

167.48K

Avg Credit Limit

44.98K

Avg Monthly Bill

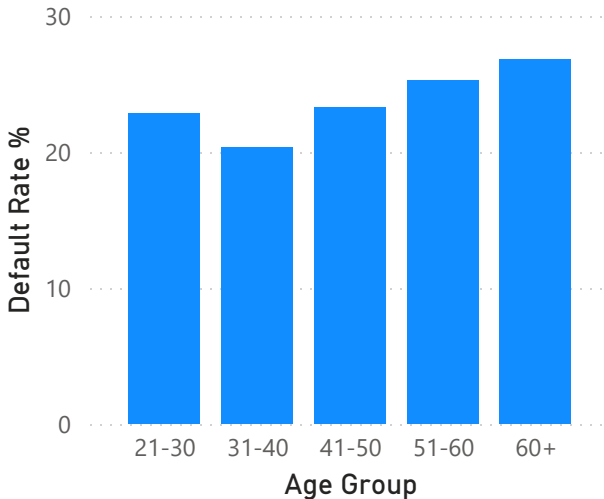
11.73

Payment Ratio (%) Card

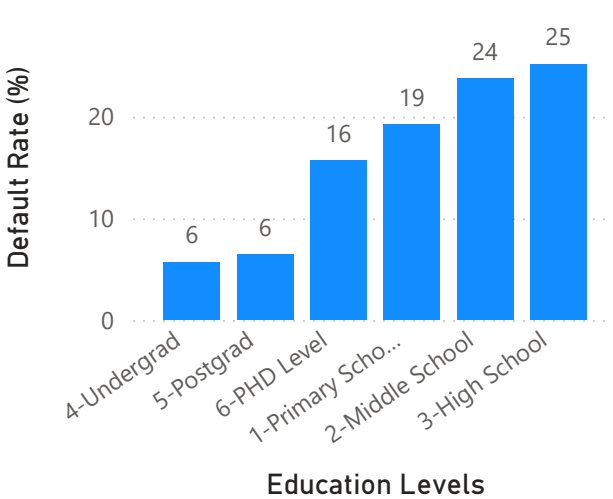
22.12

Default Rate %

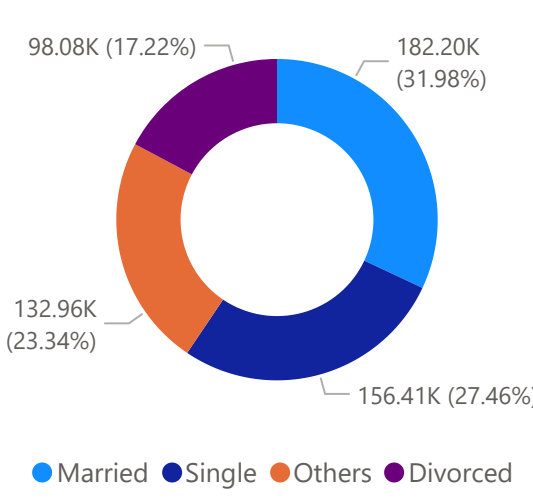
Default Rate % by Age Group



Default Rate (%) by Education Level



Average of Credit Limit by Marital Status



Age Band

- ☐ 21-30
- ☐ 31-40
- ☐ 41-50
- ☐ 51-60
- ☐ 60+

Gender

- ☐ Female
- ☐ Male

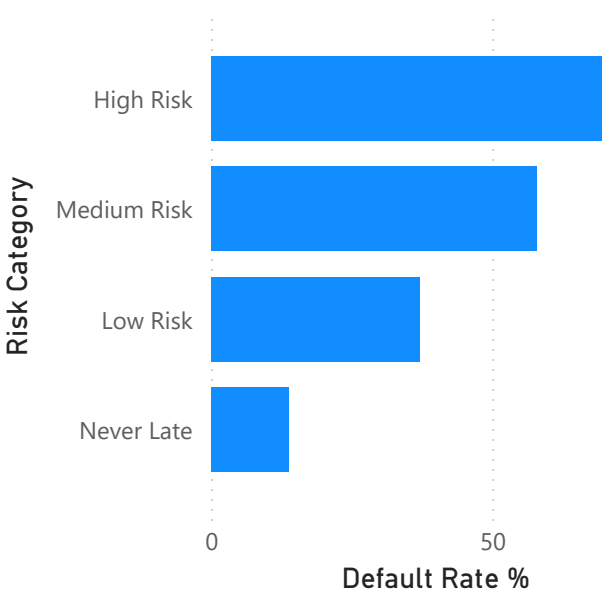
Education Level Bands

- ☐ 1-Primary School
- ☐ 2-Middle School
- ☐ 3-High School
- ☐ 4-Undergrad
- ☐ 5-Postgrad
- ☐ 6-PHD Level

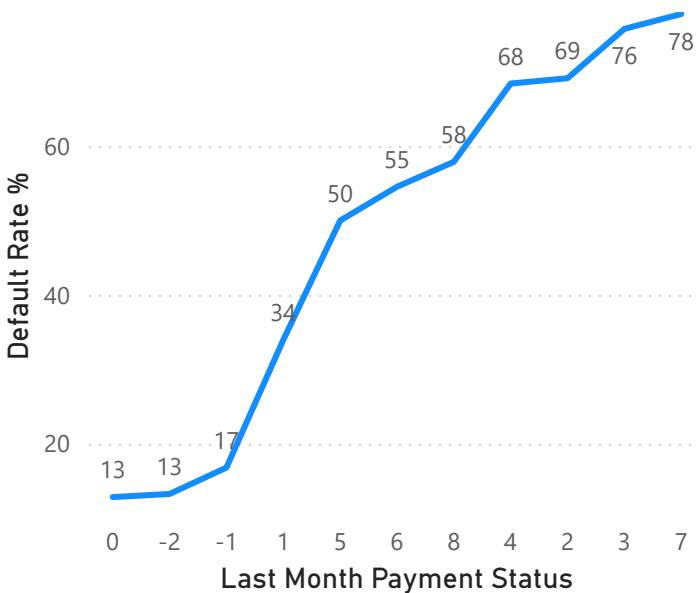
Marital Status

- ☐ Divorced
