1).

SELECT SUBSTRING(pmt\_date,1,7) as month,

CASE WHEN pmt\_type\_code IN (1,2,5,12,13) THEN 'AutoPay'

WHEN pmt\_type\_code IN (18,20,28,25) THEN 'Branch'

WHEN pmt\_type\_code IN (30,49,50) THEN 'EOS'

WHEN pmt\_type\_code IN (200,222,205) THEN 'IVR'

WHEN pmt\_type\_code IN (300,301,401) THEN 'Paper'

WHEN pmt\_type\_code IN (726,756,765) THEN 'Third Party'

WHEN pmt\_type\_code IN (980,990,991,999) THEN 'Mobile phone pay'

ELSE 'Others'

END AS payment\_type,

COUNT(\*) AS payment\_cnt

From pmt\_dt\_detail

WHERE SUBSTRING(pmt\_date,1,7) = '2014-07' AND country\_code =1

GROUP BY 1,2;

SELECT SUBSTRING(pmt\_date,1,7) as month,

CASE WHEN pmt\_type\_code IN (1,2,5,12,13) THEN 'AutoPay'

WHEN pmt\_type\_code IN (18,20,28,25) THEN 'Branch'

WHEN pmt\_type\_code IN (30,49,50) THEN 'EOS'

WHEN pmt\_type\_code IN (200,222,205) THEN 'IVR'

WHEN pmt\_type\_code IN (300,301,401) THEN 'Paper'

WHEN pmt\_type\_code IN (726,756,765) THEN 'Third Party'

WHEN pmt\_type\_code IN (980,990,991,999) THEN 'Mobile phone pay'

ELSE 'Others'

END AS payment\_type,

COUNT(\*) AS payment\_cnt

From pmt\_dt\_detail

WHERE SUBSTRING(pmt\_date,1,7) = '2015-07' AND country\_code =1

GROUP BY 1,2;

2).

We observed that mobile phone transaction volume showed much stronger growth than other payment types. Considering the mobile payment’s cost is also lower, the bank should keep promoting the use of mobile payment. For example, the bank can provide $10 dollars credit if customers set up mobile auto pay.