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*Needs/Problems:*

1. Efficient analysis program (The capital one team need to analyse large and complex data sets in a more efficient capacity)
2. Informative visual representation (The capital one team needs to effectively visualize data sets)
3. Predict data trends (The capital one team needs to be able to find trends in the data sets)

*Benefits:*

1. Capital One will have increased efficiency in processing data sets.
2. Capital One will have increased analysis depth with an effective visualization of the data.
3. Capital One will have a reduced error rate by using machine learning algorithms.

*Problem Statement:*

The need for the Capital One team is to increase efficiency in processing data sets, effectively visualize data for in depth analysis and reduce the error rate by using machine learning algorithms.