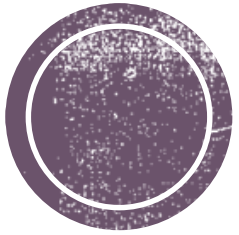# Jack Sparrow Loan
Your Enhance Chatbot Platform for Risk Profiling

Problem Statement

Traditional screening methodology require ID ,like national identification number and name, which difficult to track if database don't have this kind of info.

We need to include social media interaction for a personality risk profiling
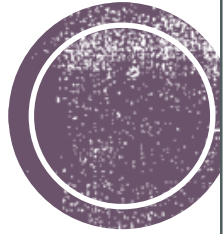
Solutions

We Develop a ChatBot Platform that enable data mining the customer for sentiment and lifestyle evaluation

We assist the bank to enhance their due diligents

Business Model

Key Partners
-Social Media
-Banks and fellowship financial institution

Cost Structure
-Mobile network cost
-Data Management Cost

Value Proposition
-Efficient processing for loan approval through mobile devices and network
- Social Media Integration

Revenue streams
-Subscription
-Package sales

Key resources
-Updated loan information
-Application development

Channels
-App.Stores

Key Activities

Auto-fill information needed to apply loan which fasten the approval process

The Social Media ID can used as additional source of info which can used to perform AML KYC and share with Financial Institution which minimize the effort for customer recognition.

Social Media information (ie. #tags, Pictures and location) can provide new personality risk profile for bank to make better judgement on whom they on Boarding.

Wire Frame Solutions

```
Social Media  →  On Boarding  →  [Customer Due Diligent Process]
                                   Data Collection
                                   ├→ Social media Indicator
                                   └→ Independent verification of collection  ←  government or an independent reputable agency (ie sanctions list)

Linking SMID to DB

Match → Customer Enhance Due Diligent Process ← Not Match

Name Screening → Name Match
Multiple match yes → (to Customer Enhance Due Diligent Process)
No → Decision Outcome

ID match
No → Name Screening
Yes → Decision Outcome

Decision Outcome
```

- Social Media
- On Boarding
- Customer Due Diligent Process
  - Data Collection
  - Social media Indicator
  - Independent verification of collection
- government or an independent reputable agency (ie sanctions list)
- Linking SMID to DB
- Match
- Customer Enhance Due Diligent Process
- Not Match
- Name Screening
- Multiple match yes
- Name Match
- No
- ID match
- No
- Yes
- Decision Outcome