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## SELLA DATA CHALLENGE

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The Sella Data Challenge is based on real data from Banca Sella Customers, previously and properly anonymized.

Participants will have access to a database built as follows.

The database consists of three tables that contain the main data of a subset of Banca Sella customers referring to the year 2019:

- CUSTOMER SNAPSHOT DATA
- TRANSACTIONS
- RELATIONS

1. **CUSTOMER SNAPSHOT DATA:** it represents the table with the snapshot on the behavior and other data on customers. The ID\_CLIENTE field represents the unique identifier of the individual customer of the Bank. For each customer there is a maximum of 12 records (one for each month of 2019). The primary key of the table is therefore ID\_CLIENTE, DATA\_RIF. Each record contains the data of that customer for the month indicated by DATA\_RIF. The data can refer to the precise data of the last day of the month or to the aggregation (sum of count or amount) of the last month (suffix "\_UM") or across last two months (suffix "\_UB") or to an indicator that indicates the trend recorded by the variable in the last 6 months (suffix "\_TREND")\*. The trend is calculated as the ratio between the sum or average of the last 2 months and the sum or average of the last 6 months (normalized). A value of **1** indicates a constant trend. Customers may not be present in all 12 months because they have closed relations with Banca Sella or because they have revoked the privacy consent necessary for the processing of their data.

\* Please note that some of the variables do not have any suffix, such as "\_UB", "\_UM" or "\_US":

- Most of the time, it represents the last 6 months aggregated (sum or average) value
- This logic does not apply in case of variables that are "\_FLAG", "\_AVG" or "\_QUOTA"
- As for "RACC\_" (variables which denote 'Raccolta'), the values represent information as of the date in which this snapshot was generated. It is not any aggregated information, but the picture of the customer's asset (i.e. "Raccolta") as of the snapshot date

2. **TRANSACTIONS:** it is the list of all transactions made by customers during 2019. All current account transactions and transactions made with payment cards are considered. There is a record for each transaction. The value of the fields of the record is enhanced on the basis of the type of transaction carried out.

3. **RELATIONS:** it represents the relationships that single customers have with each other. The ID\_INTESTAZIONE represents the identifier of an account that could be associated with several individual persons. If an account is associated with two co-holders, there will be two records where the ID\_INTESTAZIONE field is the same while the ID\_CLIENTE field is filled in with the identifiers of the customers who are part of that account. Individual persons who have relationships only to themselves in this table have a record where ID\_INTESTAZIONE and ID\_CLIENTE coincide. The primary key is given by ID\_INTESTAZIONE, ID\_CUSTOMER.

You find the data dictionary below and a sample of a few records in the dedicated section.

Subject Area	Variable Name	Description
	SS_TESTA	Customer Id
	SS_LINK_TO_COMPANY_FLAG	If you're an employee or connected to company
Term Deposit	SS_TDEPO_SALDO_FASCIA	Total Amount deposited
	SS_TDEPO_OWNER	If a customer owns this product (Flag)
	SS_EMPLOYEE_FLAG	If you're an employee
	SS_SAFETYBOX_FLAG	Safety lock / box
Insurance	SS_INS_NUM	Number of Insurances held
	SS_INS_ANNUAL_PREMIUM	Yearly premium (total)
	SS_INS_ALTRO_NUM	# Insurances of type Other
	SS_INS_PER_NUM	# Persona Inchiaro Insurances
	SS_INS_FAMILY_NUM	# Family Insurances
	SS_INS_HOME_NUM	# Home Insurances
	SS_INS_PPI_MORTGAGE_NUM	# Mortgage Insurances
	SS_INS_PPI_PL_NUM	# Personal Loan Insurances
	SS_INS_PER_OTH_NUM	# Personal Insurances (Other than persona inchiaro)
	SS_INS_MOTOR_NUM	# Motor Insurances
	SS_INS_ALTRO_DAY_TO_EXP	Days left for insurance to expire
	SS_INS_PER_DAY_TO_EXP	Days left for insurance to expire
	SS_INS_FAMILY_DAY_TO_EXP	Days left for insurance to expire
	SS_INS_HOME_DAY_TO_EXP	Days left for insurance to expire
	SS_INS_PPI_MTG_DAY_TO_EXP	Days left for insurance to expire
	SS_INS_PPI_PL_DAY_TO_EXP	Days left for insurance to expire
	SS_INS_MOTOR_DAY_TO_EXP	Days left for insurance to expire
	SS_INS_PER_OTH_DAY_TO_EXP	Days left for insurance to expire
	SS_INS_ALTRO_ANNUAL_PREMIUM	Yearly Premium for Other Insurances
	SS_INS_PER_ANNUAL_PREMIUM	Yearly Premium for Persona Inchiaro
	SS_INS_FAMILY_ANNUAL_PREMIUM	Yearly Premium for Family Insurances
	SS_INS_HOME_ANNUAL_PREMIUM	Yearly Premium for Home Insurances
	SS_INS_PPI_MTG_ANNUAL_PREMIUM	Yearly Premium for Mortgage Insurances
	SS_INS_PER_OTH_ANNUAL_PREMIUM	Yearly Premium for Personal Insurances other than Personal Inchiaro
	SS_INS_PPI_PL_ANNUAL_PREMIUM	Yearly Premium for Personal Loan Insurances
	SS_INS_MOTOR_ANNUAL_PREMIUM	Yearly Premium for Motor Insurances
	SS_INS_LTC_NUM	# Long Term Care Insurances
	SS_INS_SERVIZIO_NUM	# Servizio Salute Insurances
	SS_INS_LTC_ANN_PREMIUM	Yearly Premium for Long Term Care
	SS_INS_SERVIZIO_ANN_PREMIUM	Yearly Premium for Servizio Salute
	SS_INS_LTC_DAYS_TO_EXP	Days left for insurance to expire
	SS_INS_SERVIZIO_DAYS_TO_EXP	Days left for insurance to expire
	Payments	SS_PAYMENTS_F24_UM_COUNT
SS_PAYMENTS_MAV_UM_COUNT		Pay through bar code; Bills/Taxes for trash etc. based on specific bill instrument
SS_PAYMENTS_BOLL_POST_COUNT		# Postal Payments (through check)
SS_PAYMENTS_F24_UM_IMP		Tax payment amount in last month
SS_PAYMENTS_MAV_UM_IMP		Barcode payment amount in last month
SS_PAYMENTS_BOLLPOS_UM_IMP		Postal payment amount in last month
SS_PAYMENTS_BOLLPOS_IMP_TREND		Postal payment amount trend
SS_PAYMENTS_BOLLPOS_COUNT_TREND		Postal payment count trend