- ☐ Married
- ☐ Others
- ☐ Single

Default Rate % by Risk Category



Default Rate % last month



Customer Summary (Early Risk Detection)

Age Category	Total Credit Limit	Payment Ratio (%)	Risk Category	Default Next Month
21-30	23410000	4.84	High Risk	1
31-40	35980000	5.08	High Risk	1
41-50	24580000	4.74	High Risk	1
51-60	9270000	4.68	High Risk	1
60+	890000	3.88	High Risk	1
21-30	27700000	20.24	Medium Risk	1
31-40	40920000	7.39	Medium Risk	1
41-50	17310000	9.38	Medium Risk	1
51-60	6630000	9.96	Medium Risk	1
60+	420000	6.58	Medium Risk	1
Total	187110000	8.79		

1M

Total Transactions

7506

Fraud Transactions

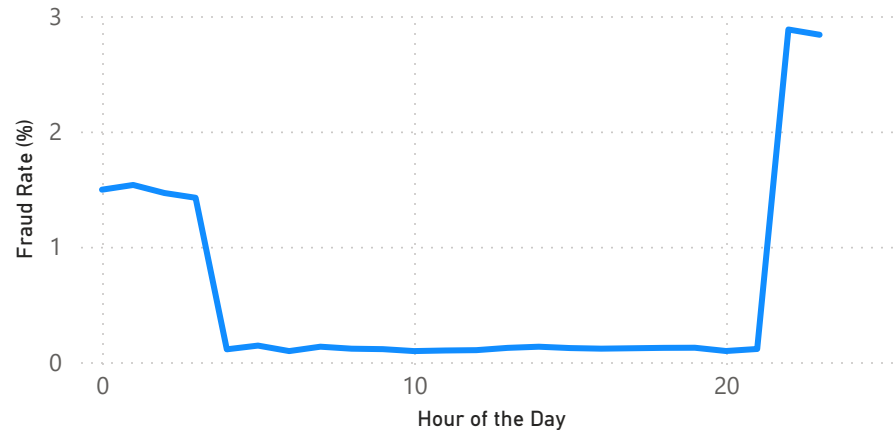
0.58

Fraud Rate (%)

