

# IT COMPASS

## Customer Insights & Analytics

Платформа за управление на клиентските взаимоотношения



Platinum  
Business  
Partner







THIS IS SERVICE DESIGN DOING

IT COMPASS











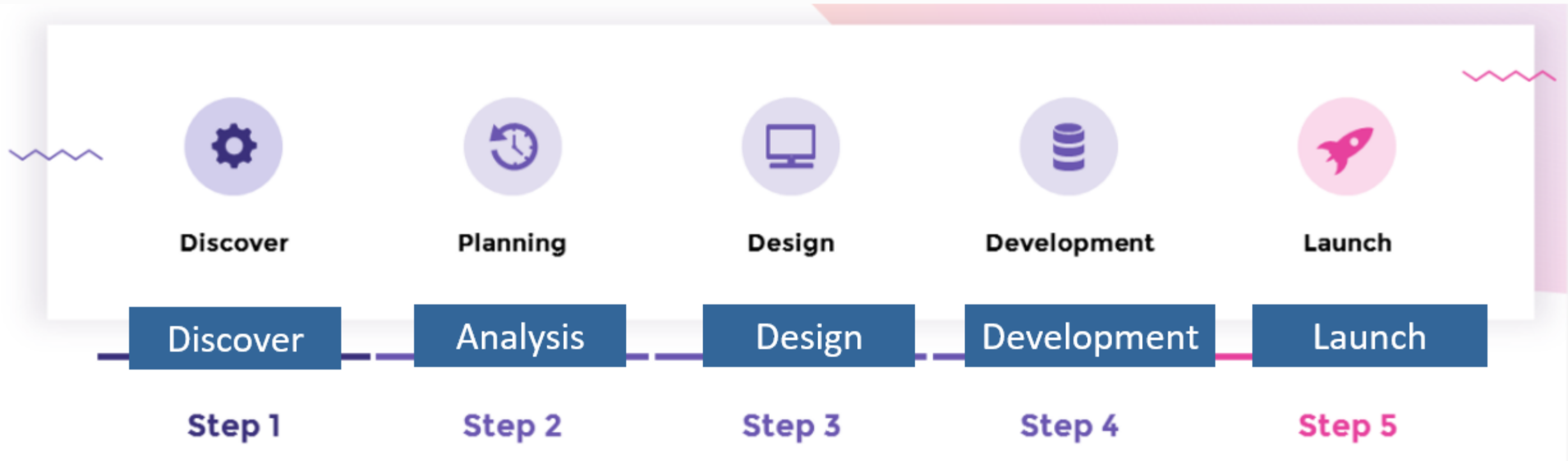


# The Solution

Grow with actionable insights from a holistic customer relationship platform to deliver engaging and personalized customer experiences