	SS_PAYMENTS_F24_IMP_TREND	Tax payment amount trend
	SS_PAYMENTS_F24_COUNT_TREND	Tax payment count trend
	SS_PAYMENTS_MAV_IMP_TREND	Trend of MAV amounts
	SS_PAYMENTS_MAV_COUNT_TREND	Trend of MAV counts
Registry Information	SS_REG_AGE_FASCIA	Age
	SS_REG_TENURE	Duration of customer with Banca Sella
	SS_TAS_TASSONOMIA	Derived based on customer activity. Churn variable is derived based on this variable
Mortgage loan	SS_MTG_PAYMENT_DUE_FLAG	Mortgage payment due (Yes or No)
	SS_MTG_INSTALMENT_AMOUNT	Mortgage instalment payment amount
	SS_MTG_RESIDUAL_DEBT	Mortgage residual debt
	SS_MTG_AMOUNT_GRANTED_FASCIA	Accordato (Loan amount granted which may not be used fully)
	SS_MTG_AMOUNT_USED_FASCIA	Utilizzato (Utilized amount of granted amount)
	SS_MTG_MATURITY_FASCIA	Completed duration of the term (maturity)
	SS_MTG_RESIDUAL_MATURITY_FASCIA	Remaining duration of the term (maturity)
Personal Loan	SS_PL_AMOUNT_GRANTED	Personal loan amount granted
	SS_PL_AMOUNT_USED	Personal loan amount utilized
	SS_PL_INSTALMENT_AMOUNT	Personal loan instalment amount
	SS_PL_PAYMENT_DUE_FLAG	Personal loan payment due flag
	SS_PL_MATURITY	Completed duration of the term (maturity)
	SS_PL_RESIDUAL_MATURITY	Remaining duration of the term (maturity)
	SS_PL_PER_LOAN_OWNERSHIP	Flag to indicate if customer owns personal loan
Credit Card	SS_CR_TRX_AMOUNT	Sum of all transaction amounts (generally sum of ACQUISTI & ANT_CONTANTE)
	SS_CR_ACQUISTI_VOL	Sum of transaction amounts excluding cash withdrawals
	SS_CR_ANT_CONTANTE_VOL	Sum of transaction amounts of only cash withdrawals
	SS_CR_ACQUISTI	Count of transactions excluding cash withdrawals
	SS_CR_ANT_CONTANTE	Count of transactions of only cash withdrawals
	SS_CR_ACQUISTI_VOL_UB	Sum of transaction amounts excluding cash withdrawals
	SS_CR_ANT_CONTANTE_VOL_UB	Sum of transaction amounts of only cash withdrawals
	SS_CR_ACQUISTI_UB	Count of transactions excluding cash withdrawals
	SS_CR_ANT_CONTANTE_UB	Count of transactions of only cash withdrawals
	SS_CR_TRX_AMOUNT_UB	Sum of all transaction amounts (generally sum of ACQUISTI & ANT_CONTANTE)
	SS_CR_ACQUISTI_VOL_UM	Sum of transaction amounts excluding cash withdrawals
	SS_CR_ANT_CONTANTE_VOL_UM	Sum of transaction amounts of only cash withdrawals
	SS_CR_ACQUISTI_UM	Count of transactions excluding cash withdrawals
	SS_CR_ANT_CONTANTE_UM	Count of transactions of only cash withdrawals
	SS_CR_TRX_AMOUNT_UM	Sum of all transaction amounts (generally sum of ACQUISTI & ANT_CONTANTE)
	SS_CR_BANKS	Count of transactions using Credit card in this category
	SS_CR_CLOTHING	Count of transactions using Credit card in this category
	SS_CR_ENTERTAINMENT	Count of transactions using Credit card in this category
	SS_CR_GAS	Count of transactions using Credit card in this category
	SS_CR_GROCERY	Count of transactions using Credit card in this category
	SS_CR_RESTAURANT	Count of transactions using Credit card in this category
	SS_CR_RETAIL	Count of transactions using Credit card in this category
	SS_CR_SERVICES	Count of transactions using Credit card in this category
	SS_CR_TELCO	Count of transactions using Credit card in this category
	SS_CR_TRAVEL	Count of transactions using Credit card in this category
	SS_CR_BANKS_QUOTA	Count of transactions using Credit card in this category normalized by Credito Acquisti
	SS_CR_CLOTHING_QUOTA	Count of transactions using Credit card in this category normalized by Credito Acquisti
	SS_CR_ENTERTAINMENT_QUOTA	Count of transactions using Credit card in this category normalized by Credito Acquisti
	SS_CR_GAS_QUOTA	Count of transactions using Credit card in this category normalized by Credito Acquisti
	SS_CR_GROCERY_QUOTA	Count of transactions using Credit card in this category normalized by Credito Acquisti
	SS_CR_RESTAURANT_QUOTA	Count of transactions using Credit card in this category normalized by Credito Acquisti

SS_CR_RETAIL_QUOTA	Count of transactions using Credit card in this category normalized by Credito Acquisti
SS_CR_SERVICES_QUOTA	Count of transactions using Credit card in this category normalized by Credito Acquisti
SS_CR_TELCO_QUOTA	Count of transactions using Credit card in this category normalized by Credito Acquisti
SS_CR_TRAVEL_QUOTA	Count of transactions using Credit card in this category normalized by Credito Acquisti
SS_CREDITCARD_FLAG	Flag to indicate credit card ownership
SS_CR_AMOUNT_TREND	Trend of credit card amount spends
SS_CR_ANT_CONTANTE_TREND	Trend of credit card cash withdrawals
SS_CR_ACQUISTI_TREND	Trend of credit card transactions excluding cash withdrawals
SS_CR_ANT_CONTANTE_AVG	Average of credit card cash withdrawals
SS_CR_ACQUISTI_AVG	Average of credit card transactions excluding cash withdrawals
SS_CR_COMMISSION	Creditcard Commission
SS_CR_TRX	Total transaction count
SS_CR_TRX_UB	Total transaction count in last 2 months
SS_CR_TRX_UM	Total transaction count in last month
SS_CR_OTH	Count of transactions using Credit card in this category
SS_CR_BANKS_AMT	Amount of transactions using Credit card in this category
SS_CR_CLOTHING_AMT	Amount of transactions using Credit card in this category
SS_CR_ENTERTAINMENT_AMT	Amount of transactions using Credit card in this category
SS_CR_GAS_AMT	Amount of transactions using Credit card in this category
SS_CR_GROCERY_AMT	Amount of transactions using Credit card in this category
SS_CR_RESTAURANT_AMT	Amount of transactions using Credit card in this category
SS_CR_RETAIL_AMT	Amount of transactions using Credit card in this category
SS_CR_SERVICES_AMT	Amount of transactions using Credit card in this category
SS_CR_TELCO_AMT	Amount of transactions using Credit card in this category
SS_CR_TRAVEL_AMT	Amount of transactions using Credit card in this category
SS_CR_OTH_AMT	Amount of transactions using Credit card in this category
SS_CR_TRX_LAST_ACTIVITY	# Days since last activity
SS_CR_ACQUISTI_LAST_ACTIVITY	# Days since last activity - noncash transactions
SS_CR_ANTCONTANTE_LASTACTIVITY	# Days since last activity - cash transactions
SS_CR_OTH_QUOTA	Count of transactions using Credit card in this category normalized by Credito Acquisti
SS_CR_BANKS_AMT_QUOTA	Amount of transactions using Credit card in this category normalized by Credito Acquisti Amount
SS_CR_CLOTHING_AMT_QUOTA	Amount of transactions using Credit card in this category normalized by Credito Acquisti Amount
SS_CR_ENTRTMNT_AMT_QUOTA	Amount of transactions using Credit card in this category normalized by Credito Acquisti Amount
SS_CR_GAS_AMT_QUOTA	Amount of transactions using Credit card in this category normalized by Credito Acquisti Amount
SS_CR_GROCERY_AMT_QUOTA	Amount of transactions using Credit card in this category normalized by Credito Acquisti Amount
SS_CR_RESTAURANT_AMT_QUOTA	Amount of transactions using Credit card in this category normalized by Credito Acquisti Amount
SS_CR_RETAIL_AMT_QUOTA	Amount of transactions using Credit card in this category normalized by Credito Acquisti Amount
SS_CR_SERVICES_AMT_QUOTA	Amount of transactions using Credit card in this category normalized by Credito Acquisti Amount
SS_CR_TELCO_AMT_QUOTA	Amount of transactions using Credit card in this category normalized by Credito Acquisti Amount
SS_CR_TRAVEL_AMT_QUOTA	Amount of transactions using Credit card in this category normalized by Credito Acquisti Amount
SS_CR_OTH_AMT_QUOTA	Amount of transactions using Credit card in this category normalized by Credito Acquisti Amount
SS_CR_TRX_TREND	Trend of creditcard counts
SS_CR_ACQUISTI_VOL_TREND	Trend of creditcard noncash amount
SS_CR_ANT_CONTANTE_VOL_TREND	Trend of creditcard cash amount
SS_CR_TRX_AVG	Transaction amount/transaction count
SS_CR_TRX_UB_AVG	Transaction amount/transaction count in last 2 months
SS_CR_TRX_UM_AVG	Transaction amount/transaction count in last month
SS_CR_ACQUISTI_UB_AVG	Transaction amount/transaction count in last 2 months for noncash transactions

