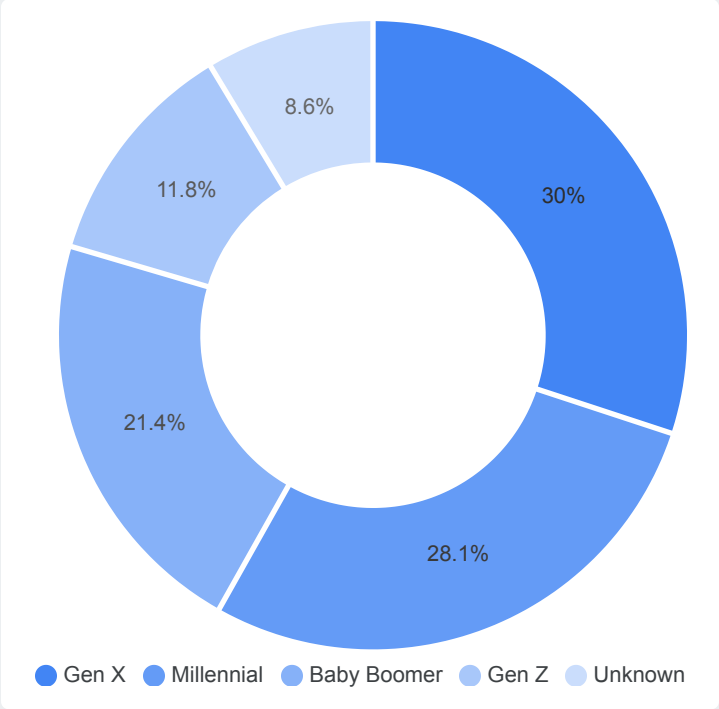
Total Debt (\$)

