--- Risk\_Cd\_Cat\_cat1 <= 0.50

| |--- Days\_taken\_to\_Clear <= 844.50

| | |--- Risk\_Cd\_Cat\_cat2 <= 0.50

| | | |--- Days\_taken\_to\_Clear <= 170.50

| | | | |--- Days\_taken\_to\_Clear <= 29.50

| | | | | |--- class: 0

| | | | |--- Days\_taken\_to\_Clear > 29.50

| | | | | |--- Days\_taken\_to\_Clear <= 38.00

| | | | | | |--- Region\_SouthWest <= 0.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 36.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 31.00

| | | | | | | | | |--- Cust\_Risk\_Category\_LOW <= 0.50

| | | | | | | | | | |--- Region\_West <= 0.50

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Region\_West > 0.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | |--- Cust\_Risk\_Category\_LOW > 0.50

| | | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 31.00

| | | | | | | | | |--- class: 0

| | | | | | | |--- Days\_taken\_to\_Clear > 36.50

| | | | | | | | |--- class: 1

| | | | | | |--- Region\_SouthWest > 0.50

| | | | | | | |--- class: 1

| | | | | |--- Days\_taken\_to\_Clear > 38.00

| | | | | | |--- Chargeback\_Amount <= 11047.34

| | | | | | | |--- Days\_taken\_to\_Clear <= 56.50

| | | | | | | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | | | | | | |--- Chargeback\_Amount <= 1448.24

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 1448.24

| | | | | | | | | | |--- class: 1

| | | | | | | |--- Days\_taken\_to\_Clear > 56.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 57.50

| | | | | | | | | |--- class: 1

| | | | | | | | |--- Days\_taken\_to\_Clear > 57.50

| | | | | | | | | |--- Region\_MidWest <= 0.50

| | | | | | | | | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | | |--- Region\_MidWest > 0.50

| | | | | | | | | | |--- Chargeback\_Amount <= 358.00

| | | | | | | | | | | |--- truncated branch of depth 6

| | | | | | | | | | |--- Chargeback\_Amount > 358.00

| | | | | | | | | | | |--- class: 0

| | | | | | |--- Chargeback\_Amount > 11047.34

| | | | | | | |--- Region\_West <= 0.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 104.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 57.00

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Days\_taken\_to\_Clear > 57.00

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 81.00

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 81.00

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | |--- Days\_taken\_to\_Clear > 104.50

| | | | | | | | | |--- class: 0

| | | | | | | |--- Region\_West > 0.50

| | | | | | | | |--- class: 1

| | | |--- Days\_taken\_to\_Clear > 170.50

| | | | |--- Region\_MidWest <= 0.50

| | | | | |--- Chargeback\_Amount <= 144.79

| | | | | | |--- Days\_taken\_to\_Clear <= 207.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 187.00

| | | | | | | | |--- Days\_taken\_to\_Clear <= 173.00

| | | | | | | | | |--- class: 1

| | | | | | | | |--- Days\_taken\_to\_Clear > 173.00

| | | | | | | | | |--- Chargeback\_Amount <= 7.32

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 7.32

| | | | | | | | | | |--- Chargeback\_Amount <= 19.72

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 19.72

| | | | | | | | | | | |--- class: 0

| | | | | | | |--- Days\_taken\_to\_Clear > 187.00

| | | | | | | | |--- class: 1

| | | | | | |--- Days\_taken\_to\_Clear > 207.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 364.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 358.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 240.50

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Days\_taken\_to\_Clear > 240.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 267.50

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 267.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | |--- Days\_taken\_to\_Clear > 358.50

| | | | | | | | | |--- class: 1

| | | | | | | |--- Days\_taken\_to\_Clear > 364.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 536.00

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 529.00

| | | | | | | | | | |--- Region\_SouthWest <= 0.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Region\_SouthWest > 0.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | |--- Days\_taken\_to\_Clear > 529.00

| | | | | | | | | | |--- class: 1

| | | | | | | | |--- Days\_taken\_to\_Clear > 536.00

| | | | | | | | | |--- class: 0

| | | | | |--- Chargeback\_Amount > 144.79

| | | | | | |--- Days\_taken\_to\_Clear <= 622.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 453.00

| | | | | | | | |--- Chargeback\_Amount <= 2978.33

| | | | | | | | | |--- Chargeback\_Amount <= 610.91

| | | | | | | | | | |--- Chargeback\_Amount <= 446.43

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 446.43

| | | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 610.91

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 370.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 370.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | |--- Chargeback\_Amount > 2978.33

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 340.00

| | | | | | | | | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | |--- Days\_taken\_to\_Clear > 340.00

| | | | | | | | | | |--- class: 0

| | | | | | | |--- Days\_taken\_to\_Clear > 453.00

| | | | | | | | |--- Region\_NorthEast <= 0.50

| | | | | | | | | |--- Chargeback\_Amount <= 890.74

| | | | | | | | | | |--- Chargeback\_Amount <= 687.98

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 687.98

| | | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 890.74

| | | | | | | | | | |--- Chargeback\_Amount <= 5993.76

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Chargeback\_Amount > 5993.76

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | |--- Region\_NorthEast > 0.50

| | | | | | | | | |--- Risk\_Cd\_Cat\_cat4 <= 0.50

| | | | | | | | | | |--- Chargeback\_Amount <= 36375.87

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 36375.87

| | | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Risk\_Cd\_Cat\_cat4 > 0.50

| | | | | | | | | | |--- class: 0

| | | | | | |--- Days\_taken\_to\_Clear > 622.50

| | | | | | | |--- Region\_SouthEast <= 0.50

| | | | | | | | |--- Cust\_Risk\_Category\_HIG <= 0.50

| | | | | | | | | |--- Chargeback\_Amount <= 676.86

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 682.00

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 682.00

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | |--- Chargeback\_Amount > 676.86

| | | | | | | | | | |--- Chargeback\_Amount <= 69888.18

| | | | | | | | | | | |--- truncated branch of depth 8

| | | | | | | | | | |--- Chargeback\_Amount > 69888.18

| | | | | | | | | | | |--- class: 0

| | | | | | | | |--- Cust\_Risk\_Category\_HIG > 0.50

| | | | | | | | | |--- class: 0

| | | | | | | |--- Region\_SouthEast > 0.50

| | | | | | | | |--- class: 0

| | | | |--- Region\_MidWest > 0.50

| | | | | |--- Days\_taken\_to\_Clear <= 217.00

| | | | | | |--- Chargeback\_Amount <= 11.27

| | | | | | | |--- Days\_taken\_to\_Clear <= 183.00

| | | | | | | | |--- Chargeback\_Amount <= 3.89

| | | | | | | | | |--- class: 1

| | | | | | | | |--- Chargeback\_Amount > 3.89

| | | | | | | | | |--- class: 0

| | | | | | | |--- Days\_taken\_to\_Clear > 183.00

| | | | | | | | |--- class: 1

| | | | | | |--- Chargeback\_Amount > 11.27

| | | | | | | |--- class: 0

| | | | | |--- Days\_taken\_to\_Clear > 217.00

| | | | | | |--- Cust\_Risk\_Category\_HIG <= 0.50

| | | | | | | |--- Chargeback\_Amount <= 22650.16

| | | | | | | | |--- Cust\_Risk\_Category\_LOW <= 0.50

| | | | | | | | | |--- Chargeback\_Amount <= 19.02

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 19.02

| | | | | | | | | | |--- Chargeback\_Amount <= 22.46

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 22.46

| | | | | | | | | | | |--- truncated branch of depth 5

| | | | | | | | |--- Cust\_Risk\_Category\_LOW > 0.50

| | | | | | | | | |--- class: 0

| | | | | | | |--- Chargeback\_Amount > 22650.16

| | | | | | | | |--- Chargeback\_Amount <= 28623.88

| | | | | | | | | |--- class: 1

| | | | | | | | |--- Chargeback\_Amount > 28623.88

| | | | | | | | | |--- class: 0

| | | | | | |--- Cust\_Risk\_Category\_HIG > 0.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 744.00

| | | | | | | | |--- Days\_taken\_to\_Clear <= 249.00

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 249.00

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 260.00

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 260.00

| | | | | | | | | | |--- Chargeback\_Amount <= 891.52

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 891.52

| | | | | | | | | | | |--- class: 0

| | | | | | | |--- Days\_taken\_to\_Clear > 744.00

| | | | | | | | |--- class: 1

| | |--- Risk\_Cd\_Cat\_cat2 > 0.50

| | | |--- Cust\_Risk\_Category\_LOW <= 0.50

| | | | |--- Chargeback\_Amount <= 6.55

| | | | | |--- Region\_West <= 0.50

| | | | | | |--- Region\_SouthEast <= 0.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 270.50

| | | | | | | | |--- Region\_SouthWest <= 0.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 238.50

| | | | | | | | | | |--- Cust\_Risk\_Category\_EXTRM <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 23

| | | | | | | | | | |--- Cust\_Risk\_Category\_EXTRM > 0.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | |--- Days\_taken\_to\_Clear > 238.50