	SS_CR_ACQUISTI_UM_AVG	Transaction amount/transaction count in last month for noncash transactions
	SS_CR_ANT_CONTANTE_UB_AVG	Transaction amount/transaction count in last 2 months for cash transactions
	SS_CR_ANT_CONTANTE_UM_AVG	Transaction amount/transaction count in last month for cash transactions
	SS_CR_BANKS_AVG	Transaction amount/transaction count in category
	SS_CR_CLOTHING_AVG	Transaction amount/transaction count in category
	SS_CR_ENTERTAINMENT_AVG	Transaction amount/transaction count in category
	SS_CR_GAS_AVG	Transaction amount/transaction count in category
	SS_CR_GROCERY_AVG	Transaction amount/transaction count in category
	SS_CR_RESTAURANT_AVG	Transaction amount/transaction count in category
	SS_CR_RETAIL_AVG	Transaction amount/transaction count in category
	SS_CR_SERVICES_AVG	Transaction amount/transaction count in category
	SS_CR_TELCO_AVG	Transaction amount/transaction count in category
	SS_CR_TRAVEL_AVG	Transaction amount/transaction count in category
	SS_CR_OTH_AVG	Transaction amount/transaction count in category
	SS_CR_ACQUISTI_PROP	Proportion of creditcard noncash transactions to total transactions in 6 months
	SS_CR_ACQUISTI_VOL_PROP	Proportion of creditcard noncash transaction amt to total transaction amt in 6 months
	SS_CR_ACQUISTI_UB_PROP	Proportion of creditcard noncash transactions to total transactions in last 2 months
	SS_CR_ACQUISTI_VOL_UB_PROP	Proportion of creditcard noncash transaction amt to total transaction amt in last 2 months
	SS_CR_ACQUISTI_UM_PROP	Proportion of creditcard noncash transactions to total transactions in last month
	SS_CR_ACQUISTI_VOL_UM_PROP	Proportion of creditcard noncash transaction amt to total transaction amt in last month
Debit Card	SS_BAN_TRX_AMOUNT	Debit card transaction amount in 6 months (Generally equal to sum of ACQUISTI & PRELIEVI)
	SS_BAN_ACQUISTI_VOL	Amount of transactions excluding cash withdrawals
	SS_BAN_PRELIEVI_VOL	Amount of transactions for only cash withdrawals
	SS_BAN_ACQUISTI	Number of transactions excluding cash withdrawals
	SS_BAN_PRELIEVI	Number of transactions for only cash withdrawals
	SS_BAN_ACQUISTI_VOL_UB	Amount of transactions excluding cash withdrawals
	SS_BAN_PRELIEVI_VOL_UB	Amount of transactions for only cash withdrawals
	SS_BAN_ACQUISTI_UB	Number of transactions excluding cash withdrawals
	SS_BAN_PRELIEVI_UB	Number of transactions for only cash withdrawals
	SS_BAN_TRX_AMOUNT_UB	Debit card transaction amount (Generally equal to sum of ACQUISTI & PRELIEVI)
	SS_BAN_ACQUISTI_VOL_UM	Amount of transactions excluding cash withdrawals
	SS_BAN_PRELIEVI_VOL_UM	Amount of transactions for only cash withdrawals
	SS_BAN_ACQUISTI_UM	Number of transactions excluding cash withdrawals
	SS_BAN_PRELIEVI_UM	Number of transactions for only cash withdrawals
	SS_BAN_TRX_AMOUNT_UM	Debit card transaction amount (Generally equal to sum of ACQUISTI & PRELIEVI)
	SS_BAN_BANKS	Count of transactions using Debit card in this category
	SS_BAN_CLOTHING	Count of transactions using Debit card in this category
	SS_BAN_ENTERTAINMENT	Count of transactions using Debit card in this category
	SS_BAN_GAS	Count of transactions using Debit card in this category
	SS_BAN_GROCERY	Count of transactions using Debit card in this category
	SS_BAN_RESTAURANT	Count of transactions using Debit card in this category
	SS_BAN_RETAIL	Count of transactions using Debit card in this category
	SS_BAN_SERVICES	Count of transactions using Debit card in this category
	SS_BAN_TELCO	Count of transactions using Debit card in this category
	SS_BAN_TRAVEL	Count of transactions using Debit card in this category
	SS_BAN_BANKS_QUOTA	Count of transactions using Debit card in this category normalized by Bancomat Acquisti
	SS_BAN_CLOTHING_QUOTA	Count of transactions using Debit card in this category normalized by Bancomat Acquisti
	SS_BAN_ENTERTAINMENT_QUOTA	Count of transactions using Debit card in this category normalized by Bancomat Acquisti
	SS_BAN_GAS_QUOTA	Count of transactions using Debit card in this category normalized by Bancomat Acquisti
	SS_BAN_GROCERY_QUOTA	Count of transactions using Debit card in this category normalized by Bancomat Acquisti
	SS_BAN_RESTAURANT_QUOTA	Count of transactions using Debit card in this category normalized by Bancomat Acquisti
	SS_BAN_RETAIL_QUOTA	Count of transactions using Debit card in this category normalized by Bancomat Acquisti

