**Data Dictionary**

| **Term** | **Description** |
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| Card Identifier | A unique identifier assigned to a specific payment card |
| Transaction Date | The date when the transaction occurred, indicating when the payment was made. |
| Transaction Time | The time at which the transaction took place, specifying the exact moment when the payment was processed. |
| Risk Assessment | An evaluation of the potential risk associated with the transaction, usually based on factors such as transaction amount, location, and cardholder behavior. Higher score of “risk assessment” means higher risk |
| Payment Method | Where or how the transaction happened, like in-store card readers, online shopping, or recurring payments. |
| Transaction Value | The amount of money involved in the transaction. |
| Merchant Location | The physical location (country) of the merchant where the transaction took place. |
| Card Present Status | Whether the physical payment card was used during the transaction (Card Present CP/Card Not Present CNP). |
| Chip Usage | Whether the transaction involved using the chip on the payment card for security purposes |
| Cross-border Transaction (Yes/No) | Whether the transaction occurred in a different country from the card issuer's country |
| Acquiring Institution ID | The unique identifier of the financial institution that processed the transaction on behalf of the merchant. |
| Merchant Identifier | A unique identifier assigned to the merchant. |
| Merchant Category Code (MCC) | A universal code that categorizes the type of business the merchant operates. |
| Fraud Indicator (Yes/No) | Whether the transaction is flagged as potentially fraudulent |