

# BANKING CUSTOMER INSIGHTS REPORT

GCB Bank Ltd | AI-Powered Customer Intelligence

Generated: at

1. CUSTOMER PROFILE

Customer Name	ELLE BISHOP
Customer ID	<empty>
Age	35 years
Gender	Female
Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed
Nationality	AMERICAN
Employment Status	Employed
Occupation	TERRAFORM SPECIALIST

Employer	MARS TERRAFORMING
Education Level	Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Non Student
Income Range	
Estimated Monthly Income	GHS 0
Account Number	1234567890123

Postal Address	
Email	
Phone	

## 2. RISK ASSESSMENT

**30/100**

**Risk Level: Medium-High**

**Creditworthiness: Limited**

### Positive Factors

- ✓ Applicant is within the prime working age (35 years).
- ✓ States 'Employed' status, suggesting potential for regular income.

### Areas of Concern

- ⚠ Stated monthly income is GHS 0.00, which is a major red flag and contradicts employment status.
- ⚠ Source of funds is not declared, a critical compliance and AML/KYC failure.
- ⚠ Employer and occupation are highly unusual and difficult to verify, raising questions of legitimacy.
- ⚠ As a foreign national, the lack of financial clarity elevates the risk profile.
- ⚠ Education level is not provided, creating an incomplete profile.

### 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': 'Prepare for a Future Account Upgrade', 'description': 'Once your salary is regularly deposited into your account, you may become eligible for our Premium or Gold accounts, which offer higher interest rates, waived fees, and dedicated support.', 'priority': 'medium', 'reasoning': 'Your profession as a Terraform Specialist suggests you may meet the income requirements for a premium account tier once your income details are updated in our system.'}

### Cross-Sell Products

→ {'category': 'cross\_sell', 'title': 'Grow Your Savings with a Fixed Deposit', 'description': 'A Fixed Deposit account allows you to lock in a sum of money for a fixed period to earn a higher interest rate than a standard savings account. It's a secure way to make your money work for you.', 'priority': 'low', 'reasoning': 'This is a low-risk investment option that aligns with your current risk score of 30/100 and is a great first step towards building wealth, regardless of your current income level.'}

### Next Steps

→ {'category': 'next\_step', 'title': 'Update Your Income Information', 'description': 'Your profile currently shows a monthly income of GHS 0.00. Please visit a branch or use our app to update your employment and salary details. Having your salary paid into this account is the first step to unlocking more benefits.', 'priority': 'high', 'reasoning': 'Accurate income information is essential for us to assess your eligibility for a wider range of products, including premium accounts, loans, and credit cards.'}

→ {'category': 'next\_step', 'title': 'Build Your Financial Profile with Us', 'description': 'Your creditworthiness is currently listed as 'Limited'. Start building a stronger financial history by regularly transacting with your savings account. Consistent activity demonstrates financial stability.', 'priority': 'high', 'reasoning': 'A strong transaction history and an updated income profile will improve your internal credit score, making you eligible for credit products like overdrafts and credit cards in the future.'}

→ {'category': 'next\_step', 'title': 'Define Your Financial Goals', 'description': 'Consider setting up specific savings goals, such as creating an emergency fund covering 3-6 months of expenses, saving for a down payment, or planning for a future investment. We can help you create a plan to achieve them.', 'priority': 'medium', 'reasoning': 'Having clear financial

goals provides motivation and a clear path for your financial decisions, helping you build a secure financial future.'}

## 5. COMPARATIVE BENCHMARKS

### Income Analysis

**Your income percentile: 50%**  
*50% 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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