127,419,388

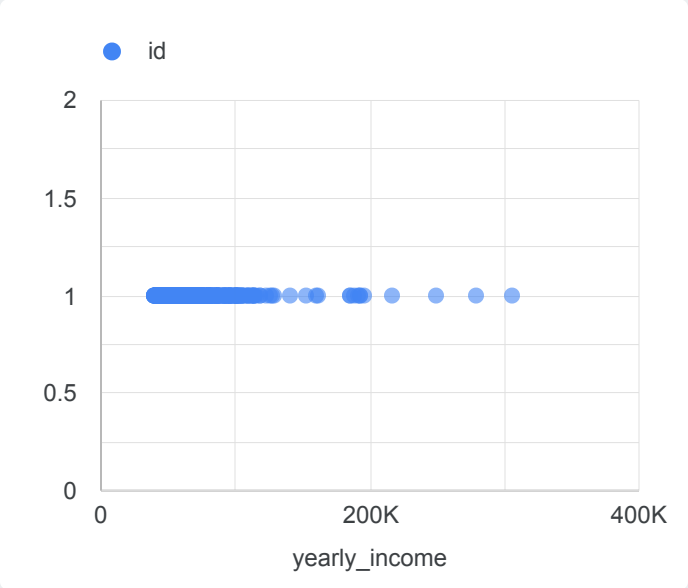
User by Gender



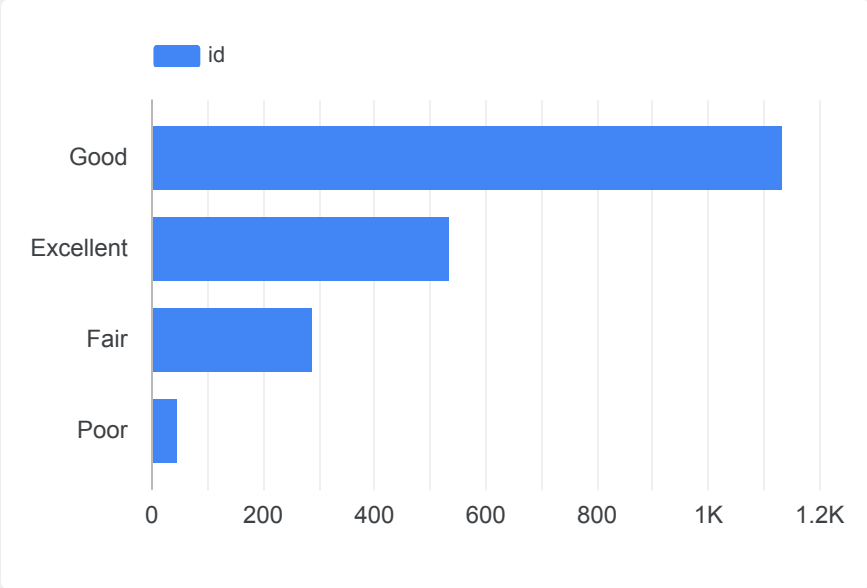
User Segment



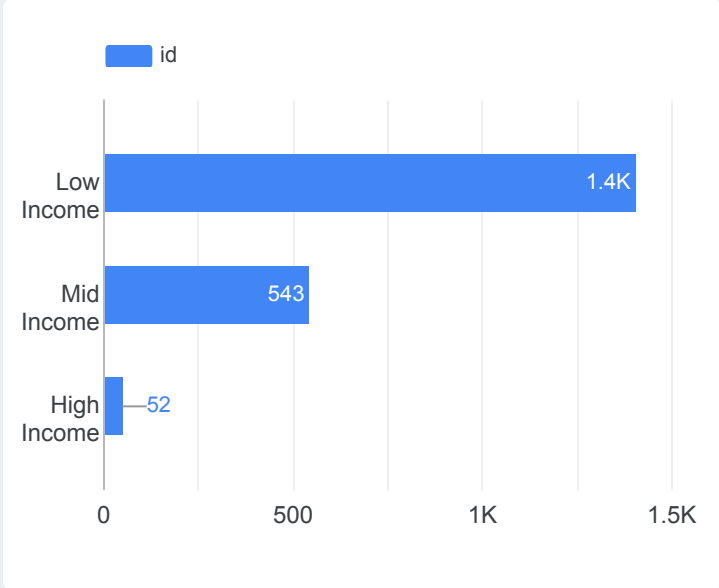
User Yearly Income Distribution



Credit Segment



Income Segment



# Merchant Transactions Overview

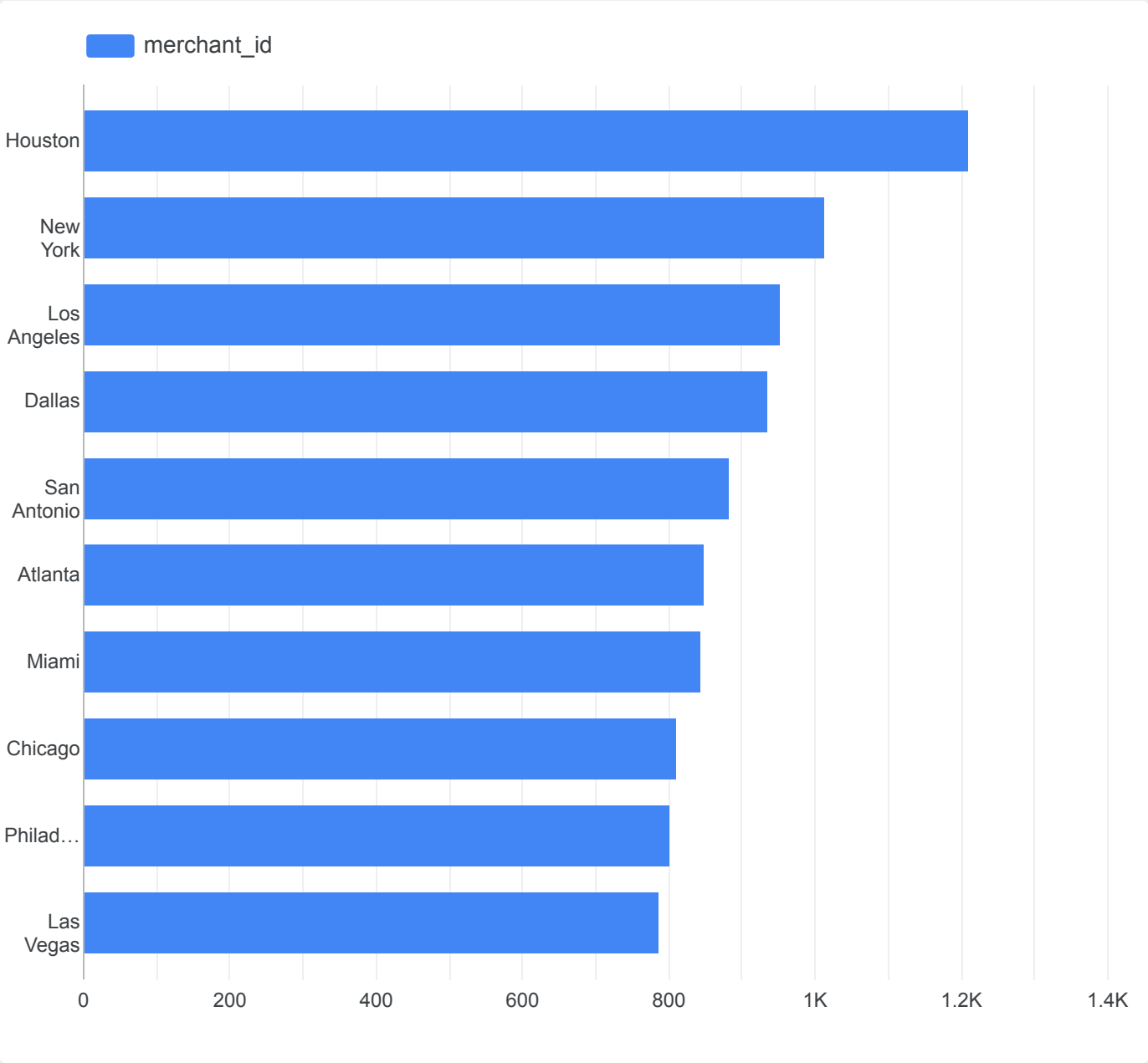
merchant\_id

merchant\_city

## Online vs Offline

	Flag	merchant_id ▾
1.	OFFLINE	192,684
2.	ONLINE	218
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## # of Merchant by City