| | | | | | | | | | |--- Chargeback\_Amount <= 4.33

| | | | | | | | | | | |--- truncated branch of depth 12

| | | | | | | | | | |--- Chargeback\_Amount > 4.33

| | | | | | | | | | | |--- truncated branch of depth 7

| | | | | | | | |--- Region\_SouthWest > 0.50

| | | | | | | | | |--- Chargeback\_Amount <= 0.01

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 102.00

| | | | | | | | | | | |--- truncated branch of depth 7

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 102.00

| | | | | | | | | | | |--- truncated branch of depth 8

| | | | | | | | | |--- Chargeback\_Amount > 0.01

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 72.50

| | | | | | | | | | | |--- truncated branch of depth 9

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 72.50

| | | | | | | | | | | |--- truncated branch of depth 13

| | | | | | | |--- Days\_taken\_to\_Clear > 270.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 370.50

| | | | | | | | | |--- Region\_MidWest <= 0.50

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Region\_MidWest > 0.50

| | | | | | | | | | |--- Chargeback\_Amount <= 3.81

| | | | | | | | | | | |--- truncated branch of depth 5

| | | | | | | | | | |--- Chargeback\_Amount > 3.81

| | | | | | | | | | | |--- truncated branch of depth 5

| | | | | | | | |--- Days\_taken\_to\_Clear > 370.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 382.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 381.50

| | | | | | | | | | | |--- truncated branch of depth 7

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 381.50

| | | | | | | | | | | |--- truncated branch of depth 11

| | | | | | | | | |--- Days\_taken\_to\_Clear > 382.50

| | | | | | | | | | |--- Chargeback\_Amount <= 6.47

| | | | | | | | | | | |--- truncated branch of depth 9

| | | | | | | | | | |--- Chargeback\_Amount > 6.47

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | |--- Region\_SouthEast > 0.50

| | | | | | | |--- Cust\_Risk\_Category\_HIG <= 0.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 5.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 4.50

| | | | | | | | | | |--- Chargeback\_Amount <= 3.99

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Chargeback\_Amount > 3.99

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | |--- Days\_taken\_to\_Clear > 4.50

| | | | | | | | | | |--- Chargeback\_Amount <= 1.16

| | | | | | | | | | | |--- truncated branch of depth 12

| | | | | | | | | | |--- Chargeback\_Amount > 1.16

| | | | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 5.50

| | | | | | | | | |--- Chargeback\_Amount <= 3.99

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 362.00

| | | | | | | | | | | |--- truncated branch of depth 16

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 362.00

| | | | | | | | | | | |--- truncated branch of depth 7

| | | | | | | | | |--- Chargeback\_Amount > 3.99

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 194.50

| | | | | | | | | | | |--- truncated branch of depth 8

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 194.50

| | | | | | | | | | | |--- truncated branch of depth 6

| | | | | | | |--- Cust\_Risk\_Category\_HIG > 0.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 422.00

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 20.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 19.50

| | | | | | | | | | | |--- truncated branch of depth 5

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 19.50

| | | | | | | | | | | |--- truncated branch of depth 6

| | | | | | | | | |--- Days\_taken\_to\_Clear > 20.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 118.50

| | | | | | | | | | | |--- truncated branch of depth 11

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 118.50

| | | | | | | | | | | |--- truncated branch of depth 19

| | | | | | | | |--- Days\_taken\_to\_Clear > 422.00

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 543.00

| | | | | | | | | | |--- Chargeback\_Amount <= 0.57

| | | | | | | | | | | |--- truncated branch of depth 11

| | | | | | | | | | |--- Chargeback\_Amount > 0.57

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | | |--- Days\_taken\_to\_Clear > 543.00

| | | | | | | | | | |--- class: 0

| | | | | |--- Region\_West > 0.50

| | | | | | |--- Days\_taken\_to\_Clear <= 85.50

| | | | | | | |--- Chargeback\_Amount <= 0.20

| | | | | | | | |--- Chargeback\_Amount <= 0.13

| | | | | | | | | |--- Chargeback\_Amount <= 0.04

| | | | | | | | | | |--- Chargeback\_Amount <= 0.01

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Chargeback\_Amount > 0.01

| | | | | | | | | | | |--- truncated branch of depth 8

| | | | | | | | | |--- Chargeback\_Amount > 0.04

| | | | | | | | | | |--- class: 0

| | | | | | | | |--- Chargeback\_Amount > 0.13

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 12.50

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Days\_taken\_to\_Clear > 12.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 13.50

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 13.50

| | | | | | | | | | | |--- truncated branch of depth 14

| | | | | | | |--- Chargeback\_Amount > 0.20

| | | | | | | | |--- Chargeback\_Amount <= 5.77

| | | | | | | | | |--- Chargeback\_Amount <= 0.58

| | | | | | | | | | |--- Chargeback\_Amount <= 0.57

| | | | | | | | | | | |--- truncated branch of depth 16

| | | | | | | | | | |--- Chargeback\_Amount > 0.57

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | |--- Chargeback\_Amount > 0.58

| | | | | | | | | | |--- Cust\_Risk\_Category\_HIG <= 0.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Cust\_Risk\_Category\_HIG > 0.50

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | |--- Chargeback\_Amount > 5.77

| | | | | | | | | |--- Chargeback\_Amount <= 5.82

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 5.82

| | | | | | | | | | |--- class: 0

| | | | | | |--- Days\_taken\_to\_Clear > 85.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 93.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 92.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 89.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 88.50

| | | | | | | | | | | |--- truncated branch of depth 5

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 88.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | |--- Days\_taken\_to\_Clear > 89.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 91.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 91.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | |--- Days\_taken\_to\_Clear > 92.50

| | | | | | | | | |--- Chargeback\_Amount <= 0.47

| | | | | | | | | | |--- Chargeback\_Amount <= 0.19

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 0.19

| | | | | | | | | | | |--- truncated branch of depth 8

| | | | | | | | | |--- Chargeback\_Amount > 0.47

| | | | | | | | | | |--- Chargeback\_Amount <= 1.31

| | | | | | | | | | | |--- truncated branch of depth 8

| | | | | | | | | | |--- Chargeback\_Amount > 1.31

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | |--- Days\_taken\_to\_Clear > 93.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 379.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 378.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 377.00

| | | | | | | | | | | |--- truncated branch of depth 26

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 377.00

| | | | | | | | | | | |--- truncated branch of depth 6

| | | | | | | | | |--- Days\_taken\_to\_Clear > 378.50

| | | | | | | | | | |--- Chargeback\_Amount <= 1.71

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 1.71

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | |--- Days\_taken\_to\_Clear > 379.50

| | | | | | | | | |--- class: 0

| | | | |--- Chargeback\_Amount > 6.55

| | | | | |--- Region\_West <= 0.50

| | | | | | |--- Region\_SouthEast <= 0.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 674.50

| | | | | | | | |--- Region\_NorthEast <= 0.50

| | | | | | | | | |--- Cust\_Risk\_Category\_EXTRM <= 0.50

| | | | | | | | | | |--- Chargeback\_Amount <= 24.63

| | | | | | | | | | | |--- truncated branch of depth 16

| | | | | | | | | | |--- Chargeback\_Amount > 24.63

| | | | | | | | | | | |--- truncated branch of depth 17

| | | | | | | | | |--- Cust\_Risk\_Category\_EXTRM > 0.50

| | | | | | | | | | |--- Region\_MidWest <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Region\_MidWest > 0.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | |--- Region\_NorthEast > 0.50

| | | | | | | | | |--- Chargeback\_Amount <= 2342.42

| | | | | | | | | | |--- Chargeback\_Amount <= 6.56

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Chargeback\_Amount > 6.56

| | | | | | | | | | | |--- truncated branch of depth 15

| | | | | | | | | |--- Chargeback\_Amount > 2342.42

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 438.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 438.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | |--- Days\_taken\_to\_Clear > 674.50

| | | | | | | | |--- Region\_NorthEast <= 0.50

| | | | | | | | | |--- Cust\_Risk\_Category\_HIG <= 0.50

| | | | | | | | | | |--- Chargeback\_Amount <= 122.91

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 122.91

| | | | | | | | | | | |--- truncated branch of depth 7

| | | | | | | | | |--- Cust\_Risk\_Category\_HIG > 0.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 702.50

| | | | | | | | | | | |--- truncated branch of depth 5

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 702.50

| | | | | | | | | | | |--- truncated branch of depth 7

| | | | | | | | |--- Region\_NorthEast > 0.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 757.00

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 701.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 701.50

| | | | | | | | | | | |--- truncated branch of depth 5

| | | | | | | | | |--- Days\_taken\_to\_Clear > 757.00

| | | | | | | | | | |--- Chargeback\_Amount <= 3281.90

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Chargeback\_Amount > 3281.90

| | | | | | | | | | | |--- class: 1

| | | | | | |--- Region\_SouthEast > 0.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 770.50

| | | | | | | | |--- Cust\_Risk\_Category\_HIG <= 0.50

| | | | | | | | | |--- Chargeback\_Amount <= 258.71

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 78.50

| | | | | | | | | | | |--- truncated branch of depth 13

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 78.50

| | | | | | | | | | | |--- truncated branch of depth 21

| | | | | | | | | |--- Chargeback\_Amount > 258.71

| | | | | | | | | | |--- Chargeback\_Amount <= 1271.27

| | | | | | | | | | | |--- truncated branch of depth 14

| | | | | | | | | | |--- Chargeback\_Amount > 1271.27

| | | | | | | | | | | |--- truncated branch of depth 5

| | | | | | | | |--- Cust\_Risk\_Category\_HIG > 0.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 21.00

