



CANADIAN TIRE
BANK

SAS/JMP for Business Analysis

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Agenda



- Product Overview
- Demo 1: Card-Not-Present Transaction Analysis
- Demo 2: Workflow Segmentation

What is JMP?

- JMP is a SAS product designed for exploratory data analysis and statistical graphics
- JMP was initially aimed at the engineering and scientific users, and largely used for analytics in manufacturing and research environments (semi-conductors, genomics, biotechnology)
- With SAS 9, and the move towards enterprise solutions, SAS has been integrating JMP to its other products, with a push towards business intelligence

What does JMP do for the business analyst?

- Can be used as a stand-alone product for the non-programmer who needs access to statistical tools and graphics that are not available in Excel
- Can be used as a fully interactive data visualization tool for the SAS user
- Can be used as a bridge between Excel and SAS (if the analysis is too big for Excel, or too ad hoc to warrant a lot of custom programming)

Demo 1: Card-Not-Present Transactions



- Problem Background: Card-Not-Present transactions are credit card sales via internet, telephone or mail order, where the card is not physically present at the point of sale.
- CNP fraud via the internet is increasing worldwide, with a large migration to CNP from other forms of fraud in those countries that have moved to CHIP and PIN technology.
- The initial goal is to understand the profile of fraud sales versus legitimate sales.
- Demo 1 looks at several months of CNP sales, where the sale hit our fraud detection system.

Demo 1: CNP Transactions



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Demo 2: Workflow Segmentation



- Problem Background: During the application approval process, certain application types are sent into fraud workflows for review by a fraud application monitor.
- We want to know if there is any opportunity within the workflow to pop out segments that don't require manual review (because they are either very bad, or consistently good).
- Demo 2 looks at several months of a certain application type.

Demo 2: Workflow Segmentation



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Questions



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