1. **Intelligent Benchmarking and Peer Comparison**

**Dynamic Peer Group Selection:**

* Let users pick cohorts (e.g., “top 10 trade partners,” “Asia Vs Europe markets,” “Tier 1 US banks”) and auto-generate comparative analytics.

**Imagine you have all BNY payments data.**

**Let’s say:**

* You have 200 banks you send/receive payments.

**You want to compare:**

* Your **top 10 banks by payment volume** (the 10 you do the most business with)
* Against **all the other banks**

**This is what “picking a cohort” is:**

* **Cohort A:** Top 10 banks
* **Cohort B:** All other banks

**You are simply comparing these groups.**

**🟢 What does “auto-generate comparative analytics” mean?**

✅ The system **automatically calculates and shows** things like:

| **Metric** | **Top 10 Banks** | **All Other Banks** |
| --- | --- | --- |
| Total payments | $5 billion | $2 billion |
| Average payment size | $500K | $200K |
| Average payment time | 1.5 days | 3 days |
| Average fee | $50 | $80 |

✅ It also **creates charts** to visualize this.

✅ And with Gen AI, it can **write a summary** like:

“Your top 10 banks account for 70% of total payment volume. Payments to these banks clear 50% faster and cost 40% less per transaction compared to all other banks.”

2. **New vs. Established Relationships**

**Definition:**

* **New Relationships:** Banks you started payments within the last *6 months*.
* **Established Relationships:** Banks you’ve worked with for *more than 6 months*.

✅ **Example:**

| **Metric** | **New** | **Established** |
| --- | --- | --- |
| Payment Volume | $200M | $2B |
| Avg Payment Size | $300K | $500K |
| Avg Settlement Time | 3 days | 1.5 days |
| Rejection Rate | 3% | 1% |

**Insight:**  
Sample, New relationships are **slower** and **riskier**.

✅ **How to Use AI:**

1️⃣ **Prompt-based query:**  
User types:

*“Compare new vs. established counterparties this quarter.”*

2️⃣ **Gen AI auto-builds the query:**  
Fetches and aggregates data by cohort.

3️⃣ **Gen AI writes a summary:**

“New relationships had 2x longer settlement times and 3% rejection rates.”

4️⃣ **Recommendations:**  
AI suggests:

“Prioritize onboarding support to reduce delays.”

3. **Trend Comparison Over Time**

“Show payment volume growth over the last year for my top 5 counterparties.”

**Insight:**

* You can see which relationships are growing fastest.

**Gen AI Narrative Example:**

“Your top 5 counterparties grew payment volumes by 14% year over year, contributing to 80% of total growth.”

4. **Top Corridor Analysis**

**What it does:**  
Show your **most active payment corridors** (BNY country → counterparty country).

**Example:**

“Compare payment volume and average settlement time between US–Germany and US–India corridors.”

**AI Role:**

* Auto-generate corridor ranking.
* Write narrative:

“US–Germany payments average $2M each and settle in 1.5 days; US–India takes 3 days.”

5. **Country-Based Duration Benchmarking**

**What it does:**  
Measure **how long payments take per country**.

**Example:**

“Show average payment durations for all Asian counterparties.”

**AI Role:**

* Aggregate and visualize by country.
* Explain delays:

“Payments to Vietnam average 4 days, mainly due to local clearing cycles.”

6. **Value Buckets by Country**

**What it does:**  
Split payments into **value buckets per country** to spot concentration.

**Example:**

“Break down payments over $1M by destination country.”

**AI Role:**

* Group and rank.
* Write insights:

“70% of high-value payments go to UK and Germany.”

7. **Emerging vs. Developed Markets**

**What it does:**  
Compare payment performance **by region type**.

**Example:**

“Compare payment rejection rates between emerging and developed markets.”

**AI Role:**

* Define country categories dynamically.
* Summarize findings:

“Emerging markets have 2.5x higher rejection rates.”

8. **Geography-Based Fee Benchmarking**

**What it does:**  
Analyze **average charges per payment per country**.

**Example:**

“Show average payment fees for European counterparties.”

**AI Role:**

* Calculate and visualize.
* Generate recommendations:

“Consider renegotiating fees to France, where charges exceed average by 20%.”

9. **Country Trends Over Time**

**What it does:**  
Track **volume and duration trends by country**.

**Example:**

“Show how payment volumes to China have changed over the last 12 months.”

**AI Role:**

* Produce time series charts.
* Narrate patterns:

“Volumes grew 15% in Q2 due to increased trade flows.”

10. **Counterparty Payment Behaviour Profiling**

You **summarize and analyze how each counterparty (bank, company, or client) behaves in payments.**

Think of it as creating a **profile or fingerprint** of each counterparty’s payment activity.

**🟢 What does it include?**

Here are **the main elements you profile per counterparty**:

1. **Volume**
   * How many payments did they do?
   * What’s the total value?
   * What’s the average payment size?
2. **Frequency**
   * Are payments daily, weekly, monthly?
   * Do they have seasonal peaks?
3. **Destination Geography**
   * Which countries do they send payments to?
4. **Duration**
   * How fast are their payments settled?
   * Are they slower or faster compared to others?
5. **Rejection/Error Rate**
   * How many payments fail or get rejected?
6. **Trends Over Time**
   * Is their activity growing, shrinking, or stable?