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 13.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 13.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | |--- Days\_taken\_to\_Clear > 21.00

| | | | | | | | | | |--- Chargeback\_Amount <= 23.15

| | | | | | | | | | | |--- truncated branch of depth 10

| | | | | | | | | | |--- Chargeback\_Amount > 23.15

| | | | | | | | | | | |--- truncated branch of depth 15

| | | | | | | |--- Days\_taken\_to\_Clear > 770.50

| | | | | | | | |--- Cust\_Risk\_Category\_EXTRM <= 0.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 793.00

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 788.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 788.50

| | | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 793.00

| | | | | | | | | | |--- class: 0

| | | | | | | | |--- Cust\_Risk\_Category\_EXTRM > 0.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 827.00

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 827.00

| | | | | | | | | | |--- class: 0

| | | | | |--- Region\_West > 0.50

| | | | | | |--- Days\_taken\_to\_Clear <= 93.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 92.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 86.00

| | | | | | | | | |--- Chargeback\_Amount <= 24.84

| | | | | | | | | | |--- Chargeback\_Amount <= 7.66

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | | | |--- Chargeback\_Amount > 7.66

| | | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 24.84

| | | | | | | | | | |--- Chargeback\_Amount <= 25.11

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 25.11

| | | | | | | | | | | |--- truncated branch of depth 10

| | | | | | | | |--- Days\_taken\_to\_Clear > 86.00

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 87.50

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 87.50

| | | | | | | | | | |--- class: 0

| | | | | | | |--- Days\_taken\_to\_Clear > 92.50

| | | | | | | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | | | | | | |--- Chargeback\_Amount <= 18.43

| | | | | | | | | | |--- Chargeback\_Amount <= 18.10

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 18.10

| | | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 18.43

| | | | | | | | | | |--- class: 1

| | | | | | |--- Days\_taken\_to\_Clear > 93.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 397.00

| | | | | | | | |--- Days\_taken\_to\_Clear <= 395.00

| | | | | | | | | |--- Chargeback\_Amount <= 1838.83

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 209.00

| | | | | | | | | | | |--- truncated branch of depth 8

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 209.00

| | | | | | | | | | | |--- truncated branch of depth 14

| | | | | | | | | |--- Chargeback\_Amount > 1838.83

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 264.00

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 264.00

| | | | | | | | | | | |--- class: 1

| | | | | | | | |--- Days\_taken\_to\_Clear > 395.00

| | | | | | | | | |--- class: 1

| | | | | | | |--- Days\_taken\_to\_Clear > 397.00

| | | | | | | | |--- Days\_taken\_to\_Clear <= 517.50

| | | | | | | | | |--- Chargeback\_Amount <= 203.49

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 203.49

| | | | | | | | | | |--- Chargeback\_Amount <= 211.85

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 211.85

| | | | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 517.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 521.50

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 521.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 635.00

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 635.00

| | | | | | | | | | | |--- truncated branch of depth 4

| | | |--- Cust\_Risk\_Category\_LOW > 0.50

| | | | |--- Region\_MidWest <= 0.50

| | | | | |--- Chargeback\_Amount <= 719.77

| | | | | | |--- Chargeback\_Amount <= 18.99

| | | | | | | |--- class: 0

| | | | | | |--- Chargeback\_Amount > 18.99

| | | | | | | |--- Chargeback\_Amount <= 19.02

| | | | | | | | |--- class: 1

| | | | | | | |--- Chargeback\_Amount > 19.02

| | | | | | | | |--- Days\_taken\_to\_Clear <= 6.50

| | | | | | | | | |--- Chargeback\_Amount <= 31.01

| | | | | | | | | | |--- Chargeback\_Amount <= 30.00

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 30.00

| | | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 31.01

| | | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 6.50

| | | | | | | | | |--- Chargeback\_Amount <= 137.47

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 137.47

| | | | | | | | | | |--- Chargeback\_Amount <= 137.90

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 137.90

| | | | | | | | | | | |--- class: 0

| | | | | |--- Chargeback\_Amount > 719.77

| | | | | | |--- Chargeback\_Amount <= 724.12

| | | | | | | |--- class: 1

| | | | | | |--- Chargeback\_Amount > 724.12

| | | | | | | |--- Days\_taken\_to\_Clear <= 16.00

| | | | | | | | |--- Days\_taken\_to\_Clear <= 14.50

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 14.50

| | | | | | | | | |--- Region\_SouthEast <= 0.50

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Region\_SouthEast > 0.50

| | | | | | | | | | |--- class: 1

| | | | | | | |--- Days\_taken\_to\_Clear > 16.00

| | | | | | | | |--- Chargeback\_Amount <= 894.83

| | | | | | | | | |--- Chargeback\_Amount <= 891.74

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 891.74

| | | | | | | | | | |--- class: 1

| | | | | | | | |--- Chargeback\_Amount > 894.83

| | | | | | | | | |--- class: 0

| | | | |--- Region\_MidWest > 0.50

| | | | | |--- Days\_taken\_to\_Clear <= 30.50

| | | | | | |--- Chargeback\_Amount <= 0.83

| | | | | | | |--- Days\_taken\_to\_Clear <= 22.50

| | | | | | | | |--- Chargeback\_Amount <= 0.23

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 1.50

| | | | | | | | | | |--- Chargeback\_Amount <= 0.07

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 0.07

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | | |--- Days\_taken\_to\_Clear > 1.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 16.50

| | | | | | | | | | | |--- truncated branch of depth 10

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 16.50

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | |--- Chargeback\_Amount > 0.23

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 16.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 14.50

| | | | | | | | | | | |--- truncated branch of depth 13

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 14.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | |--- Days\_taken\_to\_Clear > 16.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 18.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 18.50

| | | | | | | | | | | |--- truncated branch of depth 6

| | | | | | | |--- Days\_taken\_to\_Clear > 22.50

| | | | | | | | |--- Chargeback\_Amount <= 0.46

| | | | | | | | | |--- Chargeback\_Amount <= 0.01

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 28.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 28.50

| | | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 0.01

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 25.00

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 25.00

| | | | | | | | | | | |--- class: 1

| | | | | | | | |--- Chargeback\_Amount > 0.46

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 23.50

| | | | | | | | | | |--- Chargeback\_Amount <= 0.60

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Chargeback\_Amount > 0.60

| | | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Days\_taken\_to\_Clear > 23.50

| | | | | | | | | | |--- class: 0

| | | | | | |--- Chargeback\_Amount > 0.83

| | | | | | | |--- Days\_taken\_to\_Clear <= 1.50

| | | | | | | | |--- Chargeback\_Amount <= 9.37

| | | | | | | | | |--- Chargeback\_Amount <= 0.87

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 0.87

| | | | | | | | | | |--- class: 0

| | | | | | | | |--- Chargeback\_Amount > 9.37

| | | | | | | | | |--- Chargeback\_Amount <= 62.87

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 62.87

| | | | | | | | | | |--- class: 0

| | | | | | | |--- Days\_taken\_to\_Clear > 1.50

| | | | | | | | |--- Chargeback\_Amount <= 1.49

| | | | | | | | | |--- Chargeback\_Amount <= 1.39

| | | | | | | | | | |--- Chargeback\_Amount <= 0.92

| | | | | | | | | | | |--- truncated branch of depth 6

| | | | | | | | | | |--- Chargeback\_Amount > 0.92

| | | | | | | | | | | |--- truncated branch of depth 8

| | | | | | | | | |--- Chargeback\_Amount > 1.39

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 16.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 16.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | |--- Chargeback\_Amount > 1.49

| | | | | | | | | |--- Chargeback\_Amount <= 718.44

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 9.50

| | | | | | | | | | | |--- truncated branch of depth 9

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 9.50

| | | | | | | | | | | |--- truncated branch of depth 10

| | | | | | | | | |--- Chargeback\_Amount > 718.44

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 15.00

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 15.00

| | | | | | | | | | | |--- class: 0

| | | | | |--- Days\_taken\_to\_Clear > 30.50

| | | | | | |--- class: 0

| |--- Days\_taken\_to\_Clear > 844.50

| | |--- Days\_taken\_to\_Clear <= 1371.00

| | | |--- Days\_taken\_to\_Clear <= 935.50

| | | | |--- Days\_taken\_to\_Clear <= 878.50

| | | | | |--- Cust\_Risk\_Category\_LOW <= 0.50

| | | | | | |--- Chargeback\_Amount <= 14.05

| | | | | | | |--- Days\_taken\_to\_Clear <= 868.50

| | | | | | | | |--- Region\_MidWest <= 0.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 847.50

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Days\_taken\_to\_Clear > 847.50

| | | | | | | | | | |--- class: 1

| | | | | | | | |--- Region\_MidWest > 0.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 863.50

| | | | | | | | | | |--- Chargeback\_Amount <= 10.73

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Chargeback\_Amount > 10.73

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | |--- Days\_taken\_to\_Clear > 863.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 866.00

