Julius Bär

PYC
Predict your client

Max, Lorenz, Janosch, Tamas
creativity_is_all_you_need

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PYC - Predict your client

Imagine you're an investment banker at Julius Bär.

To you, a new client in the beginning means this:

Would you be enthusiastic about getting new clients?

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It is not your fault.
Your job is not easy.

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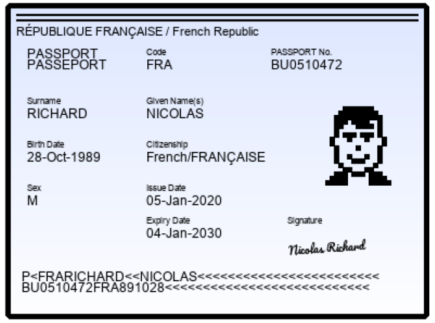
Profile

Description

Opening Form

```
-------- Client Information --------
Name:
Nicolas Richard

Address:
Rue de Rivoli 63
79919 Clermont-Ferrand

Country of Domicile:
France

Date of birth:
1989-10-28

Nationality:
French

Passport No:
BU0510472

ID Type:
passport

ID Issue Date:
2020-01-05

ID Expiry Date:
2030-01-04

Gender:
M

-------- Contact Data --------
Telephone:
+33 08 74 67 39 75
```



It does not have to be this way.

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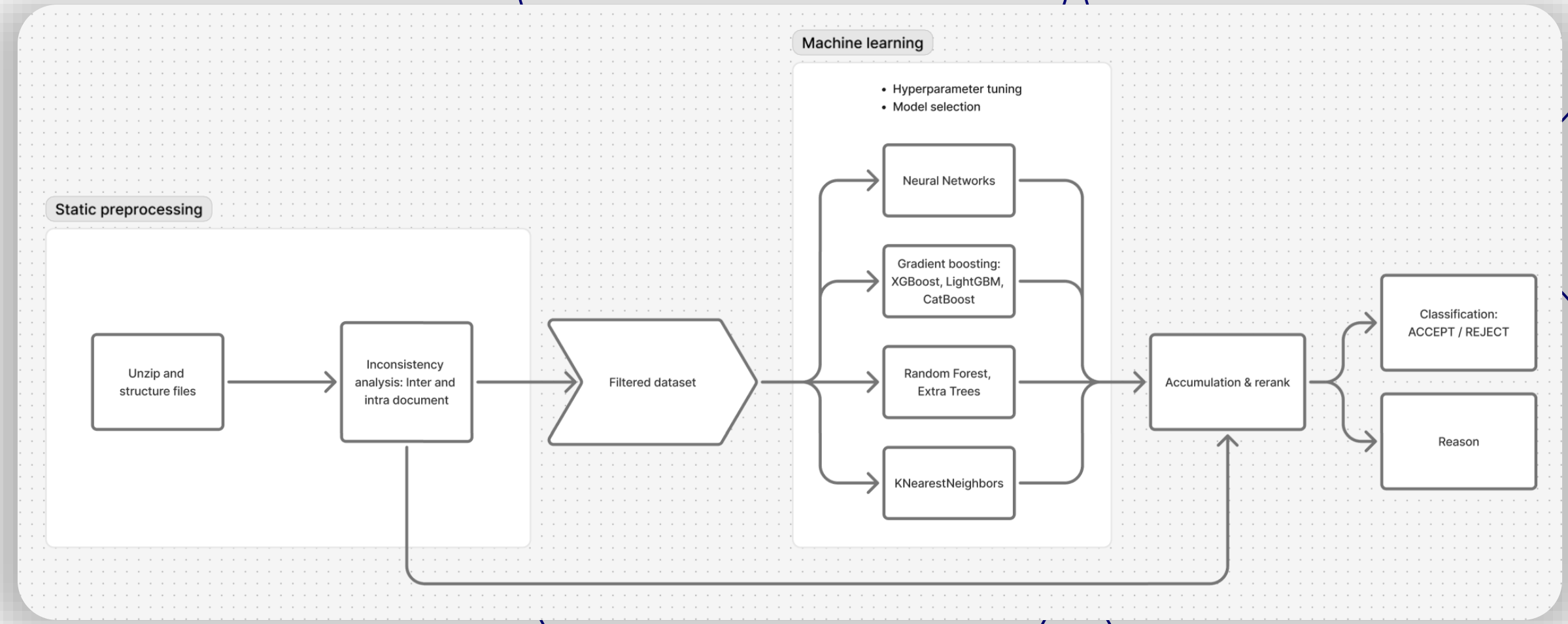
Composite solution pipeline for automated client evaluation