## Top 10 Highest Merchant Trx Amount

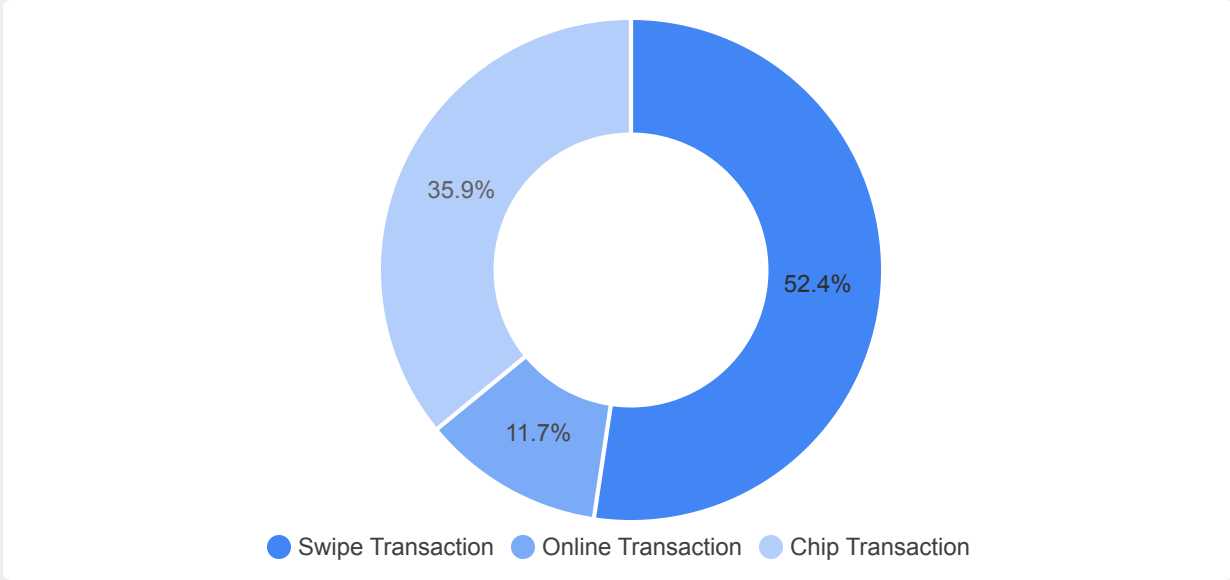
	merchant_city	txn_count	total_amount ▾
1.	ONLINE	1,563,700	88,896,658
2.	Houston	146,917	6,615,627
3.	Miami	87,388	3,553,186
4.	Louisville	66,088	3,196,085
5.	San Francisco	47,544	3,184,663
6.	Atlanta	54,256	3,127,972
7.	Memphis	42,154	3,080,698
8.	Las Vegas	51,972	2,975,586
9.	Los Angeles	82,004	2,965,269
10.	Minneapolis	53,588	2,816,457

## Top 10 Lowest Merchant Trx Amount

	merchant_city	txn_count	total_amount ▲
1.	Bass Harbor	1	0
2.	New Portland	1	0
3.	Sandisfield	2	0
4.	Lindenwood	1	0
5.	Ballantine	1	0
6.	Niangua	1	0
7.	Eglin Afb	1	0
8.	Worton	1	0
9.	Mont Alto	1	0
10.	Condon	1	1

# Transaction Behavior

# of Trx by Use Chip



Total User With Transactions

1,219

Total Spent

571,835,519

## Card Risk Utilization

User Spent Ratio / Debt

	client_id	card_id	total_spent	credit_limit	utilization_ratio ▾
1.	173	3916	68210	3	22,736.67
2.	754	6002	79699	9	8,855.44
3.	1313	4183	539257	87	6,198.36
4.	714	2958	251764	42	5,994.38
5.	780	6023	213145	43	4,956.86
6.	1540	5562	273914	56	4,891.32
7.	1138	2122	193625	51	3,796.57
8.	1026	983	113908	31	3,674.45
9.	1251	5156	271673	74	3,671.26
10.	1234	22	229634	65	3,532.83
11.	1676	1148	259596	77	3,371.38
12.	1899	5969	209154	64	3,268.03
13.	368	3822	227596	71	3,205.58
14.	1256	236	252091	79	3,191.03
15.	990	5038	238108	75	3,174.77
16.	1873	306	176230	60	2,937.17
17.	90	1233	298660	102	2,928.04
18.	1542	2906	183173	65	2,818.05
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Low Credit Score but Most Card Issued

	client_id	credit_score	avg_credit_limit
1.	1846	566	6275
2.	13	588	6148
3.	1402	590	30815
4.	847	591	6914
5.	1791	593	15867
6.	347	557	15341
7.	1163	489	16382
8.	1077	576	12394
9.	1433	581	11950
10.	268	582	11688
11.	630	491	11556
12.	9	540	8106
13.	661	566	13761
14.	751	593	13643
15.	909	583	10495
16.	1522	593	18700
17.	1039	536	7833
18.	1186	577	5268
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