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 866.00

| | | | | | | | | | | |--- class: 0

| | | | | | | |--- Days\_taken\_to\_Clear > 868.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 876.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 872.00

| | | | | | | | | | |--- Region\_West <= 0.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Region\_West > 0.50

| | | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 872.00

| | | | | | | | | | |--- Region\_West <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 7

| | | | | | | | | | |--- Region\_West > 0.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 876.50

| | | | | | | | | |--- Chargeback\_Amount <= 1.28

| | | | | | | | | | |--- Chargeback\_Amount <= 0.30

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 0.30

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | |--- Chargeback\_Amount > 1.28

| | | | | | | | | | |--- Chargeback\_Amount <= 6.12

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 6.12

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | |--- Chargeback\_Amount > 14.05

| | | | | | | |--- Days\_taken\_to\_Clear <= 875.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 848.50

| | | | | | | | | |--- Region\_West <= 0.50

| | | | | | | | | | |--- Chargeback\_Amount <= 64.03

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 64.03

| | | | | | | | | | | |--- truncated branch of depth 6

| | | | | | | | | |--- Region\_West > 0.50

| | | | | | | | | | |--- class: 1

| | | | | | | | |--- Days\_taken\_to\_Clear > 848.50

| | | | | | | | | |--- Region\_MidWest <= 0.50

| | | | | | | | | | |--- Region\_SouthEast <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | | | |--- Region\_SouthEast > 0.50

| | | | | | | | | | | |--- truncated branch of depth 5

| | | | | | | | | |--- Region\_MidWest > 0.50

| | | | | | | | | | |--- Risk\_Cd\_Cat\_cat4 <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 10

| | | | | | | | | | |--- Risk\_Cd\_Cat\_cat4 > 0.50

| | | | | | | | | | | |--- class: 0

| | | | | | | |--- Days\_taken\_to\_Clear > 875.50

| | | | | | | | |--- Chargeback\_Amount <= 503.72

| | | | | | | | | |--- Chargeback\_Amount <= 15.82

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 15.82

| | | | | | | | | | |--- Chargeback\_Amount <= 21.38

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 21.38

| | | | | | | | | | | |--- truncated branch of depth 13

| | | | | | | | |--- Chargeback\_Amount > 503.72

| | | | | | | | | |--- class: 0

| | | | | |--- Cust\_Risk\_Category\_LOW > 0.50

| | | | | | |--- Region\_MidWest <= 0.50

| | | | | | | |--- Region\_SouthEast <= 0.50

| | | | | | | | |--- class: 0

| | | | | | | |--- Region\_SouthEast > 0.50

| | | | | | | | |--- Chargeback\_Amount <= 106.80

| | | | | | | | | |--- Chargeback\_Amount <= 82.09

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 854.00

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 854.00

| | | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 82.09

| | | | | | | | | | |--- class: 1

| | | | | | | | |--- Chargeback\_Amount > 106.80

| | | | | | | | | |--- class: 0

| | | | | | |--- Region\_MidWest > 0.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 861.50

| | | | | | | | |--- class: 1

| | | | | | | |--- Days\_taken\_to\_Clear > 861.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 862.50

| | | | | | | | | |--- Chargeback\_Amount <= 0.43

| | | | | | | | | | |--- Chargeback\_Amount <= 0.19

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 0.19

| | | | | | | | | | | |--- truncated branch of depth 7

| | | | | | | | | |--- Chargeback\_Amount > 0.43

| | | | | | | | | | |--- Chargeback\_Amount <= 1.43

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 1.43

| | | | | | | | | | | |--- truncated branch of depth 8

| | | | | | | | |--- Days\_taken\_to\_Clear > 862.50

| | | | | | | | | |--- class: 1

| | | | |--- Days\_taken\_to\_Clear > 878.50

| | | | | |--- Days\_taken\_to\_Clear <= 891.50

| | | | | | |--- Cust\_Risk\_Category\_LOW <= 0.50

| | | | | | | |--- Cust\_Risk\_Category\_HIG <= 0.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 879.50

| | | | | | | | | |--- Chargeback\_Amount <= 19.94

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 19.94

| | | | | | | | | | |--- Risk\_Cd\_Cat\_cat4 <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Risk\_Cd\_Cat\_cat4 > 0.50

| | | | | | | | | | | |--- class: 1

| | | | | | | | |--- Days\_taken\_to\_Clear > 879.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 881.50

| | | | | | | | | | |--- Region\_SouthEast <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Region\_SouthEast > 0.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Days\_taken\_to\_Clear > 881.50

| | | | | | | | | | |--- Chargeback\_Amount <= 751.76

| | | | | | | | | | | |--- truncated branch of depth 19

| | | | | | | | | | |--- Chargeback\_Amount > 751.76

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | |--- Cust\_Risk\_Category\_HIG > 0.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 883.50

| | | | | | | | | |--- Region\_NorthEast <= 0.50

| | | | | | | | | | |--- Region\_SouthWest <= 0.50

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Region\_SouthWest > 0.50

| | | | | | | | | | | |--- truncated branch of depth 5

| | | | | | | | | |--- Region\_NorthEast > 0.50

| | | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 883.50

| | | | | | | | | |--- Chargeback\_Amount <= 21.65

| | | | | | | | | | |--- Chargeback\_Amount <= 0.59

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Chargeback\_Amount > 0.59

| | | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 21.65

| | | | | | | | | | |--- Chargeback\_Amount <= 30.27

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Chargeback\_Amount > 30.27

| | | | | | | | | | | |--- truncated branch of depth 8

| | | | | | |--- Cust\_Risk\_Category\_LOW > 0.50

| | | | | | | |--- Chargeback\_Amount <= 0.96

| | | | | | | | |--- Chargeback\_Amount <= 0.45

| | | | | | | | | |--- Chargeback\_Amount <= 0.16

| | | | | | | | | | |--- Chargeback\_Amount <= 0.15

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 0.15

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | |--- Chargeback\_Amount > 0.16

| | | | | | | | | | |--- class: 0

| | | | | | | | |--- Chargeback\_Amount > 0.45

| | | | | | | | | |--- Chargeback\_Amount <= 0.49

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 0.49

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 886.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 886.50

| | | | | | | | | | | |--- class: 0

| | | | | | | |--- Chargeback\_Amount > 0.96

| | | | | | | | |--- Days\_taken\_to\_Clear <= 887.00

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 880.50

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Days\_taken\_to\_Clear > 880.50

| | | | | | | | | | |--- Chargeback\_Amount <= 55.69

| | | | | | | | | | | |--- truncated branch of depth 8

| | | | | | | | | | |--- Chargeback\_Amount > 55.69

| | | | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 887.00

| | | | | | | | | |--- class: 0

| | | | | |--- Days\_taken\_to\_Clear > 891.50

| | | | | | |--- Days\_taken\_to\_Clear <= 892.50

| | | | | | | |--- Region\_MidWest <= 0.50

| | | | | | | | |--- Chargeback\_Amount <= 72.91

| | | | | | | | | |--- Region\_West <= 0.50

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Region\_West > 0.50

| | | | | | | | | | |--- class: 1

| | | | | | | | |--- Chargeback\_Amount > 72.91

| | | | | | | | | |--- Region\_NorthEast <= 0.50

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Region\_NorthEast > 0.50

| | | | | | | | | | |--- Chargeback\_Amount <= 82.28

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 82.28

| | | | | | | | | | | |--- class: 0

| | | | | | | |--- Region\_MidWest > 0.50

| | | | | | | | |--- class: 1

| | | | | | |--- Days\_taken\_to\_Clear > 892.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 918.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 895.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 894.50

| | | | | | | | | | |--- Cust\_Risk\_Category\_LOW <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 7

| | | | | | | | | | |--- Cust\_Risk\_Category\_LOW > 0.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | |--- Days\_taken\_to\_Clear > 894.50

| | | | | | | | | | |--- Cust\_Risk\_Category\_LOW <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 7

| | | | | | | | | | |--- Cust\_Risk\_Category\_LOW > 0.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 895.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 913.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 909.50

| | | | | | | | | | | |--- truncated branch of depth 26

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 909.50

| | | | | | | | | | | |--- truncated branch of depth 19

| | | | | | | | | |--- Days\_taken\_to\_Clear > 913.50

| | | | | | | | | | |--- Chargeback\_Amount <= 25.67

| | | | | | | | | | | |--- truncated branch of depth 8

| | | | | | | | | | |--- Chargeback\_Amount > 25.67

| | | | | | | | | | | |--- truncated branch of depth 13

| | | | | | | |--- Days\_taken\_to\_Clear > 918.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 922.50

| | | | | | | | | |--- Chargeback\_Amount <= 6.17

| | | | | | | | | | |--- Chargeback\_Amount <= 0.55

| | | | | | | | | | | |--- truncated branch of depth 14

| | | | | | | | | | |--- Chargeback\_Amount > 0.55

| | | | | | | | | | | |--- truncated branch of depth 9

| | | | | | | | | |--- Chargeback\_Amount > 6.17

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 921.50

| | | | | | | | | | | |--- truncated branch of depth 12

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 921.50

| | | | | | | | | | | |--- truncated branch of depth 5

| | | | | | | | |--- Days\_taken\_to\_Clear > 922.50

| | | | | | | | | |--- Cust\_Risk\_Category\_LOW <= 0.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 934.50

| | | | | | | | | | | |--- truncated branch of depth 16

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 934.50

| | | | | | | | | | | |--- truncated branch of depth 5

| | | | | | | | | |--- Cust\_Risk\_Category\_LOW > 0.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 926.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 926.50

| | | | | | | | | | | |--- truncated branch of depth 10

| | | |--- Days\_taken\_to\_Clear > 935.50

| | | | |--- Cust\_Risk\_Category\_LOW <= 0.50

| | | | | |--- Region\_NorthEast <= 0.50

| | | | | | |--- Cust\_Risk\_Category\_EXTRM <= 0.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 1125.50

| | | | | | | | |--- Cust\_Risk\_Category\_HIG <= 0.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 961.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 952.50

| | | | | | | | | | | |--- truncated branch of depth 15

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 952.50

| | | | | | | | | | | |--- truncated branch of depth 11

| | | | | | | | | |--- Days\_taken\_to\_Clear > 961.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 963.50