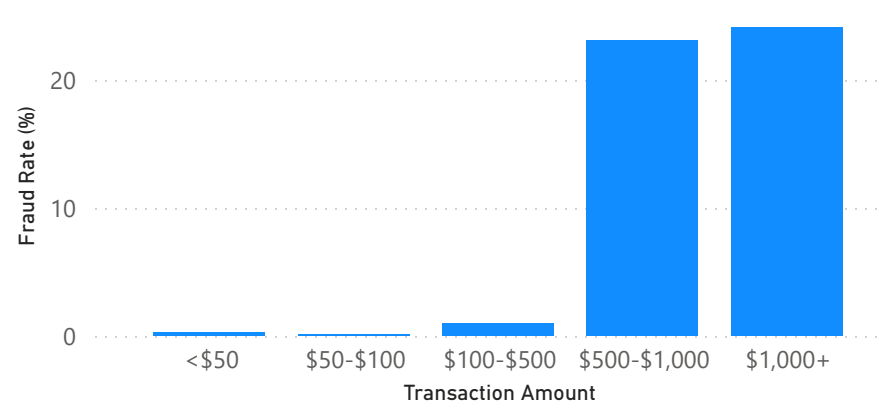
70.35

Avg Transaction Amount (\$)

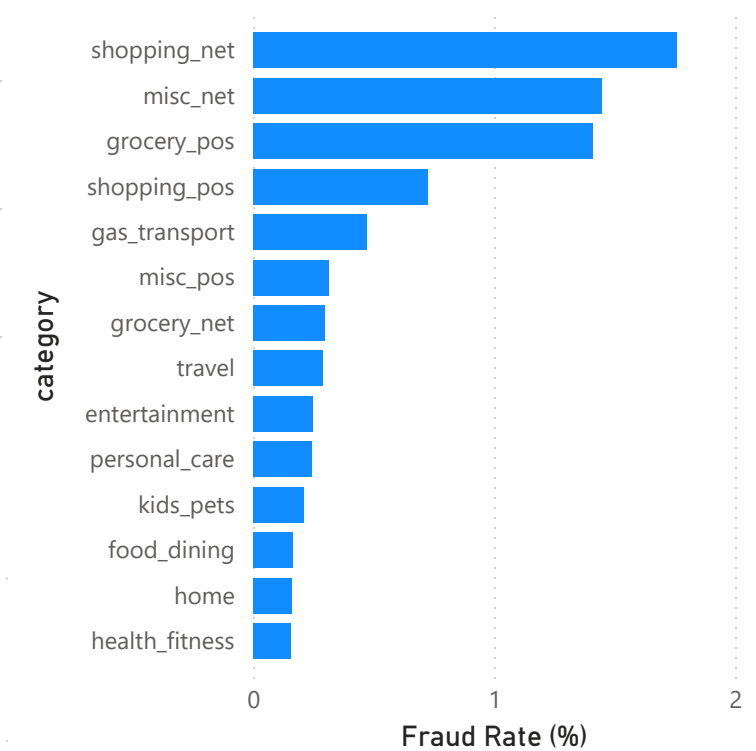
Fraud Rate (%) by Hour



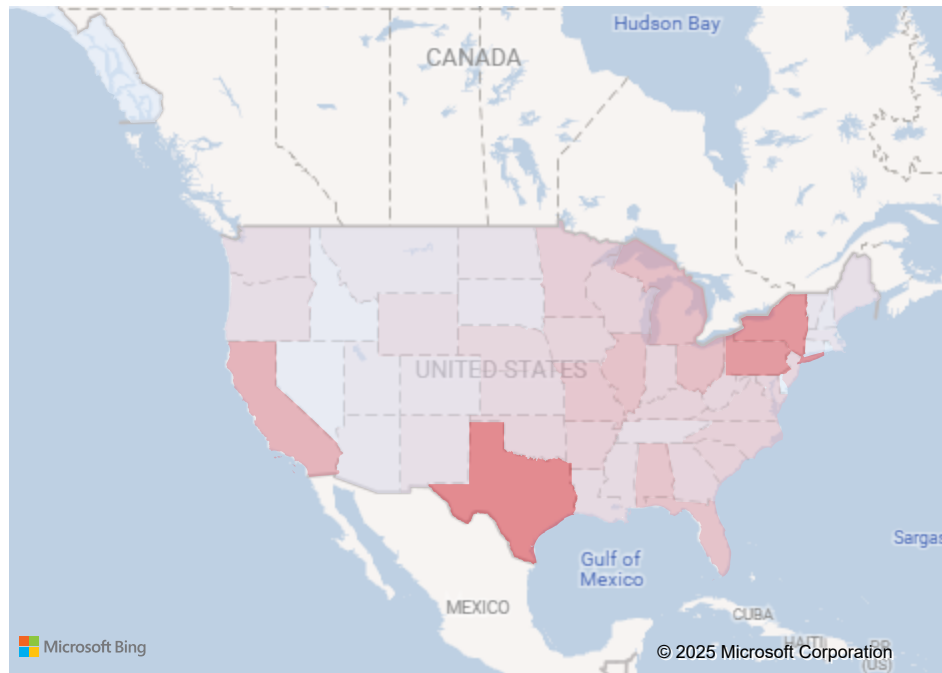
Fraud Rate (%) by Tx Amount



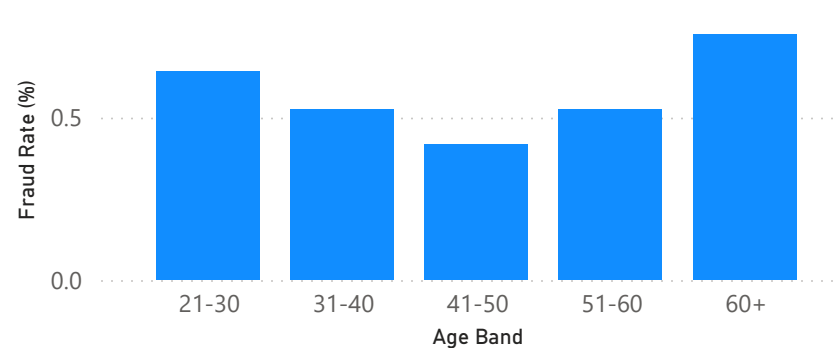
Fraud Rate (%) by Category



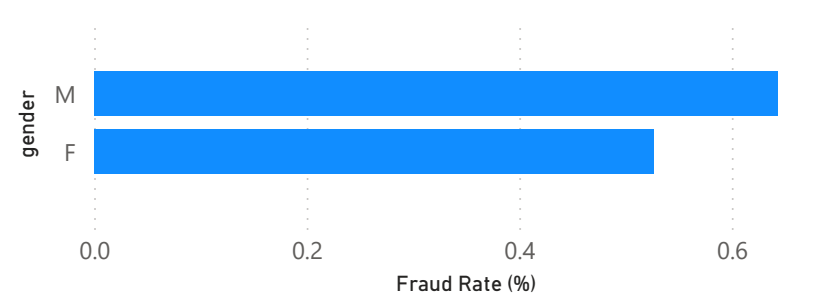