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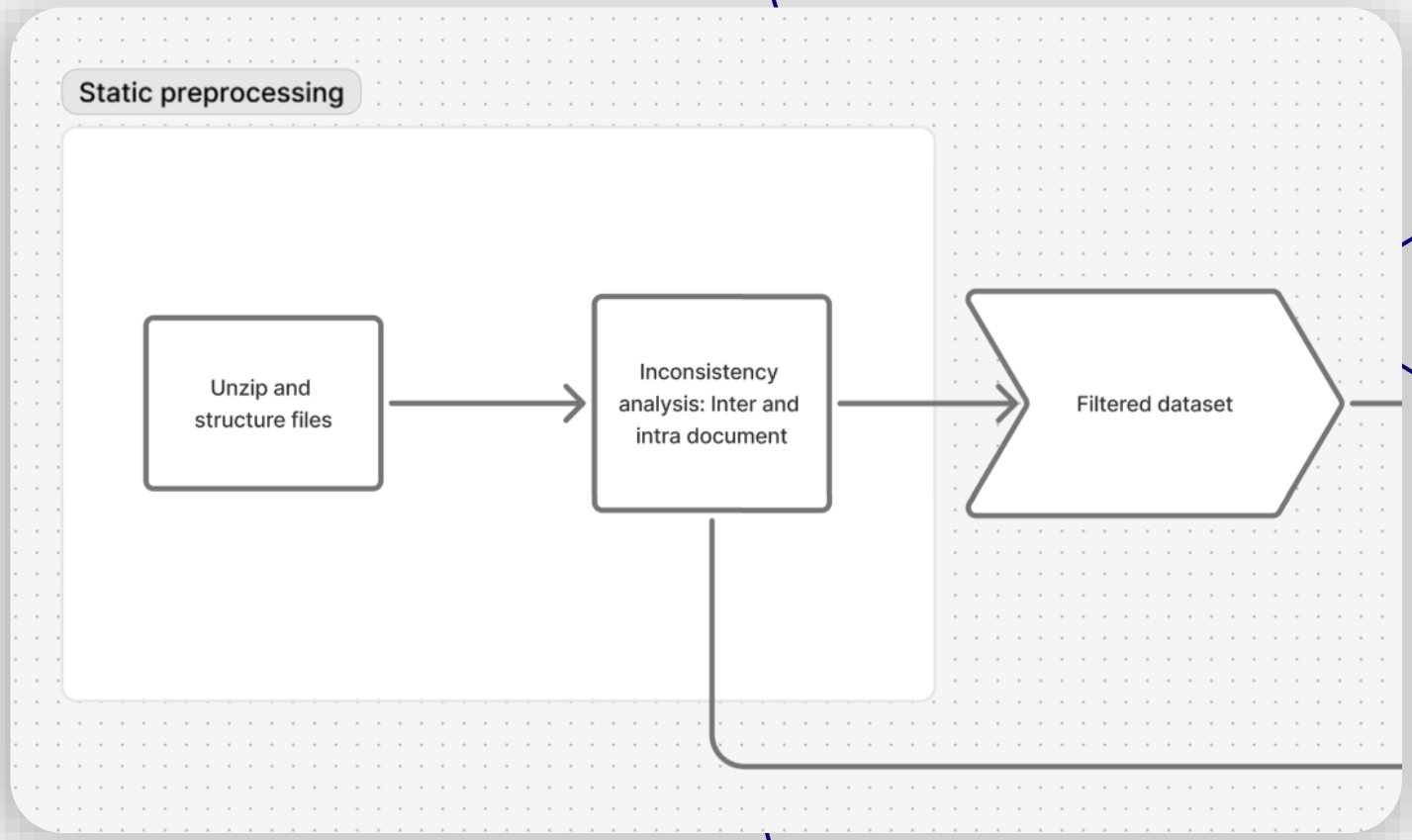
Our static preprocessing screens client documents for inconsistencies, provides explainability at each stage



50%

of rejected clients in dataset
— without false positives!

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What makes our solution perfect for Julius Bär?