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 963.50

| | | | | | | | | | | |--- truncated branch of depth 14

| | | | | | | | |--- Cust\_Risk\_Category\_HIG > 0.50

| | | | | | | | | |--- Chargeback\_Amount <= 28.35

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 939.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 939.50

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | | |--- Chargeback\_Amount > 28.35

| | | | | | | | | | |--- Region\_SouthEast <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 10

| | | | | | | | | | |--- Region\_SouthEast > 0.50

| | | | | | | | | | | |--- truncated branch of depth 7

| | | | | | | |--- Days\_taken\_to\_Clear > 1125.50

| | | | | | | | |--- Region\_SouthEast <= 0.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 1255.50

| | | | | | | | | | |--- Chargeback\_Amount <= 1482.62

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 1482.62

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | |--- Days\_taken\_to\_Clear > 1255.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 1322.00

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 1322.00

| | | | | | | | | | | |--- class: 0

| | | | | | | | |--- Region\_SouthEast > 0.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 1195.00

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 1195.00

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 1231.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 1231.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | |--- Cust\_Risk\_Category\_EXTRM > 0.50

| | | | | | | |--- Chargeback\_Amount <= 8000.34

| | | | | | | | |--- Days\_taken\_to\_Clear <= 942.50

| | | | | | | | | |--- class: 1

| | | | | | | | |--- Days\_taken\_to\_Clear > 942.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 954.00

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Days\_taken\_to\_Clear > 954.00

| | | | | | | | | | |--- class: 1

| | | | | | | |--- Chargeback\_Amount > 8000.34

| | | | | | | | |--- class: 0

| | | | | |--- Region\_NorthEast > 0.50

| | | | | | |--- Days\_taken\_to\_Clear <= 963.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 961.00

| | | | | | | | |--- Days\_taken\_to\_Clear <= 954.00

| | | | | | | | | |--- Chargeback\_Amount <= 212.71

| | | | | | | | | | |--- Chargeback\_Amount <= 98.74

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | | | |--- Chargeback\_Amount > 98.74

| | | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 212.71

| | | | | | | | | | |--- Risk\_Cd\_Cat\_cat4 <= 0.50

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Risk\_Cd\_Cat\_cat4 > 0.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 954.00

| | | | | | | | | |--- class: 0

| | | | | | | |--- Days\_taken\_to\_Clear > 961.00

| | | | | | | | |--- Cust\_Risk\_Category\_HIG <= 0.50

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Cust\_Risk\_Category\_HIG > 0.50

| | | | | | | | | |--- class: 1

| | | | | | |--- Days\_taken\_to\_Clear > 963.50

| | | | | | | |--- Risk\_Cd\_Cat\_cat4 <= 0.50

| | | | | | | | |--- Cust\_Risk\_Category\_EXTRM <= 0.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 973.00

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 964.50

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 964.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Days\_taken\_to\_Clear > 973.00

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 1038.00

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 1038.00

| | | | | | | | | | | |--- truncated branch of depth 7

| | | | | | | | |--- Cust\_Risk\_Category\_EXTRM > 0.50

| | | | | | | | | |--- class: 0

| | | | | | | |--- Risk\_Cd\_Cat\_cat4 > 0.50

| | | | | | | | |--- class: 0

| | | | |--- Cust\_Risk\_Category\_LOW > 0.50

| | | | | |--- Days\_taken\_to\_Clear <= 945.50

| | | | | | |--- Days\_taken\_to\_Clear <= 944.50

| | | | | | | |--- class: 0

| | | | | | |--- Days\_taken\_to\_Clear > 944.50

| | | | | | | |--- Region\_MidWest <= 0.50

| | | | | | | | |--- class: 0

| | | | | | | |--- Region\_MidWest > 0.50

| | | | | | | | |--- class: 1

| | | | | |--- Days\_taken\_to\_Clear > 945.50

| | | | | | |--- Days\_taken\_to\_Clear <= 951.50

| | | | | | | |--- class: 0

| | | | | | |--- Days\_taken\_to\_Clear > 951.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 963.50

| | | | | | | | |--- Region\_MidWest <= 0.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 960.00

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Days\_taken\_to\_Clear > 960.00

| | | | | | | | | | |--- class: 1

| | | | | | | | |--- Region\_MidWest > 0.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 955.00

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 955.00

| | | | | | | | | | |--- Chargeback\_Amount <= 0.19

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 0.19

| | | | | | | | | | | |--- truncated branch of depth 15

| | | | | | | |--- Days\_taken\_to\_Clear > 963.50

| | | | | | | | |--- Region\_SouthEast <= 0.50

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Region\_SouthEast > 0.50

| | | | | | | | | |--- Chargeback\_Amount <= 27.83

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 27.83

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 979.00

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 979.00

| | | | | | | | | | | |--- truncated branch of depth 3

| | |--- Days\_taken\_to\_Clear > 1371.00

| | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | |--- Cust\_Risk\_Category\_HIG <= 0.50

| | | | | |--- class: 0

| | | | |--- Cust\_Risk\_Category\_HIG > 0.50

| | | | | |--- class: 1

| | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | |--- class: 1

|--- Risk\_Cd\_Cat\_cat1 > 0.50

| |--- Chargeback\_Amount <= 101.15

| | |--- Region\_NorthEast <= 0.50

| | | |--- Region\_SouthEast <= 0.50

| | | | |--- Days\_taken\_to\_Clear <= 849.50

| | | | | |--- class: 0

| | | | |--- Days\_taken\_to\_Clear > 849.50

| | | | | |--- Days\_taken\_to\_Clear <= 941.00

| | | | | | |--- Chargeback\_Amount <= 56.91

| | | | | | | |--- class: 1

| | | | | | |--- Chargeback\_Amount > 56.91

| | | | | | | |--- Chargeback\_Amount <= 72.79

| | | | | | | | |--- class: 0

| | | | | | | |--- Chargeback\_Amount > 72.79

| | | | | | | | |--- class: 1

| | | | | |--- Days\_taken\_to\_Clear > 941.00

| | | | | | |--- Chargeback\_Amount <= 13.15

| | | | | | | |--- Chargeback\_Amount <= 0.25

| | | | | | | | |--- class: 0

| | | | | | | |--- Chargeback\_Amount > 0.25

| | | | | | | | |--- class: 1

| | | | | | |--- Chargeback\_Amount > 13.15

| | | | | | | |--- class: 0

| | | |--- Region\_SouthEast > 0.50

| | | | |--- Days\_taken\_to\_Clear <= 489.00

| | | | | |--- Days\_taken\_to\_Clear <= 416.00

| | | | | | |--- Days\_taken\_to\_Clear <= 361.00

| | | | | | | |--- class: 0

| | | | | | |--- Days\_taken\_to\_Clear > 361.00

| | | | | | | |--- Cust\_Risk\_Category\_EXTRM <= 0.50

| | | | | | | | |--- class: 1

| | | | | | | |--- Cust\_Risk\_Category\_EXTRM > 0.50

| | | | | | | | |--- class: 0

| | | | | |--- Days\_taken\_to\_Clear > 416.00

| | | | | | |--- class: 1

| | | | |--- Days\_taken\_to\_Clear > 489.00

| | | | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | | | |--- class: 0

| | | | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | | | |--- Chargeback\_Amount <= 30.48

