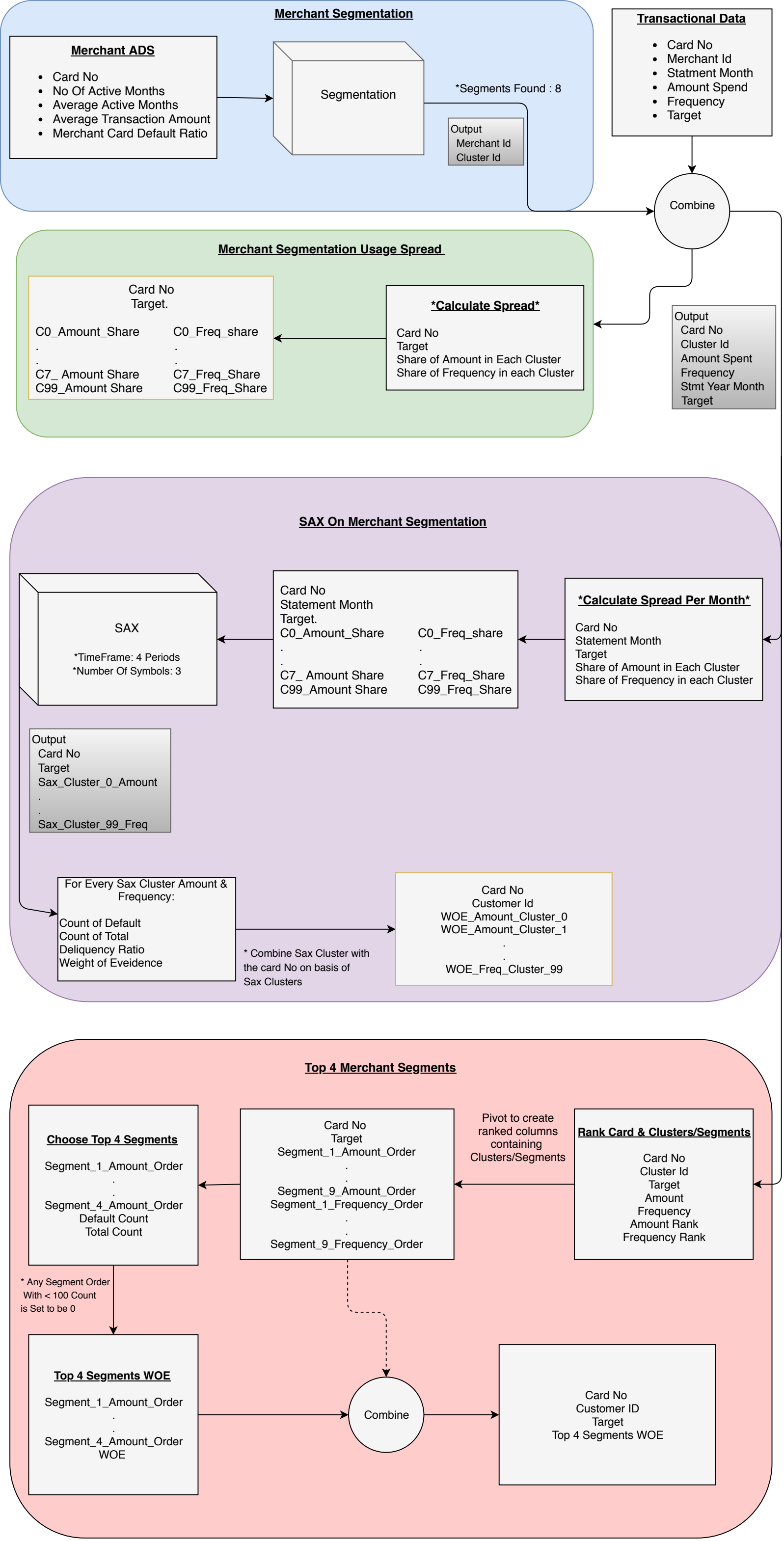
Merchant Segmentation
Merchant ADS
Card No
No Of Active Months
Average Active Months
Average Transaction Amount
Merchant Card Default Ratio
Segmentation
*Segments Found : 8
Output
Merchant Id
Cluster Id
Transactional Data
Card No
Merchant Id
Statment Month
Amount Spend
Frequency
Target
Combine
Merchant Segmentation Usage Spread
Card No
Target.
C0_Amount_Share
C0_Freq_share
C7_ Amount Share
C7_Freq_Share
C99_Amount Share
C99_Freq_Share
Calculate Spread
Card No
Target
Share of Amount in Each Cluster
Share of Frequency in each Cluster
Output
Card No
Cluster Id
Amount Spent
Frequency
Stmt Year Month
Target
SAX On Merchant Segmentation
SAX
*TimeFrame: 4 Periods
*Number Of Symbols: 3
Card No
Statement Month
Target.
C0_Amount_Share
C0_Freq_share
C7_ Amount Share
C7_Freq_Share
C99_Amount Share
C99_Freq_Share
Calculate Spread Per Month
Card No
Statement Month
Target
Share of Amount in Each Cluster
Share of Frequency in each Cluster
Output
Card No
Target
Sax_Cluster_0_Amount
Sax_Cluster_99_Freq
For Every Sax Cluster Amount & Frequency:
Count of Default
Count of Total
Deliquency Ratio
Weight of Eveidence
* Combine Sax Cluster with the card No on basis of Sax Clusters
Card No
Customer Id
WOE_Amount_Cluster_0
WOE_Amount_Cluster_1
WOE_Freq_Cluster_99
Top 4 Merchant Segments
Choose Top 4 Segments
Segment_1_Amount_Order
Segment_4_Amount_Order
Default Count
Total Count
Card No
Target
Segment_1_Amount_Order
Segment_9_Amount_Order
Segment_1_Frequency_Order
Segment_9_Frequency_Order
Pivot to create ranked columns containing Clusters/Segments
Rank Card & Clusters/Segments
Card No
Cluster Id
Target
Amount
Frequency
Amount Rank
Frequency Rank
* Any Segment Order With < 100 Count is Set to be 0
Top 4 Segments WOE
Segment_1_Amount_Order
Segment_4_Amount_Order
WOE
Combine
Card No
Customer ID
Target
Top 4 Segments WOE