

## Data Dictionary

Variable Name	Description	Example Value
<b>ALERT</b>	Alert Indicator	1
<b>SAR</b>	SAR Indicator <b>(Binary Target)</b>	0
<b>kycRiskScore</b>	Account relationship (Know Your Customer) score used at time of account opening	2
<b>income</b>	Annual income	32600
<b>tenureMonths</b>	Account tenure in months	13
<b>creditScore</b>	Credit bureau score	780
<b>state</b>	Account billing address state	VT
<b>nbrPurchases90d</b>	Number of purchases in last 90 days	4
<b>avgTxnSize90d</b>	Average transaction size in last 90 days	28.61
<b>totalSpend90d</b>	Total spend in last 90 days	114.44
<b>csrNotes</b>	Customer Service Representative notes and codes based on conversations with customer. (cumulative)	call back password call back card password replace atm call back
<b>nbrDistinctMerch90d</b>	Number of distinct merchants purchased at in last 90 days	1
<b>nbrMerchCredits90d</b>	Number of credits from merchants in last 90 days	0

<b>nbrMerchCreditsRnd DollarAmt90d</b>	Number of credits from merchants in round dollar amounts in last 90 days	0
<b>totalMerchCred90d</b>	Total merchant credit amount in last 90 days	0
<b>nbrMerchCreditsWo OffsettingPurch</b>	Number of merchant credits without an offsetting purchase in last 90 days	0
<b>nbrPayments90d</b>	Number of payments in last 90 days	3
<b>totalPaymentAmt90d</b>	Total payment amount in last 90 days	114.44
<b>overpaymentAmt90d</b>	Total amount overpaid in last 90 days	0
<b>overpaymentInd90d</b>	Indicator that account was overpaid in last 90 days	0
<b>nbrCustReqRefunds 90d</b>	Number refund requests by the customer in last 90 days	1
<b>indCustReqRefund90d</b>	Indicator that customer requested a refund in last 90 days	1
<b>totalRefundsToCust 90d</b>	Total refund amount in last 90 days	56.01
<b>nbrPaymentsCashLike90d</b>	Number of cash like payments (e.g., money orders) in last 90 days	0
<b>maxRevolveLine</b>	Maximum revolving line of credit	14000
<b>indOwnsHome</b>	Indicator that the customer owns a home	1

<b>nbrInquiries1y</b>	Number of credit inquiries in the past year	0
<b>nbrCollections3y</b>	Number of collections in the past year	0
<b>nbrWebLogins90d</b>	Number of logins to the bank website in the last 90 days	7
<b>nbrPointRed90d</b>	Number of loyalty point redemptions in the last 90 days	2
<b>PEP</b>	Politically Exposed Person indicator	0