| | | | | | | |--- class: 0

| | | | | | |--- Chargeback\_Amount > 30.48

| | | | | | | |--- Chargeback\_Amount <= 83.04

| | | | | | | | |--- class: 1

| | | | | | | |--- Chargeback\_Amount > 83.04

| | | | | | | | |--- Chargeback\_Amount <= 89.04

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Chargeback\_Amount > 89.04

| | | | | | | | | |--- class: 1

| | |--- Region\_NorthEast > 0.50

| | | |--- Days\_taken\_to\_Clear <= 189.00

| | | | |--- Days\_taken\_to\_Clear <= 177.50

| | | | | |--- Days\_taken\_to\_Clear <= 138.50

| | | | | | |--- class: 1

| | | | | |--- Days\_taken\_to\_Clear > 138.50

| | | | | | |--- Days\_taken\_to\_Clear <= 169.00

| | | | | | | |--- Chargeback\_Amount <= 44.96

| | | | | | | | |--- class: 1

| | | | | | | |--- Chargeback\_Amount > 44.96

| | | | | | | | |--- class: 0

| | | | | | |--- Days\_taken\_to\_Clear > 169.00

| | | | | | | |--- Chargeback\_Amount <= 71.38

| | | | | | | | |--- Days\_taken\_to\_Clear <= 173.00

| | | | | | | | | |--- Chargeback\_Amount <= 44.35

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 44.35

| | | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 173.00

| | | | | | | | | |--- class: 1

| | | | | | | |--- Chargeback\_Amount > 71.38

| | | | | | | | |--- Chargeback\_Amount <= 79.53

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Chargeback\_Amount > 79.53

| | | | | | | | | |--- class: 1

| | | | |--- Days\_taken\_to\_Clear > 177.50

| | | | | |--- Days\_taken\_to\_Clear <= 179.50

| | | | | | |--- Chargeback\_Amount <= 45.25

| | | | | | | |--- Chargeback\_Amount <= 31.08

| | | | | | | | |--- class: 0

| | | | | | | |--- Chargeback\_Amount > 31.08

| | | | | | | | |--- class: 1

| | | | | | |--- Chargeback\_Amount > 45.25

| | | | | | | |--- class: 0

| | | | | |--- Days\_taken\_to\_Clear > 179.50

| | | | | | |--- Chargeback\_Amount <= 47.83

| | | | | | | |--- Chargeback\_Amount <= 45.59

| | | | | | | | |--- Chargeback\_Amount <= 43.56

| | | | | | | | | |--- class: 1

| | | | | | | | |--- Chargeback\_Amount > 43.56

| | | | | | | | | |--- Chargeback\_Amount <= 43.65

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 43.65

| | | | | | | | | | |--- class: 1

| | | | | | | |--- Chargeback\_Amount > 45.59

| | | | | | | | |--- class: 0

| | | | | | |--- Chargeback\_Amount > 47.83

| | | | | | | |--- class: 1

| | | |--- Days\_taken\_to\_Clear > 189.00

| | | | |--- Days\_taken\_to\_Clear <= 879.00

| | | | | |--- Days\_taken\_to\_Clear <= 231.50

| | | | | | |--- Chargeback\_Amount <= 39.68

| | | | | | | |--- class: 1

| | | | | | |--- Chargeback\_Amount > 39.68

| | | | | | | |--- class: 0

| | | | | |--- Days\_taken\_to\_Clear > 231.50

| | | | | | |--- Cust\_Risk\_Category\_HIG <= 0.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 611.00

| | | | | | | | |--- Chargeback\_Amount <= 64.75

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 508.00

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 508.00

| | | | | | | | | | |--- class: 0

| | | | | | | | |--- Chargeback\_Amount > 64.75

| | | | | | | | | |--- class: 0

| | | | | | | |--- Days\_taken\_to\_Clear > 611.00

| | | | | | | | |--- class: 1

| | | | | | |--- Cust\_Risk\_Category\_HIG > 0.50

| | | | | | | |--- class: 0

| | | | |--- Days\_taken\_to\_Clear > 879.00

| | | | | |--- class: 0

| |--- Chargeback\_Amount > 101.15

| | |--- Days\_taken\_to\_Clear <= 167.50

| | | |--- Days\_taken\_to\_Clear <= 86.50

| | | | |--- Region\_NorthEast <= 0.50

| | | | | |--- Cust\_Risk\_Category\_HIG <= 0.50

| | | | | | |--- Days\_taken\_to\_Clear <= 68.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 57.50

| | | | | | | | |--- Region\_West <= 0.50

| | | | | | | | | |--- Chargeback\_Amount <= 292.49

| | | | | | | | | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 292.49

| | | | | | | | | | |--- Chargeback\_Amount <= 1275.96

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 1275.96

| | | | | | | | | | | |--- truncated branch of depth 7

| | | | | | | | |--- Region\_West > 0.50

| | | | | | | | | |--- Cust\_Risk\_Category\_LOW <= 0.50

| | | | | | | | | | |--- Chargeback\_Amount <= 1699.95

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 1699.95

| | | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Cust\_Risk\_Category\_LOW > 0.50

| | | | | | | | | | |--- class: 0

| | | | | | | |--- Days\_taken\_to\_Clear > 57.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 60.00

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 58.50

| | | | | | | | | | |--- Chargeback\_Amount <= 13497.07

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Chargeback\_Amount > 13497.07

| | | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Days\_taken\_to\_Clear > 58.50

| | | | | | | | | | |--- Chargeback\_Amount <= 10128.14

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 10128.14

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | |--- Days\_taken\_to\_Clear > 60.00

| | | | | | | | | |--- Chargeback\_Amount <= 832.22

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 832.22

| | | | | | | | | | |--- Chargeback\_Amount <= 12905.62

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 12905.62

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | |--- Days\_taken\_to\_Clear > 68.50

| | | | | | | |--- class: 0

| | | | | |--- Cust\_Risk\_Category\_HIG > 0.50

| | | | | | |--- Chargeback\_Amount <= 2954.73

| | | | | | | |--- class: 1

| | | | | | |--- Chargeback\_Amount > 2954.73

| | | | | | | |--- Days\_taken\_to\_Clear <= 3.00

| | | | | | | | |--- class: 1

| | | | | | | |--- Days\_taken\_to\_Clear > 3.00

| | | | | | | | |--- class: 0

| | | | |--- Region\_NorthEast > 0.50

| | | | | |--- Days\_taken\_to\_Clear <= 83.50

| | | | | | |--- Days\_taken\_to\_Clear <= 0.50

| | | | | | | |--- class: 1

| | | | | | |--- Days\_taken\_to\_Clear > 0.50

| | | | | | | |--- Chargeback\_Amount <= 424.67

| | | | | | | | |--- Days\_taken\_to\_Clear <= 31.00

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 31.00

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 62.00

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 62.00

| | | | | | | | | | |--- class: 0

| | | | | | | |--- Chargeback\_Amount > 424.67

| | | | | | | | |--- Chargeback\_Amount <= 17209.96

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Chargeback\_Amount > 17209.96

| | | | | | | | | |--- Chargeback\_Amount <= 18722.67

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 18722.67

| | | | | | | | | | |--- class: 0

| | | | | |--- Days\_taken\_to\_Clear > 83.50

| | | | | | |--- class: 1

| | | |--- Days\_taken\_to\_Clear > 86.50

| | | | |--- Cust\_Risk\_Category\_LOW <= 0.50

| | | | | |--- Days\_taken\_to\_Clear <= 91.50

| | | | | | |--- Days\_taken\_to\_Clear <= 88.50

| | | | | | | |--- class: 0

| | | | | | |--- Days\_taken\_to\_Clear > 88.50

| | | | | | | |--- class: 1

| | | | | |--- Days\_taken\_to\_Clear > 91.50

| | | | | | |--- Chargeback\_Amount <= 24488.72

| | | | | | | |--- Cust\_Risk\_Category\_HIG <= 0.50

| | | | | | | | |--- Chargeback\_Amount <= 998.51

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Chargeback\_Amount > 998.51

| | | | | | | | | |--- Chargeback\_Amount <= 1004.24

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 1004.24

| | | | | | | | | | |--- Chargeback\_Amount <= 1344.02

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | | | |--- Chargeback\_Amount > 1344.02

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | |--- Cust\_Risk\_Category\_HIG > 0.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 122.00

| | | | | | | | | |--- class: 1

| | | | | | | | |--- Days\_taken\_to\_Clear > 122.00

| | | | | | | | | |--- Chargeback\_Amount <= 818.06

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 818.06

| | | | | | | | | | |--- class: 0

| | | | | | |--- Chargeback\_Amount > 24488.72

| | | | | | | |--- class: 1

| | | | |--- Cust\_Risk\_Category\_LOW > 0.50

| | | | | |--- Chargeback\_Amount <= 8072.36

| | | | | | |--- Region\_West <= 0.50

| | | | | | | |--- Region\_MidWest <= 0.50

| | | | | | | | |--- Chargeback\_Amount <= 821.54

| | | | | | | | | |--- Chargeback\_Amount <= 808.38

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 101.00

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 101.00

| | | | | | | | | | | |--- truncated branch of depth 11

| | | | | | | | | |--- Chargeback\_Amount > 808.38

| | | | | | | | | | |--- Region\_SouthEast <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Region\_SouthEast > 0.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | |--- Chargeback\_Amount > 821.54

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 125.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 119.50

| | | | | | | | | | | |--- truncated branch of depth 14

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 119.50

| | | | | | | | | | | |--- truncated branch of depth 8

| | | | | | | | | |--- Days\_taken\_to\_Clear > 125.50

| | | | | | | | | | |--- Chargeback\_Amount <= 1012.98

| | | | | | | | | | | |--- truncated branch of depth 11

| | | | | | | | | | |--- Chargeback\_Amount > 1012.98

| | | | | | | | | | | |--- truncated branch of depth 17

| | | | | | | |--- Region\_MidWest > 0.50

| | | | | | | | |--- Chargeback\_Amount <= 1276.17

| | | | | | | | | |--- Chargeback\_Amount <= 1069.54

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 1069.54

| | | | | | | | | | |--- class: 1

| | | | | | | | |--- Chargeback\_Amount > 1276.17

| | | | | | | | | |--- class: 0

| | | | | | |--- Region\_West > 0.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 142.00

| | | | | | | | |--- Days\_taken\_to\_Clear <= 132.50

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 132.50

| | | | | | | | | |--- class: 1

| | | | | | | |--- Days\_taken\_to\_Clear > 142.00

| | | | | | | | |--- class: 0

| | | | | |--- Chargeback\_Amount > 8072.36

| | | | | | |--- Chargeback\_Amount <= 26180.83

| | | | | | | |--- Chargeback\_Amount <= 19014.58

| | | | | | | | |--- Chargeback\_Amount <= 10811.40

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 119.00

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 119.00

| | | | | | | | | | |--- Chargeback\_Amount <= 10421.87

| | | | | | | | | | | |--- truncated branch of depth 6

| | | | | | | | | | |--- Chargeback\_Amount > 10421.87

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | |--- Chargeback\_Amount > 10811.40

