

# Banking Customer Insights Report

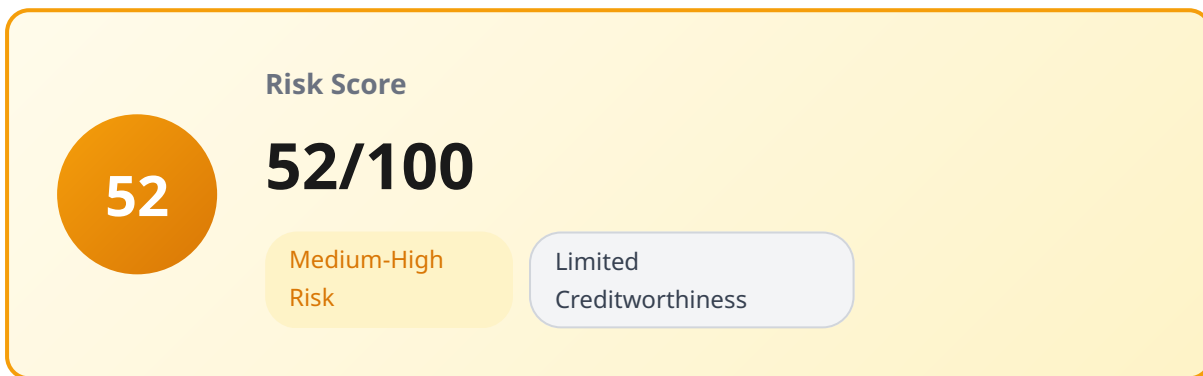
AI-powered document analysis with risk assessment and intelligent recommendations

Generated: 2026-02-02 14:49:46

## Customer Profile

Name kwame daniel mensah	Age 42	Employment
Occupation Senior IT Analyst	Employer Sunrise Pharmaceuticals Ltd.	Monthly Income GHS 0

## Risk Assessment



### Positive Factors

- ✓ Employed at AlphaTech Solutions Ltd.
- ✓ Good monthly income

### Areas of Concern

- ⚠ Age is nearing the upper end of prime working age

## i Risk Assessment Reasoning

Step-by-step breakdown of how the risk score was calculated

### Final Risk Score: 52/100

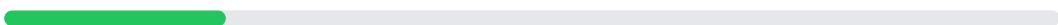
Calculated based on weighted risk factors.

### Factor Breakdown (5 factors evaluated)

#### Employment Stability

Weight: 30.0%

Score: **70/100**   Contribution: **21.0 points**   Confidence: **90.0%**



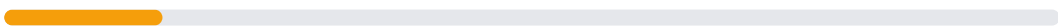
△ The customer is currently employed at AlphaTech Solutions Ltd. which indicates employment stability.

Current Employer: AlphaTech Solutions Ltd.

#### Income Level

Weight: 25.0%

Score: **60/100**   Contribution: **15.0 points**   Confidence: **80.0%**



△ The customer's net salary of GHS 6,800 per month falls into the good income category.

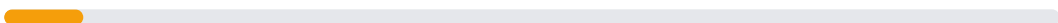
Gross Salary: GHS 8,500

Net Salary: GHS 6,800

#### Age Factor

Weight: 15.0%

Score: **50/100**   Contribution: **7.5 points**   Confidence: **70.0%**



△ The customer is 42 years old which falls in the prime working age range.

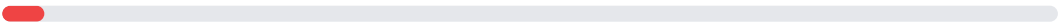
Age: 42

Date Of Birth: 1 D / 1 M / 84

#### Education Level

Weight: 10.0%

Score: **40/100**   Contribution: **4.0 points**   Confidence: **60.0%**



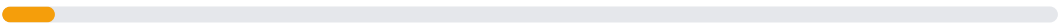
⚠ The customer holds a position that implies at least a secondary education.

Occupation: Operations Manager

**Source Of Funds**

Weight: 10.0%

Score: **50/100**   Contribution: **5.0 points**   Confidence: **70.0%**



⚠ The customer's primary source of funds is a steady salary.

Gross Salary: GHS 8,500

Net Salary: GHS 6,800

✓ **Overall Assessment**

Risk assessment performed based on customer profile data.

**5**

Factors Evaluated

**100%**

Total Weight

**74.0%**

Avg Confidence

📦 **Product Eligibility**

**Extra Cash Loan**

✓

Eligible

Max Amount

GHS 50000.0


Interest Rate

25.0%

**Extra Balance Overdraft**

✗

Not Eligible

 <b>Credit Card</b>	<i>x</i>
Not Eligible	

<b>Premium Account</b>	<i>x</i>
Not Eligible	

## Recommendations

<b>Gold Account Upgrade</b> Access to higher interest rates and premium benefits
<b>Premium Account Upgrade</b> Even higher interest rates and exclusive benefits
<b>Salary Advance</b> Get paid early with minimal interest
<b>Extra Balance Overdraft</b> Get protection for unexpected expenses
<b>Enhance Financial Planning</b> Consider budgeting and saving strategies to improve financial health
<b>Regular Account Monitoring</b> Regularly monitor account to ensure there are no unauthorized transactions

## Automated Decisions

Account Approval <b>MANUAL_REVIEW</b>	Credit Pre-Qualification <b>PENDING</b>
Tier Assignment <b>Standard</b>	Priority Level <b>Standard</b>

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This report was generated by AI and should be reviewed by a qualified banking professional.

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