SS_BAN_SERVICES_QUOTA	Count of transactions using Debit card in this category normalized by Bancomat Acquisti
SS_BAN_TELCO_QUOTA	Count of transactions using Debit card in this category normalized by Bancomat Acquisti
SS_BAN_TRAVEL_QUOTA	Count of transactions using Debit card in this category normalized by Bancomat Acquisti
SS_BAN_FLAG	Flag to indicate ownership of debit card
SS_BAN_AMOUNT_TREND	Trend of debit card transaction amounts
SS_BAN_PRELIEVI_TREND	Trend of debit card cash withdrawals
SS_BAN_ACQUISTI_TREND	Trend of debit card transactions excluding cash withdrawals
SS_BAN_PRELIEVI_AVG	Average of debit card cash withdrawals
SS_BAN_ACQUISTI_AVG	Average of debit card transactions excluding cash withdrawals
SS_BAN_COMMISSION	Debitcard commission amount
SS_BAN_TRX	Debit card count in 6 months
SS_BAN_TRX_UB	Debit card count in 2 months
SS_BAN_TRX_UM	Debit card count in last month
SS_BAN_OTH	Count of transactions using Debit card in this category
SS_BAN_BANKS_AMT	Amount of transactions using Debit card in this category
SS_BAN_CLOTHING_AMT	Amount of transactions using Debit card in this category
SS_BAN_ENTERTAINMENT_AMT	Amount of transactions using Debit card in this category
SS_BAN_GAS_AMT	Amount of transactions using Debit card in this category
SS_BAN_GROCERY_AMT	Amount of transactions using Debit card in this category
SS_BAN_RESTAURANT_AMT	Amount of transactions using Debit card in this category
SS_BAN_RETAIL_AMT	Amount of transactions using Debit card in this category
SS_BAN_SERVICES_AMT	Amount of transactions using Debit card in this category
SS_BAN_TELCO_AMT	Amount of transactions using Debit card in this category
SS_BAN_TRAVEL_AMT	Amount of transactions using Debit card in this category
SS_BAN_OTH_AMT	Amount of transactions using Debit card in this category
SS_BAN_TRX_LAST_ACTIVITY	# Days since last activity
SS_BAN_ACQUISTI_LAST_ACTIVITY	# Days since last activity - noncash transactions
SS_BAN_PRELIEVI_LAST_ACTIVITY	# Days since last activity - cash transactions
SS_BAN_OTH_QUOTA	Count of transactions using Debit card in this category normalized by Bancomat Acquisti
SS_BAN_BANKS_AMT_QUOTA	Amount of transactions using Debit card in this category normalized by Bancomat Acquisti amt
SS_BAN_CLOTHING_AMT_QUOTA	Amount of transactions using Debit card in this category normalized by Bancomat Acquisti amt
SS_BAN_ENTERTAINMENT_AMT_QUOTA	Amount of transactions using Debit card in this category normalized by Bancomat Acquisti amt
SS_BAN_GAS_AMT_QUOTA	Amount of transactions using Debit card in this category normalized by Bancomat Acquisti amt
SS_BAN_GROCERY_AMT_QUOTA	Amount of transactions using Debit card in this category normalized by Bancomat Acquisti amt
SS_BAN_RESTAURANT_AMT_QUOTA	Amount of transactions using Debit card in this category normalized by Bancomat Acquisti amt
SS_BAN_RETAIL_AMT_QUOTA	Amount of transactions using Debit card in this category normalized by Bancomat Acquisti amt
SS_BAN_SERVICES_AMT_QUOTA	Amount of transactions using Debit card in this category normalized by Bancomat Acquisti amt
SS_BAN_TELCO_AMT_QUOTA	Amount of transactions using Debit card in this category normalized by Bancomat Acquisti amt
SS_BAN_TRAVEL_AMT_QUOTA	Amount of transactions using Debit card in this category normalized by Bancomat Acquisti amt
SS_BAN_OTH_AMT_QUOTA	Amount of transactions using Debit card in this category normalized by Bancomat Acquisti amt
SS_BAN_TRX_TREND	Debitcard trend for total transaction count
SS_BAN_ACQUISTI_VOL_TREND	Debitcard trend for noncash transaction amt
SS_BAN_PRELIEVI_VOL_TREND	Debitcard trend for cash transaction amt
SS_BAN_TRX_AVG	Debitcard amount/count for 6 months
SS_BAN_TRX_UB_AVG	Debitcard amount/count for 2 months
SS_BAN_TRX_UM_AVG	Debitcard amount/count for last month
SS_BAN_ACQUISTI_UB_AVG	Debitcard noncash amount/count for 2 months
SS_BAN_ACQUISTI_UM_AVG	Debitcard noncash amount/count for last month
SS_BAN_PRELIEVI_UB_AVG	Debitcard cash amount/count for 2 months

