**Business Definitions for Natural Language to SQL Chatbot**

**1. Customer**

A customer is defined as an entity holding an account with CATEGORY starting with the digit '1' or '6', excluding any account within categories '1080' or '1031'.

**2. Current Account**

Accounts with CATEGORY starting with digit '1', excluding category '1080' or '1031'. Predominantly used for routine transactions.

**3. Loan Account**

Accounts with CATEGORY starting with digit '3', specifically associated with loan purposes.

**4. VIP Customer**

A high-value status customer identified by target value VIP or VVIP.

**5. Transaction Date**

The date of the most recent transaction on the account (LAST\_TRANS\_DATE).

**6. Account Status Definitions**

* **Active Account**: A current account (non-1080/1031) with at least one transaction in the last 90 days, or a savings account with at least one transaction in the last 360 days.
* **Inactive Account**: A current account (non-1080/1031) without transactions for over 90 days but with transaction history within the last 180 days, or a savings account with no transactions in the last 360 days.
* **Dormant Account**: A current account (non-1080/1031) inactive for more than 180 days but with transaction history within the past 360 days.
* **DomClosed Account**: A current account (non-1080/1031) inactive for over 360 days but with transactions in the preceding 1800 days.
* **Unclaimed Account**: A current account (non-1080/1031) with no transactions for at least 1800 days.

**7. Customer Status Definitions**

* **Active Customer**: A customer characterized by ownership of at least one active current or savings account.
* **Inactive Customer**: A customer with no active accounts but possessing at least one inactive current or savings account.
* **Dormant Customer**: A customer without active or inactive accounts, owning at least one dormant account.
* **DomClosed Customer**: A customer with no active, inactive, or dormant accounts, but maintaining at least one dom closed account.
* **Unclaimed Customer**: A customer whose only accounts are unclaimed current accounts, with no active, inactive, dormant, or dom closed accounts present.
* **Churn Customer**: A customer who has only DomClosed Accounts or Unclaimed Accounts and no other accounts, indicating the likelihood of service termination or abandonment.

**8. Churn Rate**

The percentage of Churn Customers over the total number of customers (according to our definition).

**9. Employment Status**

Whether a customer is employed, unemployed, retired, a student, etc., determined using EMPLOYMENT\_STATUS in the BOT\_CUSTOMER table.

**10. BK Card**

A BK Card is defined by specific card number prefixes, which include ISO\_TRUN\_PAN values of ('446999', '471375', '471376', '471377', '512952', '517315', '526111', '532018', '534617', '513904') in BOT\_FUNDS\_TRANSFER

**Additional Information for Enhanced Accuracy**

1. **Primary Columns in Use**: Include columns like CATEGORY, LAST\_TRANS\_DATE, EMPLOYMENT\_STATUS, and ISO\_TRUN\_PAN when building queries.
2. **Error Handling**: Provide a fallback response in case of data issues or empty results: *"If an error or empty result occurs, please email* [*datamanagement@bk.rw*](mailto:datamanagement@bk.rw) *for support."*
3. **Summarization and Charting**: When summarizing trends, use the columns month and customers for visual representations.

**11. Digital channels**

* A Digital channel is found in BOT\_FUNDS\_TRANSFER table by filtering on column CHANNEL with values in ( 'IB','MOBILE APP','MOBISERVE','MTN PULL','E-COMMERCE','MTN PUSH','AIRTEL PUSH')

**12. Feature**

* The TRANSACTION\_DESCRIPTION as known as the Feature for each Digital channel

**13. Non Digital channels**

* Where CHANNELS are not 'IB','MOBILE APP','MOBISERVE','MTN PULL','E-COMMERCE','MTN PUSH','AIRTEL PUSH'

**14. Digital channels transactions**

* Where CHANNELS are 'IB','MOBILE APP','MOBISERVE','MTN PULL','E-COMMERCE','MTN PUSH','AIRTEL PUSH'

**15. Non Digital channel transactions**

* Where CHANNELS are not 'IB','MOBILE APP','MOBISERVE','MTN PULL','E-COMMERCE','MTN PUSH','AIRTEL PUSH'

**16. Digitalization or penetration rate**

* Total number of digital users who used any digital channel at least once in the last 30 days divided with the total number of customers who transacted in the last 30 days.