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 94.00

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 89.00

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 89.00

| | | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 94.00

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 135.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 135.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | |--- Chargeback\_Amount > 19014.58

| | | | | | | | |--- Days\_taken\_to\_Clear <= 100.50

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 100.50

| | | | | | | | | |--- Region\_SouthEast <= 0.50

| | | | | | | | | | |--- Chargeback\_Amount <= 25009.06

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 25009.06

| | | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Region\_SouthEast > 0.50

| | | | | | | | | | |--- class: 1

| | | | | | |--- Chargeback\_Amount > 26180.83

| | | | | | | |--- class: 0

| | |--- Days\_taken\_to\_Clear > 167.50

| | | |--- Region\_NorthEast <= 0.50

| | | | |--- Region\_SouthEast <= 0.50

| | | | | |--- Days\_taken\_to\_Clear <= 867.00

| | | | | | |--- Chargeback\_Amount <= 617.08

| | | | | | | |--- Chargeback\_Amount <= 199.89

| | | | | | | | |--- Days\_taken\_to\_Clear <= 683.50

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 683.50

| | | | | | | | | |--- Chargeback\_Amount <= 127.32

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 127.32

| | | | | | | | | | |--- class: 0

| | | | | | | |--- Chargeback\_Amount > 199.89

| | | | | | | | |--- Region\_MidWest <= 0.50

| | | | | | | | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 191.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 191.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | | | | | | | |--- Chargeback\_Amount <= 448.59

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Chargeback\_Amount > 448.59

| | | | | | | | | | | |--- class: 1

| | | | | | | | |--- Region\_MidWest > 0.50

| | | | | | | | | |--- Cust\_Risk\_Category\_LOW <= 0.50

| | | | | | | | | | |--- Chargeback\_Amount <= 595.78

| | | | | | | | | | | |--- truncated branch of depth 5

| | | | | | | | | | |--- Chargeback\_Amount > 595.78

| | | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Cust\_Risk\_Category\_LOW > 0.50

| | | | | | | | | | |--- class: 1

| | | | | | |--- Chargeback\_Amount > 617.08

| | | | | | | |--- Region\_MidWest <= 0.50

| | | | | | | | |--- Chargeback\_Amount <= 128778.04

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 473.00

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 470.00

| | | | | | | | | | | |--- truncated branch of depth 9

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 470.00

| | | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 473.00

| | | | | | | | | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | |--- Chargeback\_Amount > 128778.04

| | | | | | | | | |--- Chargeback\_Amount <= 175437.29

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 175437.29

| | | | | | | | | | |--- class: 0

| | | | | | | |--- Region\_MidWest > 0.50

| | | | | | | | |--- Chargeback\_Amount <= 9837.30

| | | | | | | | | |--- Chargeback\_Amount <= 9488.95

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 842.50

| | | | | | | | | | | |--- truncated branch of depth 12

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 842.50

| | | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 9488.95

| | | | | | | | | | |--- class: 1

| | | | | | | | |--- Chargeback\_Amount > 9837.30

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 243.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 240.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 240.50

| | | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 243.50

| | | | | | | | | | |--- class: 0

| | | | | |--- Days\_taken\_to\_Clear > 867.00

| | | | | | |--- Region\_SouthWest <= 0.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 925.50

| | | | | | | | |--- Chargeback\_Amount <= 352.98

| | | | | | | | | |--- Chargeback\_Amount <= 207.52

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 207.52

| | | | | | | | | | |--- class: 0

| | | | | | | | |--- Chargeback\_Amount > 352.98

| | | | | | | | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 910.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 910.50

| | | | | | | | | | | |--- class: 1

| | | | | | | |--- Days\_taken\_to\_Clear > 925.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 1160.50

| | | | | | | | | |--- Chargeback\_Amount <= 3002.99

| | | | | | | | | | |--- Region\_MidWest <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 6

| | | | | | | | | | |--- Region\_MidWest > 0.50

| | | | | | | | | | | |--- truncated branch of depth 5

| | | | | | | | | |--- Chargeback\_Amount > 3002.99

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 1015.50

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 1015.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 1160.50

| | | | | | | | | |--- Cust\_Risk\_Category\_EXTRM <= 0.50

| | | | | | | | | | |--- Chargeback\_Amount <= 1006.71

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Chargeback\_Amount > 1006.71

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | |--- Cust\_Risk\_Category\_EXTRM > 0.50

| | | | | | | | | | |--- class: 0

| | | | | | |--- Region\_SouthWest > 0.50

| | | | | | | |--- Cust\_Risk\_Category\_LOW <= 0.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 971.50

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 971.50

| | | | | | | | | |--- Chargeback\_Amount <= 730.55

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 730.55

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 1001.50

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 1001.50

| | | | | | | | | | | |--- class: 0

| | | | | | | |--- Cust\_Risk\_Category\_LOW > 0.50

| | | | | | | | |--- class: 0

| | | | |--- Region\_SouthEast > 0.50

| | | | | |--- Days\_taken\_to\_Clear <= 320.00

| | | | | | |--- Days\_taken\_to\_Clear <= 171.50

| | | | | | | |--- Chargeback\_Amount <= 838.11

| | | | | | | | |--- Days\_taken\_to\_Clear <= 169.50

| | | | | | | | | |--- class: 1

| | | | | | | | |--- Days\_taken\_to\_Clear > 169.50

| | | | | | | | | |--- Chargeback\_Amount <= 764.26

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 764.26

| | | | | | | | | | |--- Chargeback\_Amount <= 780.18

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 780.18

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | |--- Chargeback\_Amount > 838.11

| | | | | | | | |--- Chargeback\_Amount <= 1520.01

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Chargeback\_Amount > 1520.01

| | | | | | | | | |--- Chargeback\_Amount <= 1826.14

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 169.00

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 169.00

| | | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 1826.14

| | | | | | | | | | |--- Chargeback\_Amount <= 2882.81

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | | | |--- Chargeback\_Amount > 2882.81

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | |--- Days\_taken\_to\_Clear > 171.50

| | | | | | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 233.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 227.50

| | | | | | | | | | |--- Chargeback\_Amount <= 8899.16

| | | | | | | | | | | |--- truncated branch of depth 23

| | | | | | | | | | |--- Chargeback\_Amount > 8899.16

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | | |--- Days\_taken\_to\_Clear > 227.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 231.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 231.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | |--- Days\_taken\_to\_Clear > 233.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 268.50

| | | | | | | | | | |--- Chargeback\_Amount <= 6824.39

| | | | | | | | | | | |--- truncated branch of depth 6

| | | | | | | | | | |--- Chargeback\_Amount > 6824.39

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | | |--- Days\_taken\_to\_Clear > 268.50

| | | | | | | | | | |--- Chargeback\_Amount <= 986.32

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Chargeback\_Amount > 986.32

| | | | | | | | | | | |--- truncated branch of depth 12

| | | | | | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 249.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 238.50

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Days\_taken\_to\_Clear > 238.50

| | | | | | | | | | |--- class: 1

| | | | | | | | |--- Days\_taken\_to\_Clear > 249.50

| | | | | | | | | |--- class: 0

| | | | | |--- Days\_taken\_to\_Clear > 320.00

| | | | | | |--- Chargeback\_Amount <= 768.22

| | | | | | | |--- Days\_taken\_to\_Clear <= 425.50

| | | | | | | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | | | | | | |--- class: 1

| | | | | | | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | | | | | | |--- class: 0

| | | | | | | |--- Days\_taken\_to\_Clear > 425.50

| | | | | | | | |--- Chargeback\_Amount <= 636.63

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 822.00

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 467.00

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 467.00

| | | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Days\_taken\_to\_Clear > 822.00

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 882.50

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 882.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | |--- Chargeback\_Amount > 636.63

| | | | | | | | | |--- Chargeback\_Amount <= 701.52

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 701.52

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 512.00

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 512.00

| | | | | | | | | | | |--- class: 0

| | | | | | |--- Chargeback\_Amount > 768.22

| | | | | | | |--- Days\_taken\_to\_Clear <= 883.50

| | | | | | | | |--- Chargeback\_Amount <= 2662.97

| | | | | | | | | |--- Chargeback\_Amount <= 1707.91

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 499.50

| | | | | | | | | | | |--- truncated branch of depth 7

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 499.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 1707.91

| | | | | | | | | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 7

| | | | | | | | | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | |--- Chargeback\_Amount > 2662.97