	SS_BAN_PRELIEVI_UM_AVG	Debitcard cash amount/count for last month
	SS_BAN_BANKS_AVG	Debitcard cash amount/count for given category
	SS_BAN_CLOTHING_AVG	Debitcard cash amount/count for given category
	SS_BAN_ENTERTAINMENT_AVG	Debitcard cash amount/count for given category
	SS_BAN_GAS_AVG	Debitcard cash amount/count for given category
	SS_BAN_GROCERY_AVG	Debitcard cash amount/count for given category
	SS_BAN_RESTAURANT_AVG	Debitcard cash amount/count for given category
	SS_BAN_RETAIL_AVG	Debitcard cash amount/count for given category
	SS_BAN_SERVICES_AVG	Debitcard cash amount/count for given category
	SS_BAN_TELCO_AVG	Debitcard cash amount/count for given category
	SS_BAN_TRAVEL_AVG	Debitcard cash amount/count for given category
	SS_BAN_OTH_AVG	Debitcard cash amount/count for given category
	SS_BAN_ACQUISTI_PROP	Proportion of noncash transactions to total transactions in 6 months
	SS_BAN_ACQUISTI_VOL_PROP	Proportion of noncash amt to total amt in 6 months
	SS_BAN_ACQUISTI_UB_PROP	Proportion of noncash transactions to total transactions in 2 months
	SS_BAN_ACQUISTI_VOL_UB_PRO P	Proportion of noncash amt to total amt in 2 months
	SS_BAN_ACQUISTI_UM_PROP	Proportion of noncash transactions to total transactions in last month
	SS_BAN_ACQUISTI_VOL_UM_PR OP	Proportion of noncash amt to total amt in last month
Credit card + Debit card	SS_CARD_TRX	Creditcard + Debitcard transaction count
	SS_CARD_TRX_AMOUNT	Creditcard + Debitcard transaction amount
	SS_CARD_TRX_UB	Creditcard + Debitcard transaction count in 2 months
	SS_CARD_TRX_AMOUNT_UB	Creditcard + Debitcard transaction amount in 2 months
	SS_CARD_TRX_UM	Creditcard + Debitcard transaction count in last month
	SS_CARD_TRX_AMOUNT_UM	Creditcard + Debitcard transaction amount in last month
	SS_CARD_ACQUISTI	Creditcard + Debitcard noncash transaction count
	SS_CARD_ACQUISTI_VOL	Creditcard + Debitcard noncash transaction amount
	SS_CARD_ACQUISTI_UB	Creditcard + Debitcard noncash transaction count in last 2 months
	SS_CARD_ACQUISTI_VOL_UB	Creditcard + Debitcard noncash transaction amount in last 2 months
	SS_CARD_ACQUISTI_UM	Creditcard + Debitcard noncash transaction count in last month
	SS_CARD_ACQUISTI_VOL_UM	Creditcard + Debitcard noncash transaction amount in last month
	SS_CARD_ATM_WDL	Creditcard + Debitcard cash transaction count
	SS_CARD_ATM_WDL_VOL	Creditcard + Debitcard cash transaction amount
	SS_CARD_ATM_WDL_UB	Creditcard + Debitcard cash transaction count in last 2 months
	SS_CARD_ATM_WDL_VOL_UB	Creditcard + Debitcard cash transaction amount in last 2 months
	SS_CARD_ATM_WDL_UM	Creditcard + Debitcard cash transaction count in last month
	SS_CARD_ATM_WDL_VOL_UM	Creditcard + Debitcard cash transaction amount in last month
	SS_CARD_COMMISSION	Commissions on credit card transactions
	SS_CARD_CR_PROP	Proportion of creditcard transactions in total transactions
	SS_CARD_CR_VOL_PROP	Proportion of creditcard transaction amt in total transaction amt
	SS_CARD_CR_UB_PROP	Proportion of creditcard transactions in total transactions last 2 months
	SS_CARD_CR_VOL_UB_PROP	Proportion of creditcard transaction amt in total transaction amt last 2 months
	SS_CARD_CR_UM_PROP	Proportion of creditcard transactions in total transactions last month
	SS_CARD_CR_VOL_UM_PROP	Proportion of creditcard transaction amt in total transaction amt last month
	SS_CARD_ACQUISTI_PROP	Proportion of noncash transactions in total transactions
	SS_CARD_ACQUISTI_VOL_PROP	Proportion of noncash transaction amt in total transaction amt
	SS_CARD_ACQUISTI_UB_PROP	Proportion of noncash transactions in total transactions last 2 months
	SS_CARD_ACQUISTI_VOL_UB_PR OP	Proportion of noncash transaction amt in total transaction amt last 2 months
	SS_CARD_ACQUISTI_UM_PROP	Proportion of noncash transactions in total transactions last month
	SS_CARD_ACQUISTI_VOL_UM_PR OP	Proportion of noncash transaction amt in total transaction amt last month
	SS_CARD_LAST_ACTIVITY	# Days since last activity in creditcard/debitcard
	SS_CARD_ACQUISTI_LAST_ACTIVI TY	# Days since last noncash activity in creditcard/debitcard
	SS_CARD_ATM_WDL_LAST_ACTI VITY	# Days since last cash activity in creditcard/debitcard
SS_CARD_BANKS	Count of transactions using Debit/Credit card in this category	
SS_CARD_CLOTHING	Count of transactions using Debit/Credit card in this category	
SS_CARD_ENTERTAINMENT	Count of transactions using Debit/Credit card in this category	





	SS_CARD_AVG	Total card amount/total card count
	SS_CARD_ACQUISTI_AVG	Total noncash card amount/total noncash card count
	SS_CARD_ATM_WDL_AVG	Total cash card amount/total cash card count
	SS_CARD_UB_AVG	Total card amount/total card count
	SS_CARD_ACQUISTI_UB_AVG	Total noncash card amount/total noncash card count
	SS_CARD_ATM_WDL_UB_AVG	Total cash card amount/total cash card count
	SS_CARD_UM_AVG	Total card amount/total card count
	SS_CARD_ACQUISTI_UM_AVG	Total noncash card amount/total noncash card count
	SS_CARD_ATM_WDL_UM_AVG	Total cash card amount/total cash card count
	SS_CARD_TRX_TREND	Trend for transaction count in creditcard & debitcard
	SS_CARD_TRX_AMOUNT_TREND	Trend for transaction amount in creditcard & debitcard
	SS_CARD_ACQUISTI_TREND	Trend for noncash count in creditcard & debitcard
	SS_CARD_ACQUISTI_VOL_TREND	Trend for noncash amount in creditcard & debitcard
	SS_CARD_ATM_WDL_TREND	Trend for cash count in creditcard & debitcard
	SS_CARD_ATM_WDL_VOL_TREND	Trend for cash amount in creditcard & debitcard
Transacti ons	SS_TR_WDL	# Withdrawal transactions
	SS_TR_CASH_DEP	# Cash deposits
	SS_TR_ONL_POS	# Online positive transactions
	SS_TR_TDL_POS	# Traditional positive transactions
	SS_TR_TRAN_POS	# Sum of all positive transactions
	SS_TR_ONL_NEG	# Online negative transactions
	SS_TR_TDL_NEG	# Traditional negative transactions
	SS_TR_TRAN_NEG	# Sum of all negative transactions
	SS_TR_ONL_POS_UB	# Online positive transactions
	SS_TR_TDL_POS_UB	# Traditional positive transactions
	SS_TR_ONL_NEG_UB	# Online negative transactions
	SS_TR_TDL_NEG_UB	# Traditional negative transactions
	SS_TR_WDL_UB	# Withdrawal transactions
	SS_TR_CASH_DEP_UB	# Cash deposits
	SS_TR_TRAN_POS_UB	# Sum of all positive transactions
	SS_TR_TRAN_NEG_UB	# Sum of all negative transactions
	SS_TR_ONL_POS_AMT	Online positive transactions amount sum
	SS_TR_TDL_POS_AMT	Traditional positive transactions amount sum
	SS_TR_ONL_NEG_AMT	Online negative transactions amount sum
	SS_TR_TDL_NEG_AMT	Traditional negative transactions amount sum
	SS_TR_ONL_POS_UB_AMT	Online positive transactions amount sum
	SS_TR_TDL_POS_UB_AMT	Traditional positive transactions amount sum
	SS_TR_ONL_NEG_UB_AMT	Online negative transactions amount sum
	SS_TR_TDL_NEG_UB_AMT	Traditional negative transactions amount sum
	SS_TR_WDL_AMT	Sum of withdrawal amounts
	SS_TR_CASH_DEP_AMT	Sum of cash deposit amounts
	SS_TR_WDL_UB_AMT	Sum of withdrawal amounts
	SS_TR_CASH_DEP_UB_AMT	Sum of cash deposit amounts
	SS_TR_TRAN_POS_AMT	Sum of all positive transaction amounts
	SS_TR_TRAN_NEG_AMT	Sum of all negative transaction amounts
	SS_TR_TRAN_POS_UB_AMT	Sum of all positive transaction amounts
	SS_TR_TRAN_NEG_UB_AMT	Sum of all negative transaction amounts
	SS_TR_CURRENT_RATIO	Inflow / Outflow count ratio for all transactions
	SS_TR_CR_AMT	Inflow / Outflow amount ratio for all transactions
	SS_TR_CR_UB	Inflow / Outflow count ratio for all transactions
	SS_TR_CR_AMT_UB	Inflow / Outflow amount ratio for all transactions
	SS_TR_ONL_CURRENT_RATIO	Inflow / Outflow count ratio for online transactions
	SS_TR_ONL_CR_AMT	Inflow / Outflow amount ratio for online transactions
	SS_TR_ONL_CR_UB	Inflow / Outflow count ratio for online transactions
	SS_TR_ONL_CR_AMT_UB	Inflow / Outflow amount ratio for online transactions
	SS_TR_TDL_CURRENT_RATIO	Inflow / Outflow count ratio for traditional transactions
	SS_TR_TDL_CR_AMT	Inflow / Outflow amount ratio for traditional transactions
	SS_TR_TDL_CR_UB	Inflow / Outflow count ratio for traditional transactions

