

# BANKING CUSTOMER INSIGHTS

## REPORT

GCB Bank Ltd | AI-Powered Customer Intelligence

**Generated:** at

## 1. CUSTOMER PROFILE

|                          |  |
|--------------------------|--|
| <b>Customer Name</b>     | ELLE BISHOP  |
| <b>Customer ID</b>       | <empty>  |
| <b>Age</b>               | 35 years   |
| <b>Gender</b>            | Female   |
| <b>Marital Status</b>    | Single [ ] Married [ ] Divorced [ ] Separated [ ]<br>Widowed |
| <b>Nationality</b>       | AMERICAN   |
| <b>Employment Status</b> | Employed   |
| <b>Occupation</b>        | TERRAFORM SPECIALIST   |

|                                 |   |
|---------------------------------|---|
| <b>Employer</b>                 | MARS TERRAFORMING   |
| <b>Education Level</b>          | Undergraduate [ ] Graduate [ ] Post Graduate [ ]<br>Non Student |
| <b>Income Range</b>             |   |
| <b>Estimated Monthly Income</b> | GHS 0   |
| <b>Account Number</b>           | 1234567890123   |

|                       |  |
|-----------------------|--|
| <b>Postal Address</b> |  |
| <b>Email</b>          |  |
| <b>Phone</b>          |  |

## 2. RISK ASSESSMENT

**21/100**

**Risk Level: High**

**Creditworthiness: Limited**

### Positive Factors

- ✓ Applicant is within the prime working age (35 years old), suggesting potential for stable earnings.

### Areas of Concern

- ⚠ Stated monthly income is GHS 0.00, which contradicts the 'Employed' status and indicates no financial capacity.
- ⚠ The stated employer 'MARS TERRAFORMING' and occupation 'TERRAFORM SPECIALIST' appear fictitious and are not verifiable, raising significant fraud concerns.
- ⚠ Source of funds is not declared, which is a critical anti-money laundering (AML) and Know Your Customer (KYC) red flag.
- ⚠ Key information such as Education Level is missing, resulting in an incomplete profile for assessment.
- ⚠ As a foreign national with no declared local income, the profile requires enhanced due diligence which cannot be satisfied with the current information.

### 3. PRODUCT ELIGIBILITY

#### EXTRA CASH (Personal Loan Facility)

**X NOT ELIGIBLE**

**Maximum Amount:** GHS 0

**Recommended Amount:** GHS 0

**Interest Rate:** 0%

**Confidence:** 95.0%

#### EXTRA BALANCE (Overdraft Protection)

**X NOT ELIGIBLE**

**Overdraft Limit:** GHS 0

**Monthly Fee:** GHS 0

#### CREDIT CARD

**X NOT ELIGIBLE**

**Credit Limit:** GHS 0

#### PREMIUM ACCOUNT

**X NOT ELIGIBLE**

**Benefits:**

Standard benefits apply

## 4. RECOMMENDATIONS

### Account Upgrades

→ {'category': 'account\_upgrade', 'title': 'Work Towards a Gold Account', 'description': 'Aim to upgrade to a Gold Account to benefit from higher interest rates and priority services. To become eligible, the first step is to have your monthly salary (minimum GHS 3,000) paid into your account and build a positive transaction history to improve your risk score above 60.', 'priority': 'medium', 'reasoning': 'Your current recorded income is GHS 0.00 and your risk score is 21/100, which makes you ineligible for an upgrade at this time. This provides a clear path to unlocking premium benefits.'}

### Cross-Sell Products

→ {'category': 'cross\_sell', 'title': 'Unlock Salary Advance Eligibility', 'description': 'As an employed professional, a Salary Advance can provide useful short-term liquidity. You can become eligible for this service by arranging for your regular salary to be deposited into your account.', 'priority': 'medium', 'reasoning': 'This product is designed for employed customers with a steady income. Updating your account with your salary deposits is the key to accessing this benefit.'}

→ {'category': 'cross\_sell', 'title': 'Consider a Fixed Deposit for Future Savings', 'description': 'Once you have a consistent income stream and have built an emergency fund, a Fixed Deposit is an excellent way to earn higher interest on your long-term savings.', 'priority': 'low', 'reasoning': 'This is a strategic next step for wealth growth after your primary financial foundations, like a stable income record and emergency savings, are in place.'}

### Next Steps

→ {'category': 'next\_step', 'title': 'Update Your Income Information', 'description': 'Your profile indicates an income of GHS 0.00. Please arrange for your salary from Mars Terraforming to be paid directly into this account. This is the most critical step to building your financial profile with us.', 'priority': 'high', 'reasoning': 'A verified, regular income is the primary requirement for almost all banking products, including loans, credit cards, and account upgrades. This will immediately improve your eligibility.'}

→ {'category': 'next\_step', 'title': 'Build Your Financial Profile and Risk Score', 'description': 'Once your salary is being deposited, use your account for regular transactions.

Consistently maintaining a positive balance and showing regular activity will help improve your low risk score (currently 21/100) and limited creditworthiness.', 'priority': 'high', 'reasoning': 'A higher risk score is crucial for accessing better products and services. A positive transaction history demonstrates financial stability and is the best way to improve your score.'}

→ {'category': 'next\_step', 'title': 'Create an Emergency Fund', 'description': 'We recommend you start building an emergency fund in your savings account. A good goal is to save 3-6 months of living expenses for financial security.', 'priority': 'medium', 'reasoning': 'Having an emergency fund provides a financial safety net, reduces reliance on credit during unexpected events, and demonstrates responsible financial management.'}

## 5. COMPARATIVE BENCHMARKS

### Income Analysis

Your income percentile: 25%

25% of customers have similar or lower income

| Metric                       | Value    |
|------------------------------|----------|
| Age Group Average Income     | GHS 2500 |
| Similar Profiles in Database | 0        |
| Approval Likelihood          | 85%      |

## 6. AUTOMATED DECISIONS

| Decision                    | Outcome          |
|-----------------------------|------------------|
| Account Approval            | REFER_TO_MANAGER |
| Credit Pre-Qualification    | DECLINED         |
| Assigned Tier               | Basic            |
| Relationship Manager Needed | No               |
| Priority Level              | Standard         |

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For questions about this report, please contact your relationship manager.

GCB Bank Ltd - Digital Banking Division

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