

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

Risk Score

52

52/100

Medium-High
Risk

Limited
Creditworthiness

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.

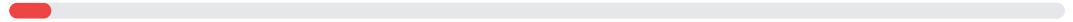
Age: 42

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

100%

74.0%

Factors Evaluated

Total Weight

Avg Confidence

□ Product Eligibility

Extra Cash Loan



Eligible

Max Amount

GHS 50000.0

Interest Rate

25.0%

Extra Balance Overdraft



Not Eligible



Not Eligible

X



Not Eligible

X

💡 Recommendations

Gold Account Upgrade

Access to higher interest rates and premium benefits

Premium Account Upgrade

Even higher interest rates and exclusive benefits

Salary Advance

Get paid early with minimal interest

Extra Balance Overdraft

Get protection for unexpected expenses

Enhance Financial Planning

Consider budgeting and saving strategies to improve financial health

Regular Account Monitoring

Regularly monitor account to ensure there are no unauthorized transactions

⌚ Automated Decisions

Account Approval

MANUAL REVIEW

Credit Pre-Qualification

PENDING

Tier Assignment

Standard

Priority Level

Standard

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

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