	SS_TR_TDL_CR_AMT_UB	Inflow / Outflow amount ratio for traditional transactions
	SS_TR_TRAN_CURRENT_RATIO	Inflow / Outflow count ratio for all transactions
	SS_TR_TRAN_CR_AMT	Inflow / Outflow amount ratio for all transactions
	SS_TR_TRAN_CR_UB	Inflow / Outflow count ratio for all transactions
	SS_TR_TRAN_CR_AMT_UB	Inflow / Outflow amount ratio for all transactions
	SS_TR_SAL_PENSION_FLAG_MAX	Flag to indicate if pension salary is drawn from bank
Channel (Branch or other channel)	SS_CHANNEL_FILIALE_UM_COUNT	Count of transactions in this Channel
	SS_CHANNEL_CALL_CNTR_UM_COUNT	Count of transactions in this Channel
	SS_CHANNEL_ON_LINE_UM_COUNT	Count of transactions in this Channel
	SS_CHANNEL_POS_UM_COUNT	Count of transactions in this Channel
	SS_CHANNEL_ATM_UM_COUNT	Count of transactions in this Channel
	SS_CHANNEL_BATCH_UM_COUNT	Count of transactions in this Channel
	SS_CHANNEL_OTH_UM_COUNT	Count of transactions in this Channel
	SS_CHANNEL_ATM_COUNT_TREND	Trend of transaction counts in this Channel
	SS_CHANNEL_BATCH_COUNT_TREND	Trend of transaction counts in this Channel
	SS_CHANNEL_CALLCNTR_COUNT_TREND	Trend of transaction counts in this Channel
	SS_CHANNEL_FILIALE_COUNT_TREND	Trend of transaction counts in this Channel
	SS_CHANNEL_ON_LINE_COUNT_TREND	Trend of transaction counts in this Channel
	SS_CHANNEL_OTH_COUNT_TREND	Trend of transaction counts in this Channel
	SS_CHANNEL_POS_COUNT_TREND	Trend of transaction counts in this Channel
Transacti ons	SS_TR_ONL_POS_TREND	Trend of online positive transaction counts
	SS_TR_ONL_POS_AMT_TREND	Trend of online positive transaction amount
	SS_TR_TDL_POS_TREND	Trend of traditional positive transaction counts
	SS_TR_TDL_POS_AMT_TREND	Trend of traditional positive transaction amount
	SS_TR_ONL_NEG_TREND	Trend of online negative transaction counts
	SS_TR_ONL_NEG_AMT_TREND	Trend of online negative transaction amount
	SS_TR_TDL_NEG_TREND	Trend of traditional negative transaction counts
	SS_TR_TDL_NEG_AMT_TREND	Trend of traditional negative transaction amount
	SS_TR_TRAN_NEG_TREND	Trend of total negative transaction counts
	SS_TR_TRAN_NEG_AMT_TREND	Trend of total negative transaction amount
	SS_TR_TRAN_POS_TREND	Trend of total positive transaction counts
	SS_TR_TRAN_POS_AMT_TREND	Trend of total positive transaction amount
	SS_TR_WDL_TREND	Trend of withdrawal transaction counts
	SS_TR_WDL_AMT_TREND	Trend of withdrawal transaction amount
SS_TR_CASH_DEP_TREND	Trend of cash deposit transaction counts	
SS_TR_CASH_DEP_AMT_TREND	Trend of cash deposit transaction amount	
Internet Banking	SS_Channel_Login_Count	# Logins on internet banking
	SS_CHANNEL_DISPOSITIVA_COUNT	# Transactions on internet banking like payments etc.
	SS_CHANNEL_INFORMATIVA_COUNT	Number of times information sought on internet banking
Raccolta	SS_RACC_RA_FLUSSI_DARE	Sum of amounts for this category
	SS_RACC_RA_FLUSSI_AVERE	Sum of amounts for this category
	SS_RACC_RD_FLUSSI_DARE	Sum of amounts for this category
	SS_RACC_RD_FLUSSI_AVERE	Sum of amounts for this category
	SS_RACC_RG_FLUSSI_DARE	Sum of amounts for this category
	SS_RACC_RG_FLUSSI_AVERE	Sum of amounts for this category
	SS_RACC_RV_FLUSSI_DARE	Sum of amounts for this category
	SS_RACC_RV_FLUSSI_AVERE	Sum of amounts for this category
	SS_RACC_RN_NUM_OPE	Total number of RACCOLTA operations
	SS_RACC_RACC_TOTALE	Net value of RACCOLTA transactions
	SS_RACC_ASSICURATIVO_PEZZI	#Insurance (mainly life insurance) products
	SS_RACC_AZIONI_PEZZI	#Equity products

