



WiseHub is a customer intelligence platform that leverages AI-driven data analytics to deliver personalized financial services to best serve customers and drive financial inclusion and economic mobility.

# Overview

- WiseHub is a customer intelligence platform that leverages AI-driven data analytics to deliver personalized financial services to engage customers, and drive financial inclusion and economic mobility.
- Financial service providers use the WiseHub platform to drive customer loyalty and growth by helping customers make better informed financial decisions and purchase financial products and services suitable for them.
- The vision of WiseHub is to be a leading data analytics based platform that integrates the financial ecosystem to better serve customers and drive financial inclusion.
- WiseHub is currently in the prototype and product development stage, and working with several financial service providers.

# End to End Platform

## Data collection and preparation

- Bank provides customer accounts and transaction data, and products to recommend
- WiseHub collects external data including social networks, phone data, mobile money and credit bureau data
- WiseHub cleans and structures data, and prepares data to ensure data quality and facilitate modeling

## Proprietary artificial intelligence driven analytics

- WiseHub develops models for each customer to develop a comprehensive customer profile
- WiseHub's proprietary algorithms are used for real-time, historical and predictive analytics
- WiseHub algorithms determines each customer's preferences for products (product recommendations), spending habits, and predicts customer behavior

## Customer engagement, transaction facilitation and account opening

- WiseHub engages customers by communicating product recommendations, account management tools and loyalty offers through the bank's existing digital channels – email, text, USSD, internet banking and apps
- WiseHub can be integrated with the bank's system to facilitate opening of accounts and monitoring of accounts



WiseHub AI engine



# Features

- MVP

- Account and transaction management
- Product recommendations
  - Cash flow forecasting
  - Overdraft predictions
  - Auto savings
- Customer insights
- Personalized messaging – text / email
- API and payment integration
- Dashboard

# Features - Account and transaction management

- Help customers understand how they spend their money and categorize their transactions e.g. bank charges, expenses, income
- Provide a comprehensive overview of the customer's accounts with their financial service provider e.g. loans, savings
- Inform customers if likely to overdraw from account, and the account balance is low
- Reminders for payments to be made for specific accounts e.g. savings, insurance, loans
- Notify customers if no activity/deposit or transaction has been made in 3-6months

# Features - Product recommendations

- Provide personalized messages that recommends products that suit the customer's financial situation on a real-time basis using predictive analytics
  - Savings: We recommend you save N10,000 a month based on your transaction history. The savings account will yield N300 a month. In a year, you can save N123,600.
  - Investments: We recommend you save N100,000 into a money market fund. The account is expected to yield N14,000 a year as it is benchmarked by the treasury bill that yields 14%. The investment is subject to market risk.
  - Insurance: You have made several payments to an educational institution. We recommend you obtain school fee protection insurance for N250,000 this year. This can also serve as security for a loan.
  - Loans: Pre-approval for a salary advance or overdraft loan based on your regular income
  - Cards: Based on your transaction history, we have pre-approved you for a credit card that provides specific benefits

# Features - Customer insights

- Get insights on the type of products customers are purchasing through digital channels and rationale
- Get insights about the customer's rationale for not purchasing a financial product e.g. insufficient funds, not applicable to them, want purchase the product from a competitor, etc.
- Get insights on what customers are inactive e.g. dormant accounts, accounts with no deposits in 6 months, accounts with no transactional activity, etc.
- Get insights on what customers are underserved and what their potential is using predictive analytics e.g. customers that have potential to purchase products but no product exists
- Get insights on the customer's personal situation e.g. children, married, employed, want to save for retirement

# Features - Personalized Messaging

- Emails and texts are automated and sent to communicate with customers on a real-time basis
- Approved by the banks and can include other marketing messages
- Tools to track responses to emails and texts



# Features - API and payment integration

- API with core banking system, transaction database and CRM (accounts, transactions, customer details)
- Payment integration to facilitate bank account transfer, automatic transfers and debit/credit card payments
- Account opening digitalization

# Features - Dashboard

- Track responses to marketing messages
- Analyze customer lifetime value and products per customer
- Overview of customer insights
- Management of sales reps and account opening process
- Reporting

# Dashboard - Main Page

- Today / This Week / This Month / A year
- Show numbers and (% increase/decrease from prior period)
- Customers
  - Customers notified
  - Average frequency of notification
  - Customers responded
  - Pending customers
  - Newly active customers
  - Top customer feedback
  - Average customer lifetime value (CLV) for financial products through WiseHub
  - Top customers with high CLV

# Dashboard - Main Page

- Accounts
  - Accounts opened (by product) and hit ratio
  - Accounts pending (by product)
  - Payments received (by product)
- Financials
  - Fee income received (by product)
  - Interest income (by product)
  - Fees paid to WiseHub

# Dashboard Addtl

- Customers
  - Products recommended
  - Accounts opened / Products
  - Financials
  - Account: Pending (info on transaction), In Progress (banker respond), Opened (banker respond/API call) – send notifications to customer based on status of account
  - Branch banker / sales rep assigned to customer (based on the branch the customer is in)
- Customer Profile
  - More details to come
- Insights
  - Provide data on each customer insight
- Products
  - Rules for product recommendations
- Settings
  - Account management (upgrade or downgrade Tier)
  - Invoices
  - Branch banker/sales repos

# Tech

- Platform - Java/Spring/Maven/Cassandra Driver
  - API endpoint for banking data, i.e., accounts, transactions, branches
  - Email and text messaging via MailJet and Twilio
- Data Store - Cassandra
- Dashboard - Node.JS / Angular.JS / Cassandra Driver
- Data Science - Python/SciKit/Cassandra Driver
- Cloud Provider - Google
- Load balancer for dashboard and Platform