Administrative burden

Less paperwork and faster processing

Low risk exposure

Elimination of human errors

Client experience

Immediate, accurate feedback
➔ happier clients

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Our results:

88.75%

Average accuracy on test data

93.25%

Average accuracy on full dataset

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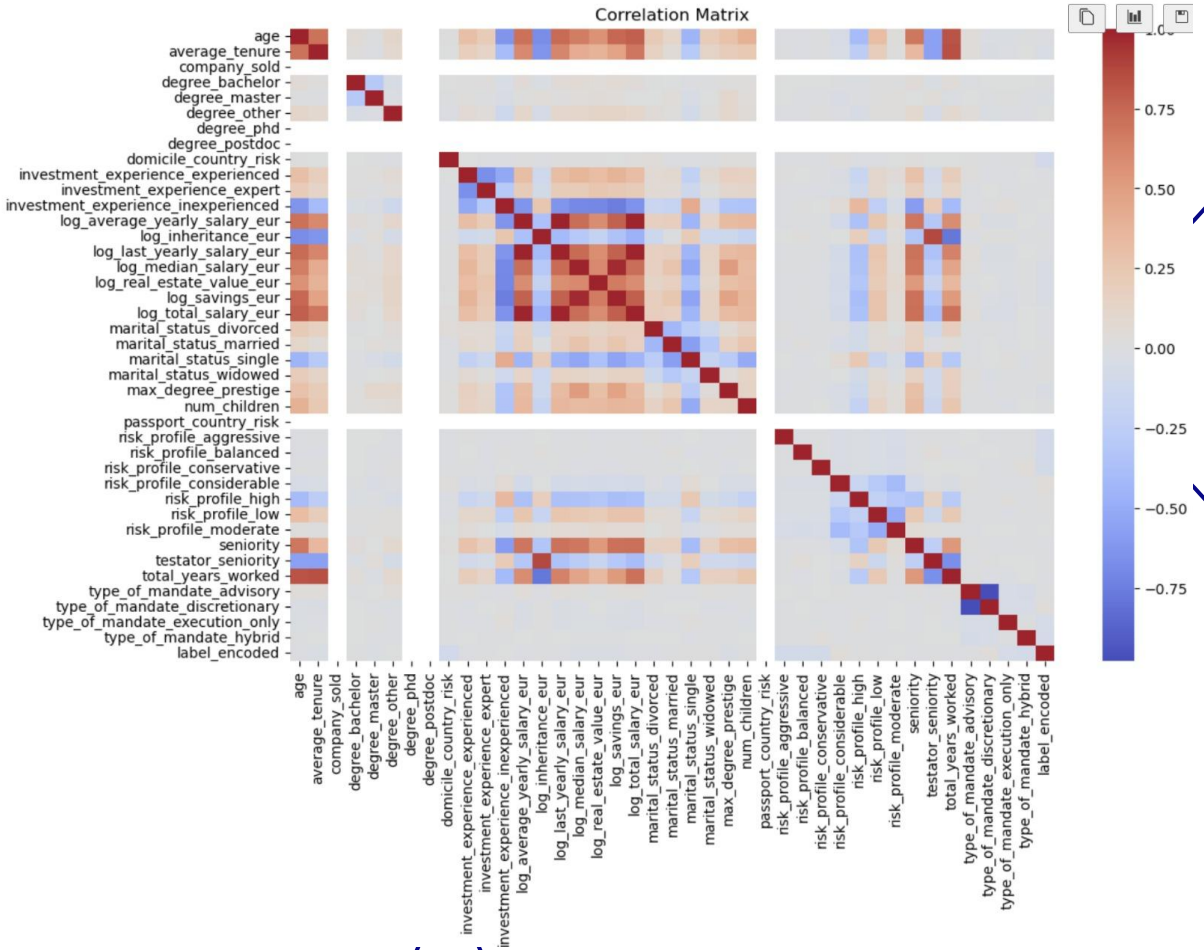
Challenges:

Feature extraction via Openai gpt-4o-mini and structured generation


```
{
  "features": {
    "degree_bachelor": 1,
    "degree_other": 1,
    "degree_master": 0,
    "degree_phd": 0,
    "degree_postdoc": 0,
    "max_degree_prestige": 4,
    "seniority": 5,
    "testator_seniority": 4,
    "employment_progress": true,
    "founded_company": true,
    "company_sold": 0,
    ...
    }
 }
```


➔ Low feature correlation



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Future improvements:

- Further feature engineering and dimensionality reduction
- Integration as API endpoint
- Frontend UI for drag-and-drop functionality

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Our Team

Tamas Nemes

feature engineering,
llm-parsing, presentation

Janosch Moor

structuring, preprocessing,
data-submission

Lorenz Weingart

feature-engeneering,
preprocessing, presentation

Max Liu

ML-architectures,
hyper-parametertuning

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Let us reshape client onboarding experiences —

for bankers and clients alike.