SS_RACC_CC_PEZZI	#RACCOLTA Accounts of all types
SS_RACC_DR_PEZZI	#RACCOLTA basic accounts
SS_RACC_DR_VINCOLATI_PEZZI	#Recurring deposit type of products (slightly higher interest rate with min lock in)
SS_RACC_FONDI_AZ_PEZZI	#Equity find products
SS_RACC_FONDI_BI_PEZZI	#Bond and Equity fund products
SS_RACC_FONDI_MO_PEZZI	#Liquidity fund products
SS_RACC_FONDI_OB_PEZZI	#Bond fund products
SS_RACC_FONDI_PENSIONE_PEZZI	#Pension Plan products
SS_RACC_GESTIONI_PEZZI	#Wealth management products
SS_RACC_HYPE_PEZZI	#Prepaid credit cards
SS_RACC_OBBLIGAZIONI_PEZZI	#Bond products
SS_RACC_OBBLIG_BANCA_PEZZI	#Bond of the bank products
SS_RACC_PREPAGATE_PEZZI	#Basic version of Hype cards
SS_RACC_TITOLI_DI_STATO_PEZZI	#State Treasury Bonds
SS_RACC_ASSICURATIVO	Total amount for Insurance (mainly life insurance) products
SS_RACC_AZIONI	Total amount for Equity products
SS_RACC_CC	Total amount for RACCOLTA Accounts of all types
SS_RACC_DR	Total amount for RACCOLTA basic accounts
SS_RACC_DR_VINCOLATI	Total amount for Recurring deposit type of products (slightly higher interest rate with min lock in)
SS_RACC_FONDI_AZ	Total amount for Equity find products
SS_RACC_FONDI_BI	Total amount for Bond and Equity fund products
SS_RACC_FONDI_MO	Total amount for Liquidity fund products
SS_RACC_FONDI_OB	Total amount for Bond fund products
SS_RACC_FONDI_PENSIONE	Total amount for Pension Plan products
SS_RACC_GESTIONI	Total amount for Wealth management products
SS_RACC_HYPE	Total amount for Prepaid credit cards
SS_RACC_OBBLIGAZIONI	Total amount for Bond products
SS_RACC_OBBLIG_BANCA	Total amount for Bond of the bank products
SS_RACC_PREPAGATE	Total amount for Basic version of Hype cards
SS_RACC_TITOLI_DI_STATO	Total amount for State Treasury Bonds
SS_RACC_RA_FLAG	Flag to indicate ownership of RA transactions
SS_RACC_RD_FLAG	Flag to indicate ownership of RD transactions
SS_RACC_RG_FLAG	Flag to indicate ownership of RG transactions
SS_RACC_RV_FLAG	Flag to indicate ownership of RV transactions
SS_RACC_RA_VOL	Total amount for RA transactions
SS_RACC_RD_VOL	Total amount for RD transactions
SS_RACC_RG_VOL	Total amount for RG transactions
SS_RACC_RV_VOL	Total amount for RV transactions
SS_RACC_QUOTA_DIRETTA	RD amounts normalized with total wealth
SS_RACC_RA_DELTA	Difference in counts of RA transactions
SS_RACC_RG_DELTA	Difference in counts of RA transactions
SS_RACC_RV_DELTA	Difference in counts of RA transactions
SS_RACC_RD_DELTA	Difference in counts of RA transactions
SS_RACC_TITOLI_DI_STATO_DELTA	Difference in counts of State Treasury Bonds transactions
SS_RACC_PREPAGATE_DELTA	Difference in counts of Basic version of Hype cards transactions
SS_RACC_OBBLIG_BANCA_DELTA	Difference in counts of Bond of the bank products transactions
SS_RACC_OBBLIGAZIONI_DELTA	Difference in counts of Bond products transactions
SS_RACC_HYPE_DELTA	Difference in counts of Prepaid credit card transactions
SS_RACC_ASSICURATIVO_DELTA	Difference in counts of Insurance product transactions
SS_RACC_GESTIONI_DELTA	Difference in counts of Wealth management transactions
SS_RACC_FONDI_PENSIONE_DELTA	Difference in counts of Pension plan transactions
SS_RACC_FONDI_OB_DELTA	Difference in counts of Bond fund transactions
SS_RACC_FONDI_MO_DELTA	Difference in counts of Liquidity fund transactions
SS_RACC_FONDI_BI_DELTA	Difference in counts of Bond and Equity fund transactions
SS_RACC_FONDI_AZ_DELTA	Difference in counts of Equity fund transactions
SS_RACC_DR_VINCOLATI_DELTA	Difference in counts of Recurring deposit type of transactions

	SS_RACC_DR_DELTA	Difference in counts of account (basic) transactions
	SS_RACC_AZIONI_DELTA	Difference in counts of equity transactions
	SS_RACC_QUOTA_DIRETTA_DELTA	Difference in RD amounts normalized with total wealth
	SS_RACC_DELTA	Difference in total amount of all RACC transactions put together
	SS_RACC_RG_DELTA_VOL	Delta amount between 6th and 1st month for RG
	SS_RACC_RA_DELTA_VOL	Delta amount between 6th and 1st month for RA
	SS_RACC_RV_DELTA_VOL	Delta amount between 6th and 1st month for RV
	SS_RACC_RD_DELTA_VOL	Delta amount between 6th and 1st month for RD
Auto Debits	SS_SDD_AUTO	# Direct debits that are authorized in this category
	SS_SDD_BANCA	# Direct debits that are authorized in this category
	SS_SDD_CHARITY	# Direct debits that are authorized in this category
	SS_SDD_ENERGIA	# Direct debits that are authorized in this category
	SS_SDD_FINANZIARIA	# Direct debits that are authorized in this category
	SS_SDD_INSURANCE	# Direct debits that are authorized in this category
	SS_SDD_MEDIA	# Direct debits that are authorized in this category
	SS_SDD_PAGAMENTI	# Direct debits that are authorized in this category
	SS_SDD_PRODUCTS	# Direct debits that are authorized in this category
	SS_SDD_SERVICES	# Direct debits that are authorized in this category
	SS_SDD_TELCO	# Direct debits that are authorized in this category
	SS_SDD_TRADING	# Direct debits that are authorized in this category
	SS_SDD_TRAVEL	# Direct debits that are authorized in this category
	SS_AMOUNT_US	Sum of all SDD amounts
	SS_SDD_NUM_UB	Count of all SDD direct debits
	SS_SDD_AMOUNT_UB_FASCIA	Sum of all SDD amounts
	SS_SDD_NUM_US	Count of all SDD direct debits
	SS_SDD_TENURE	Duration from the first bill
	SS_SDD_LAST_ACTIVITY	Duration from the latest transaction
	SS_SDD_NUM_TREND	Trend for total number of SDD direct debits
SS_SDD_AMT_TREND	Trend for total amount of SDD direct debits	
Cards	SS_Card_Credit_Card_Count	Count of total number of credit cards
	SS_Card_Credit_Card_Flag	Flag to indicate ownership of credit card
	SS_Card_Revolving_Card_Count	Count of total number of revolving cards
	SS_Card_Revolving_Card_Flag	Flag to indicate ownership of revolving card
	SS_Card_Debit_Card_Count	Count of total number of Debit cards
	SS_Card_Debit_Card_Flag	Flag to indicate ownership of Debit card
	SS_Card_Prepaid_Card_Count	Count of total number of Prepaid cards
	SS_Card_Prepaid_Card_Flag	Flag to indicate ownership of Prepaid card
	SS_Card_Prepaid_IBAN_Count	Count of total number of Prepaid IBAN cards
	SS_Card_Prepaid_IBAN_Flag	Flag to indicate ownership of Prepaid IBAN card
Creditline	SS_CREDITLINE_ACC_UM_FASCIA	Total creditline amount granted
	SS_CREDITLINE_UT_UM_FASCIA	Total creditline amount utilized
	SS_CREDITLINE_ACC_BREVE_UM_FASCIA	Granted amount for short expiry creditlines
	SS_CREDITLINE_ACC_ML_UM_FASCIA	Granted amount for Medium/Long term expiry creditlines
	SS_CREDITLINE_ACC_FIRMA_UM_FASCIA	Granted amount for Signatory creditlines
	SS_CREDITLINE_UT_BREVE_UM_FASCIA	Utilized amount for short expiry creditlines
	SS_CREDITLINE_UT_ML_UM_FASCIA	Utilized amount for Medium/Long term expiry creditlines
	SS_CREDITLINE_UT_FIRMA_UM_FASCIA	Utilized amount for Signatory creditlines
	SS_CREDITLINE_ACC_BREVE_TREND	Trend of granted amounts for short expiry creditlines
	SS_CREDITLINE_UT_BREVE_TREND	Trend of utilized amounts for short expiry creditlines
	SS_CREDITLINE_ACC_ML_TREND	Trend of granted amounts for Medium/Long expiry creditlines
	SS_CREDITLINE_UT_ML_TREND	Trend of utilized amounts for Medium/Long expiry creditlines
	SS_CREDITLINE_ACC_FIRMA_TREND	Trend of granted amounts for Signatory creditlines
	SS_CREDITLINE_UT_FIRMA_TREND	Trend of utilized amounts for Signatory creditlines

