

Answers of Assignment Mandatory 2

I have used Pivot table in it.

1. Create a table of daily transaction approval rates of all payment gateways

Row Labels	Count of status		
CashFree	27.00%		
01-Jan-21	8.00%		
approved	7.00%		
declined	1.00%		
02-Jan-21	1.00%		
approved	1.00%		
03-Jan-21	7.00%		
approved	4.00%		
declined	3.00%		
04-Jan-21	4.00%		
approved	2.00%		
declined	2.00%		
05-Jan-21	3.00%		
approved	2.00%		
declined	1.00%		
06-Jan-21	2.00%		
approved	2.00%		
07-Jan-21	2.00%		
approved	1.00%		
declined	1.00%		
PayPal	36.00%		
01-Jan-21	6.00%		
approved	6.00%		
02-Jan-21	9.00%		
approved	6.00%		
declined	3.00%		
03-Jan-21	6.00%		
approved	6.00%		
04-Jan-21	5.00%		
approved	2.00%		
declined	3.00%		
05-Jan-21	1.00%		
approved	1.00%		
06-Jan-21	4.00%		
approved	4.00%		
07-Jan-21	5.00%		
approved	4.00%		
declined	1.00%		
Razorpay	37.00%		
01-Jan-21	5.00%		
approved	2.00%		
declined	3.00%		
02-Jan-21	7.00%		
approved	6.00%		
declined	1.00%		
03-Jan-21	7.00%		
approved	6.00%		
declined	1.00%		
04-Jan-21	9.00%		
approved	5.00%		
declined	4.00%		
05-Jan-21	4.00%		
approved	3.00%		
declined	1.00%		
06-Jan-21	4.00%		
approved	4.00%		
07-Jan-21	1.00%		
approved	1.00%		
Grand Total	100.00%		

2. Which Payment mode had the highest decline rate over the week?

UPI	39	39.00%
01-Jan-21	5	5.00%
02-Jan-21	6	6.00%
03-Jan-21	6	6.00%
04-Jan-21	9	9.00%
05-Jan-21	4	4.00%
06-Jan-21	4	4.00%
07-Jan-21	5	5.00%

Highest Decline Rate in the week is 4th Jan,2021 with 9% of UPI payment Mode.

3.The payment partner within each payment mode that results in highest GMV over the week is eligible for a special cashback program. What was the GMV of each of the payment partners that would have been eligible for this cashback program

4. Which Payment mode had the least number of declines due to insufficient balance?

Row Labels	Sum of amount	Sum of decline_code
Credit_Card	769	2
Netbanking	210	1
UPI	1756	20
Wallet	2025	22
Grand Total	4760	45

Net banking has the least decline due to insufficient balances.

5. Which Payment mode has the highest ATV (Average Transaction Value)?

Row Labels	Count of amount
Credit_Card	17
Netbanking	5
UPI	39
Wallet	39
Grand Total	100

UPI and Wallet have the highest ATV value.

7. What % of credit card transactions are routed through PayPal?

Row Labels	Sum of amount
Credit_Card	16.16%
CashFree	3.15%
Amex	1.47%
Citi	1.01%
Diners	0.67%
PayPal	7.39%
Amex	2.69%
Citi	1.95%
Diners	2.75%
Razorpay	5.61%
Amex	2.27%
Citi	0.40%
Diners	2.94%

Pay Pal transaction are routed through Amex – 2.39%, Citi – 1.95% and Diners – 2.75%. and overall % is 7.39%.

8. Which payment partner(s) have no declines at all?

SBI
CashFree
PayPal

SBI Payment Partner has no no decline rate at all.