THE IRON BANK OF BRAAVOS

Project Brief: Customer and Transaction Insights Initiative

Background

Our bank is looking to strengthen how we use data to understand our customers, manage financial health across accounts, and identify potential risks before they escalate. Over the past few years, we've seen growing transaction volumes and an expanding product mix, but our teams still lack a clear, unified view of customer behaviour and profitability.

We're launching a data-driven initiative to bring together information from **customer profiles, account balances, and transaction activity** into one cohesive picture. The goal is to turn this raw data into clear, actionable insights that help improve **customer engagement, portfolio performance, and fraud monitoring**.

Key Focus Areas

1. Understanding Our Customers

We need to know which customers are truly driving value for the bank, and which ones may be showing signs of disengagement or financial strain.

- Who are our most profitable customers by region or segment?

- Are there customers with consistently low or negative balances who may need support or intervention?

- Which customers have gone quiet — no deposits or transactions in recent months?

This insight will help our Relationship Managers focus their outreach more strategically.

2. Assessing Account and Branch Performance

Our executive team wants a clearer view of how different products and branches are performing.

- Which account types are holding the most value or showing the strongest growth?

- Are some branches or products overexposed to high-risk or low-balance accounts?

- How does performance differ between branches and product categories?

This will guide our **resource allocation**, **product development**, and **branch-level performance reviews**.

3. Monitoring Transaction Trends and Potential Risks

We want to get ahead of possible fraud or unusual account activity patterns.

- Are there accounts showing transaction spikes far above their normal patterns?

- Do we see large withdrawals or purchases that don't align with a customer's history?

- Can we identify high-risk customers whose transaction behaviour may warrant a closer look?

By understanding these patterns, we can help our **Risk and Compliance teams** act early to protect both the bank and our customers.

Expected Outcome

By consolidating and analysing data from customers, accounts, and transactions, we expect to have:

- A clearer picture of customer value and engagement levels.

- Stronger oversight of financial health across branches and account types.

- Early warning indicators for unusual or high-risk activity.

These insights will feed into our **quarterly business review**, **customer retention strategies**, and **risk management dashboards**.