	SS_CREDITLINE_UT_FIRMA_TREND	Trend of utilized amounts for Signatory creditlines
	SS_CREDITLINE_ACC_TREND	Trend on overall granted creditline
	SS_CREDITLINE_UT_TREND	Trend on overall utilized creditline
	SS_CREDITLINE_ACC_FASCIA	Avg creditline amount granted 6 months
	SS_CREDITLINE_UT_FASCIA	Avg creditline amount utilized 6 months
	SS_CREDITLINE_ACC_UB_FASCIA	Avg creditline amount granted 2 months
	SS_CREDITLINE_UT_UB_FASCIA	Avg creditline amount utilized 2 months
	SS_CREDITLINE_ACC_BREVE_FASCIA	Avg granted amount for short term creditlines - 6 months
	SS_CREDITLINE_ACC_ML_FASCIA	Avg granted amount for medium/long term expiry creditlines - 6 months
	SS_CREDITLINE_ACC_FIRMA_FASCIA	Avg granted amount for signatory creditlines - 6 months
	SS_CREDITLINE_UT_BREVE_FASCIA	Avg utilized amount for short term creditlines - 6 months
	SS_CREDITLINE_UT_ML_FASCIA	Avg utilized amount for medium/long term expiry creditlines - 6 months
	SS_CREDITLINE_UT_FIRMA_FASCIA	Avg utilized amount for signatory creditlines - 6 months
	SS_CREDITLINE_ACC_BREVE_UB_FASCIA	Avg granted amount for short term creditlines - 2 months
	SS_CREDITLINE_ACC_ML_UB_FASCIA	Avg granted amount for medium/long term expiry creditlines - 2 months
	SS_CREDITLINE_ACC_FIRMA_UB_FASCIA	Avg granted amount for signatory creditlines - 2 months
	SS_CREDITLINE_UT_BREVE_UB_FASCIA	Avg utilized amount for short term creditlines - 2 months
	SS_CREDITLINE_UT_ML_UB_FASCIA	Avg utilized amount for medium/long term expiry creditlines - 2 months
	SS_CREDITLINE_UT_FIRMA_UB_FASCIA	Avg utilized amount for signatory creditlines - 2 months
Overdraft	SS_OVERDRAFT_UM_IMP_SCONF	Amount of money consumed beyond the allowed overdraft
	SS_OVERDRAFT_UM_GG_SCONF	#Days with consumption beyond the allowed overdraft
	SS_OVERDRAFT_US_IMP_SCONF	Amount of money consumed beyond the allowed overdraft
	SS_OVERDRAFT_US_GG_SCONF	#Days with consumption beyond the allowed overdraft
Customer Income	SS_SR_CUSTOMER_INCOME	Latest Individual Income
Family Income	SS_SR_CUSTOMER_TOTAL_ASSETS	Latest Family Assets
Conto Correnti	SS_CORR_BALANCE_UM_FASCIA	Latest balance in current account
	SS_CORR_Owner_Flag	Current account ownership flag
	SS_CORR_BALANCE_TREND	Trend of latest balance across 6 months
	SS_CORR_BALANCE_AVG_FASCIA	Average current account balance of 6 months
	SS_TITOLI_OUTFLOW_AMT_UB	Amount of outflow in the securities account in the last 2 months
	SS_TITOLI_INFLOW_AMT_UB	Amount of inflow in the securities account in the last 2 months
	SS_TITOLI_OUTFLOW_AMT_UM	Amount of outflow in the securities account in the last month
	SS_TITOLI_INFLOW_AMT_UM	Amount of inflow in the securities account in the last month
	SS_TITOLI_OUTFLOW_AMT_US	Amount of outflow in the securities account in the last 6 months
	SS_TITOLI_INFLOW_AMT_US	Amount of inflow in the securities account in the last 6 months
	SS_TITOLI_SELL_QUANTITY_UB	Total quantity of stocks sold in the last 2 months
	SS_TITOLI_BUY_QUANTITY_UB	Total quantity of stocks bought in the last 2 months
	SS_TITOLI_SELL_QUANTITY_UM	Total quantity of stocks sold in the last month
	SS_TITOLI_BUY_QUANTITY_UM	Total quantity of stocks bought in the last month
	SS_TITOLI_SELL_QUANTITY_US	Total quantity of stocks sold in the last 6 months
	SS_TITOLI_BUY_QUANTITY_US	Total quantity of stocks bought in the last 6 months
MIFID	SS_MIFID_DSC_PROFILE	Risk Profile description
	SS_MIFID_COD_PROFILO	Risk Profile code
	SS_MIFID_VER_SCHEDA	Version information of the MIFID Questionnaire
	SS_MIFID_TIPO_QUES	Type of MIFID Questionnaire
	SS_MIFID_YEAR_SCHEDA	YearMonth of MIFID Questionnaire
Market Type	SS_CUST_SEGMENT	Segment to which the TESTA belongs. Valid values are FEP/AFF/PB
Ownership Flags	SS_CQP_OWNERSHIP	If the TESTA has an active CQ type loan in the reference month
	SS_PAC_OWNERSHIP	If the TESTA has an active PAC ownership in the reference month
PAC	SS_PAC_AZIONARI	If the TESTA has an active PAC AZIONARI ownership in the reference month

SS_PAC_BILANCIATI	If the TESTA has an active PAC BILANCIATI ownership in the reference month
SS_PAC_FLESSIBILI	If the TESTA has an active PAC FLESSIBILI ownership in the reference month
SS_PAC_MONETARI	If the TESTA has an active PAC MONETARI ownership in the reference month
SS_PAC_OBBLIGAZIONARI	If the TESTA has an active PAC OBBLIGAZIONARI ownership in the reference month
SS_PAC_AZIONARI_AMT	Total Amount for PAC AZIONARI
SS_PAC_BILANCIATI_AMT	Total Amount for PAC BILANCIATI
SS_PAC_FLESSIBILI_AMT	Total Amount for PAC FLESSIBILI
SS_PAC_MONETARI_AMT	Total Amount for PAC MONETARI
SS_PAC_OBBLIGAZIONARI_AMT	Total Amount for PAC OBBLIGAZIONARI
SS_PAC_AZIONI_AVG_INST_AMT	Avg. installment Amount for PAC AZIONARI
SS_PAC_BILAN_AVG_INST_AMT	Avg. installment Total Amount for PAC BILANCIATI
SS_PAC_FLESSI_AVG_INST_AMT	Avg. installment Total Amount for PAC FLESSIBILI
SS_PAC_MONE_AVG_INS_AMT	Avg. installment Total Amount for PAC MONETARI
SS_PAC_OBBLIG_AVG_INS_AMT	Avg. installment Total Amount for PAC OBBLIGAZIONARI
SS_TOTAL_PAC_TOTAL_COUNT	Total count of PAC owned by TESTA