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 361.00

| | | | | | | | | | |--- Chargeback\_Amount <= 4649.95

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 4649.95

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | |--- Days\_taken\_to\_Clear > 361.00

| | | | | | | | | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | |--- Days\_taken\_to\_Clear > 883.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 952.00

| | | | | | | | | |--- Chargeback\_Amount <= 11266.18

| | | | | | | | | | |--- Chargeback\_Amount <= 804.06

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 804.06

| | | | | | | | | | | |--- truncated branch of depth 5

| | | | | | | | | |--- Chargeback\_Amount > 11266.18

| | | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 952.00

| | | | | | | | | |--- Cust\_Risk\_Category\_HIG <= 0.50

| | | | | | | | | | |--- Cust\_Risk\_Category\_LOW <= 0.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Cust\_Risk\_Category\_LOW > 0.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | |--- Cust\_Risk\_Category\_HIG > 0.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 1102.00

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 1102.00

| | | | | | | | | | | |--- class: 0

| | | |--- Region\_NorthEast > 0.50

| | | | |--- Days\_taken\_to\_Clear <= 619.50

| | | | | |--- Chargeback\_Amount <= 11359.77

| | | | | | |--- Chargeback\_Amount <= 765.93

| | | | | | | |--- Days\_taken\_to\_Clear <= 174.00

| | | | | | | | |--- class: 0

| | | | | | | |--- Days\_taken\_to\_Clear > 174.00

| | | | | | | | |--- Days\_taken\_to\_Clear <= 176.50

| | | | | | | | | |--- class: 1

| | | | | | | | |--- Days\_taken\_to\_Clear > 176.50

| | | | | | | | | |--- Chargeback\_Amount <= 445.10

| | | | | | | | | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | |--- Chargeback\_Amount > 445.10

| | | | | | | | | | |--- Chargeback\_Amount <= 490.55

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Chargeback\_Amount > 490.55

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | |--- Chargeback\_Amount > 765.93

| | | | | | | |--- Cust\_Risk\_Category\_LOW <= 0.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 377.00

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 322.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 213.00

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 213.00

| | | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Days\_taken\_to\_Clear > 322.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 326.50

| | | | | | | | | | | |--- class: 1

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 326.50

| | | | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 377.00

| | | | | | | | | |--- Chargeback\_Amount <= 806.31

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 806.31

| | | | | | | | | | |--- Chargeback\_Amount <= 1172.93

| | | | | | | | | | | |--- truncated branch of depth 6

| | | | | | | | | | |--- Chargeback\_Amount > 1172.93

| | | | | | | | | | | |--- truncated branch of depth 10

| | | | | | | |--- Cust\_Risk\_Category\_LOW > 0.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 590.00

| | | | | | | | | |--- Chargeback\_Amount <= 2353.52

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 231.50

| | | | | | | | | | | |--- truncated branch of depth 19

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 231.50

| | | | | | | | | | | |--- truncated branch of depth 6

| | | | | | | | | |--- Chargeback\_Amount > 2353.52

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 186.00

| | | | | | | | | | | |--- truncated branch of depth 4

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 186.00

| | | | | | | | | | | |--- truncated branch of depth 7

| | | | | | | | |--- Days\_taken\_to\_Clear > 590.00

| | | | | | | | | |--- class: 0

| | | | | |--- Chargeback\_Amount > 11359.77

| | | | | | |--- Chargeback\_Amount <= 19974.51

| | | | | | | |--- class: 0

| | | | | | |--- Chargeback\_Amount > 19974.51

| | | | | | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | | | | | |--- class: 0

| | | | | | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | | | | | |--- Chargeback\_Amount <= 21965.47

| | | | | | | | | |--- class: 1

| | | | | | | | |--- Chargeback\_Amount > 21965.47

| | | | | | | | | |--- Chargeback\_Amount <= 36704.79

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 36704.79

| | | | | | | | | | |--- class: 1

| | | | |--- Days\_taken\_to\_Clear > 619.50

| | | | | |--- Cust\_Risk\_Category\_MED <= 0.50

| | | | | | |--- Days\_taken\_to\_Clear <= 979.50

| | | | | | | |--- Chargeback\_Amount <= 9005.30

| | | | | | | | |--- Days\_taken\_to\_Clear <= 744.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 669.50

| | | | | | | | | | |--- Chargeback\_Amount <= 1871.80

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Chargeback\_Amount > 1871.80

| | | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 669.50

| | | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 744.50

| | | | | | | | | |--- Cust\_Risk\_Category\_EXTRM <= 0.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 762.00

| | | | | | | | | | | |--- truncated branch of depth 2

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 762.00

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | |--- Cust\_Risk\_Category\_EXTRM > 0.50

| | | | | | | | | | |--- class: 0

| | | | | | | |--- Chargeback\_Amount > 9005.30

| | | | | | | | |--- class: 0

| | | | | | |--- Days\_taken\_to\_Clear > 979.50

| | | | | | | |--- Chargeback\_Amount <= 638.86

| | | | | | | | |--- class: 1

| | | | | | | |--- Chargeback\_Amount > 638.86

| | | | | | | | |--- class: 0

| | | | | |--- Cust\_Risk\_Category\_MED > 0.50

| | | | | | |--- Chargeback\_Amount <= 8020.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 789.00

| | | | | | | | |--- class: 1

| | | | | | | |--- Days\_taken\_to\_Clear > 789.00

| | | | | | | | |--- Days\_taken\_to\_Clear <= 793.00

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 793.00

| | | | | | | | | |--- Chargeback\_Amount <= 553.02

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 985.00

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 985.00

| | | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Chargeback\_Amount > 553.02

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 1264.50

| | | | | | | | | | | |--- truncated branch of depth 6

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 1264.50

| | | | | | | | | | | |--- class: 1

| | | | | | |--- Chargeback\_Amount > 8020.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 655.50

| | | | | | | | |--- class: 0

| | | | | | | |--- Days\_taken\_to\_Clear > 655.50

| | | | | | | | |--- Days\_taken\_to\_Clear <= 867.50

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 771.00

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 771.00

| | | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 867.50

| | | | | | | | | |--- class: 1

|--- Cust\_Risk\_Category\_LOW > 0.50

| | | | | |--- Chargeback\_Amount <= 8072.36

| | | | | | |--- Region\_West <= 0.50

| | | | | | | |--- Region\_MidWest <= 0.50

| | | | | | | | |--- Chargeback\_Amount <= 821.54

| | | | | | | | | |--- Chargeback\_Amount <= 808.38

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 101.00

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 101.00

| | | | | | | | | | | |--- truncated branch of depth 11

| | | | | | | | | |--- Chargeback\_Amount > 808.38

| | | | | | | | | | |--- Region\_SouthEast <= 0.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | | | |--- Region\_SouthEast > 0.50

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | |--- Chargeback\_Amount > 821.54

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 125.50

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 119.50

| | | | | | | | | | | |--- truncated branch of depth 14

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 119.50

| | | | | | | | | | | |--- truncated branch of depth 8

| | | | | | | | | |--- Days\_taken\_to\_Clear > 125.50

| | | | | | | | | | |--- Chargeback\_Amount <= 1012.98

| | | | | | | | | | | |--- truncated branch of depth 11

| | | | | | | | | | |--- Chargeback\_Amount > 1012.98

| | | | | | | | | | | |--- truncated branch of depth 17

| | | | | | | |--- Region\_MidWest > 0.50

| | | | | | | | |--- Chargeback\_Amount <= 1276.17

| | | | | | | | | |--- Chargeback\_Amount <= 1069.54

| | | | | | | | | | |--- class: 0

| | | | | | | | | |--- Chargeback\_Amount > 1069.54

| | | | | | | | | | |--- class: 1

| | | | | | | | |--- Chargeback\_Amount > 1276.17

| | | | | | | | | |--- class: 0

| | | | | | |--- Region\_West > 0.50

| | | | | | | |--- Days\_taken\_to\_Clear <= 142.00

| | | | | | | | |--- Days\_taken\_to\_Clear <= 132.50

| | | | | | | | | |--- class: 0

| | | | | | | | |--- Days\_taken\_to\_Clear > 132.50

| | | | | | | | | |--- class: 1

| | | | | | | |--- Days\_taken\_to\_Clear > 142.00

| | | | | | | | |--- class: 0

| | | | | |--- Chargeback\_Amount > 8072.36

| | | | | | |--- Chargeback\_Amount <= 26180.83

| | | | | | | |--- Chargeback\_Amount <= 19014.58

| | | | | | | | |--- Chargeback\_Amount <= 10811.40

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 119.00

| | | | | | | | | | |--- class: 1

| | | | | | | | | |--- Days\_taken\_to\_Clear > 119.00

| | | | | | | | | | |--- Chargeback\_Amount <= 10421.87

| | | | | | | | | | | |--- truncated branch of depth 6

| | | | | | | | | | |--- Chargeback\_Amount > 10421.87

| | | | | | | | | | | |--- truncated branch of depth 3

| | | | | | | | |--- Chargeback\_Amount > 10811.40

| | | | | | | | | |--- Days\_taken\_to\_Clear <= 94.00

| | | | | | | | | | |--- Days\_taken\_to\_Clear <= 89.00

| | | | | | | | | | | |--- class: 0

| | | | | | | | | | |--- Days\_taken\_to\_Clear > 89.00

| | | | | | | | | | | |--- class: 1