Fraud Rate (%) by State



Fraud Rate (%) by Age Group



Fraud Rate (%) by Gender



Category

All

State

All

Amount

☐ <\$50

☐ \$50-\$100

☐ \$100-\$500

☐ \$500-\$1,000

☐ \$1,000+

Hour

All

Gender

☐ F

☐ M

983

Count of customer\_id

676

Total Premium Customers

204

Total Loyal Customers

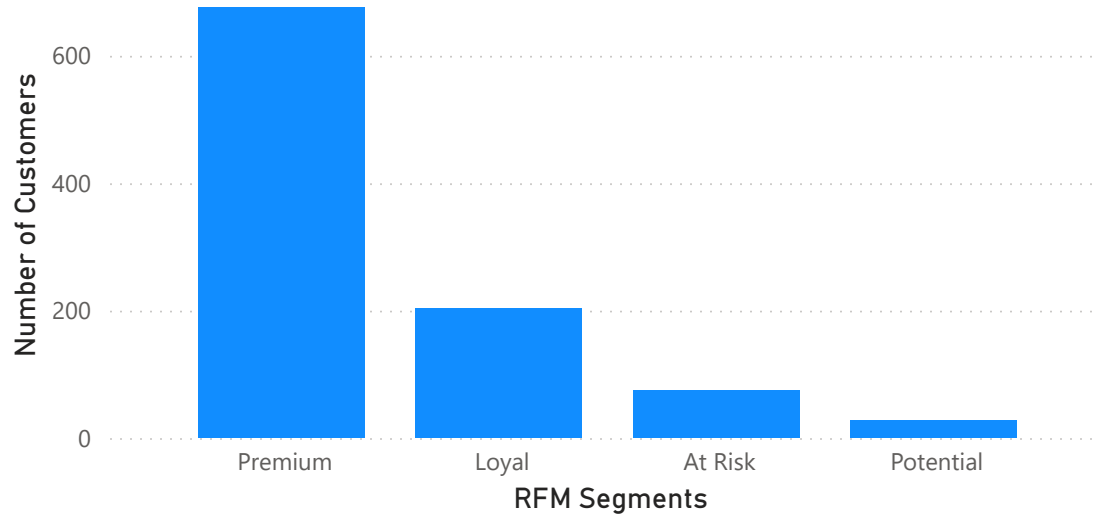
28

Total Potential Customers

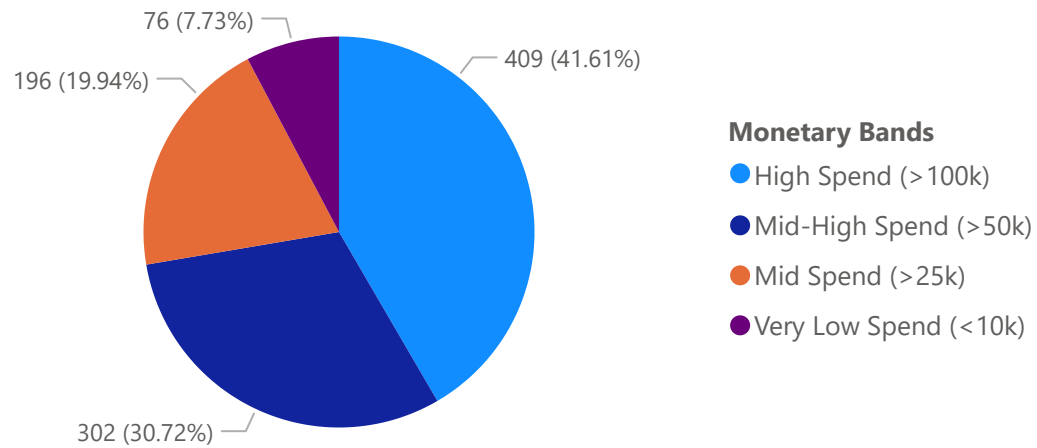
75

Total At-Risk Customers

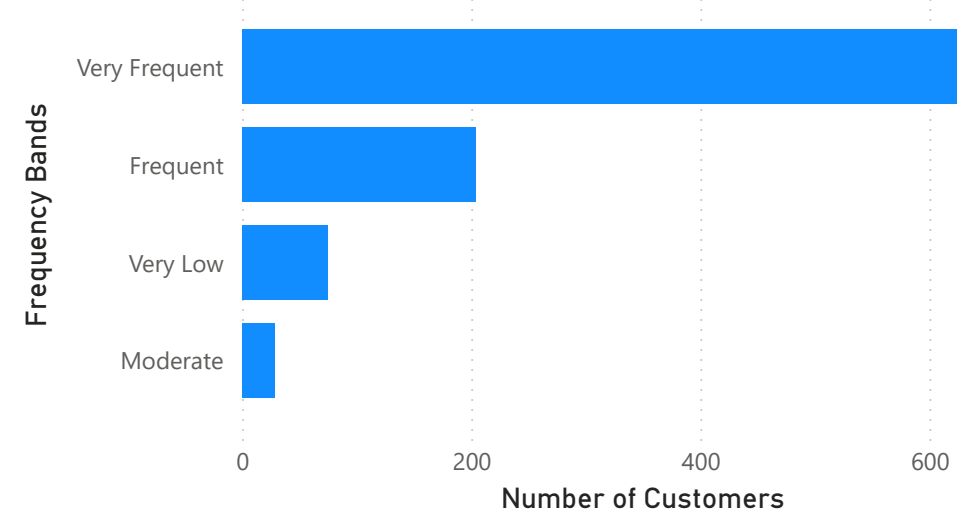
### Segment Distribution



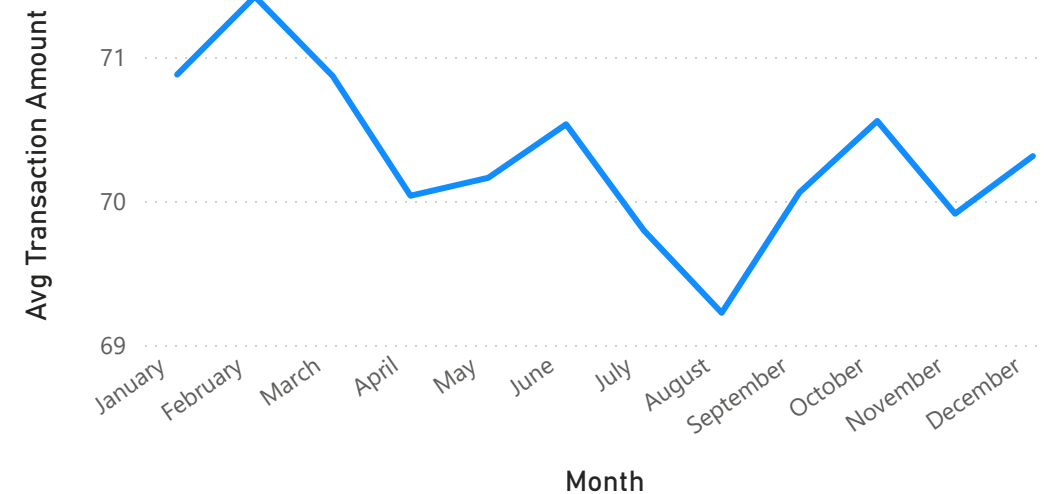
### Customers by Monetary Bands



### Customers by Frequency Bands



### Average Transaction Amount by Month



#### RFM Segments

- ☐ At Risk
- ☐ Loyal
- ☐ Potential
- ☐ Premium

#### Year

- ☐ 2019
- ☐ 2020

#### Monetary Bands

- ☐ High Spend (>100k)
- ☐ Mid Spend (>25k)
- ☐ Mid-High Spend (>50k)
- ☐ Very Low Spend (<10k)

#### Frequency Bands

- ☐ Frequent
- ☐ Moderate
- ☐ Very Frequent
- ☐ Very Low