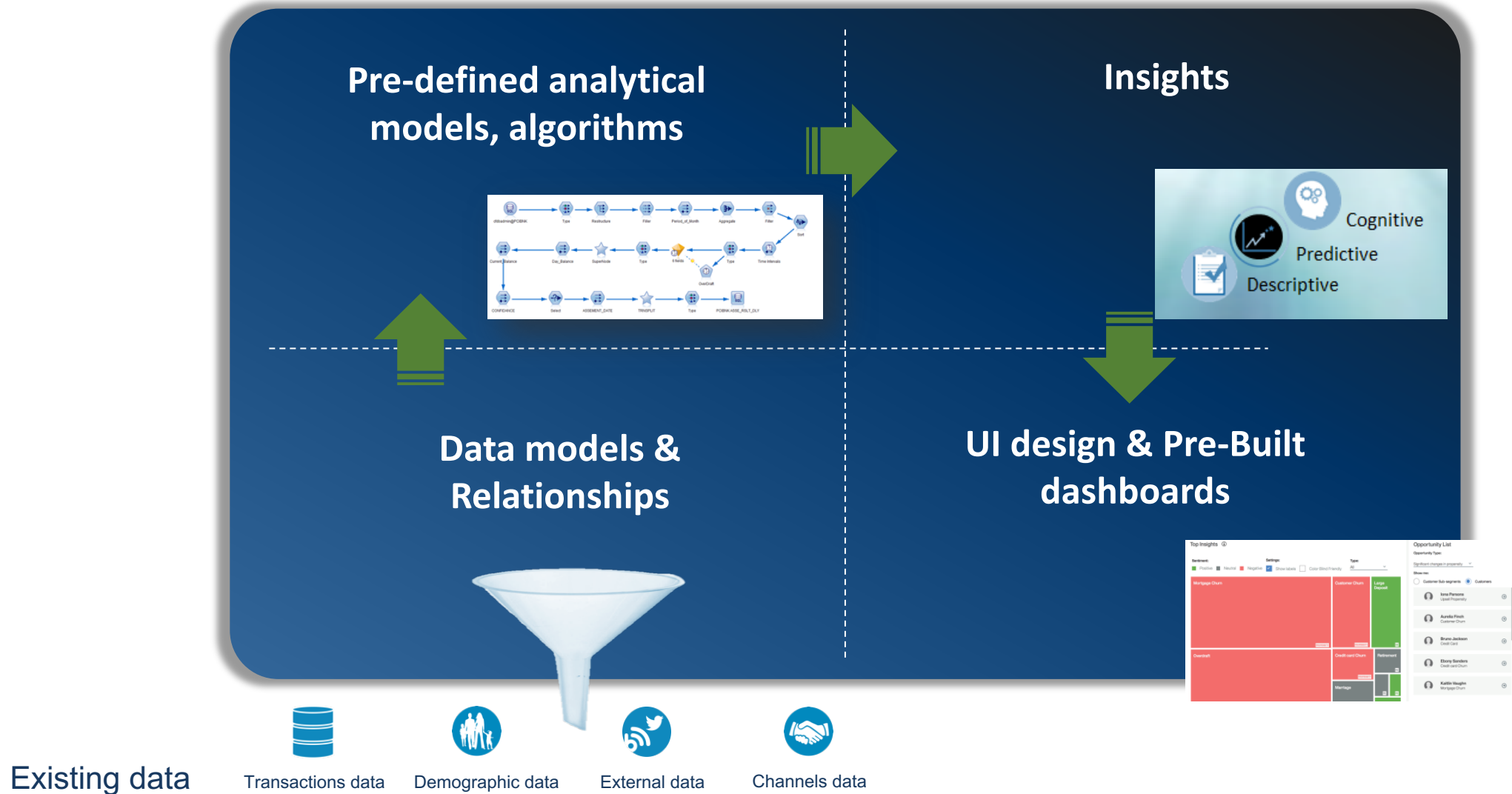


# The Service Design



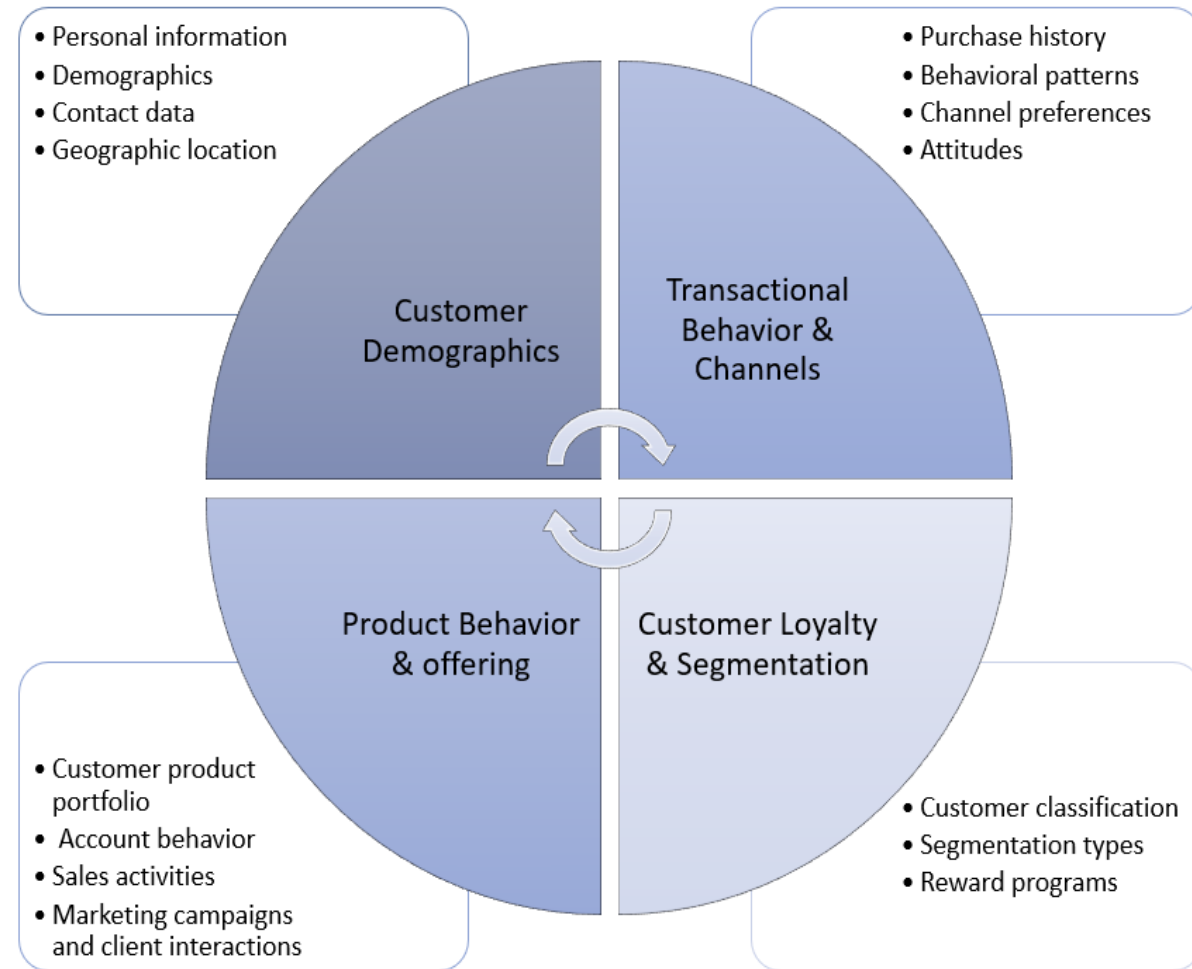


# The Process





# Customer 360°

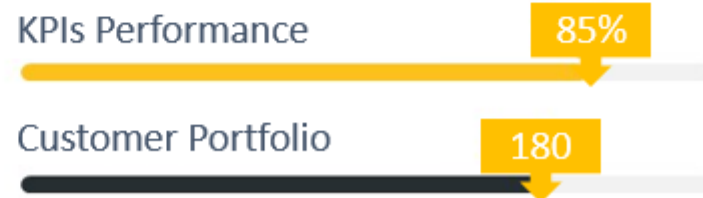






Hello.  
I'm Radostina  
Personal Banker X Bank




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# Product behavior

  Customer Layer 



Customer Insights & Analytics

Overview


**Product Portfolio**


Transactions


Communications


Last loaded date: 11 Mar, 2021


**VICTORIA IVANOVA IVANOVA**  
Customer since: 13 Sep, 2007  
Last deal: 5 Jun, 2020


**Total active products** 6 


Accounts 1 

Cards 1 

Loans 1 

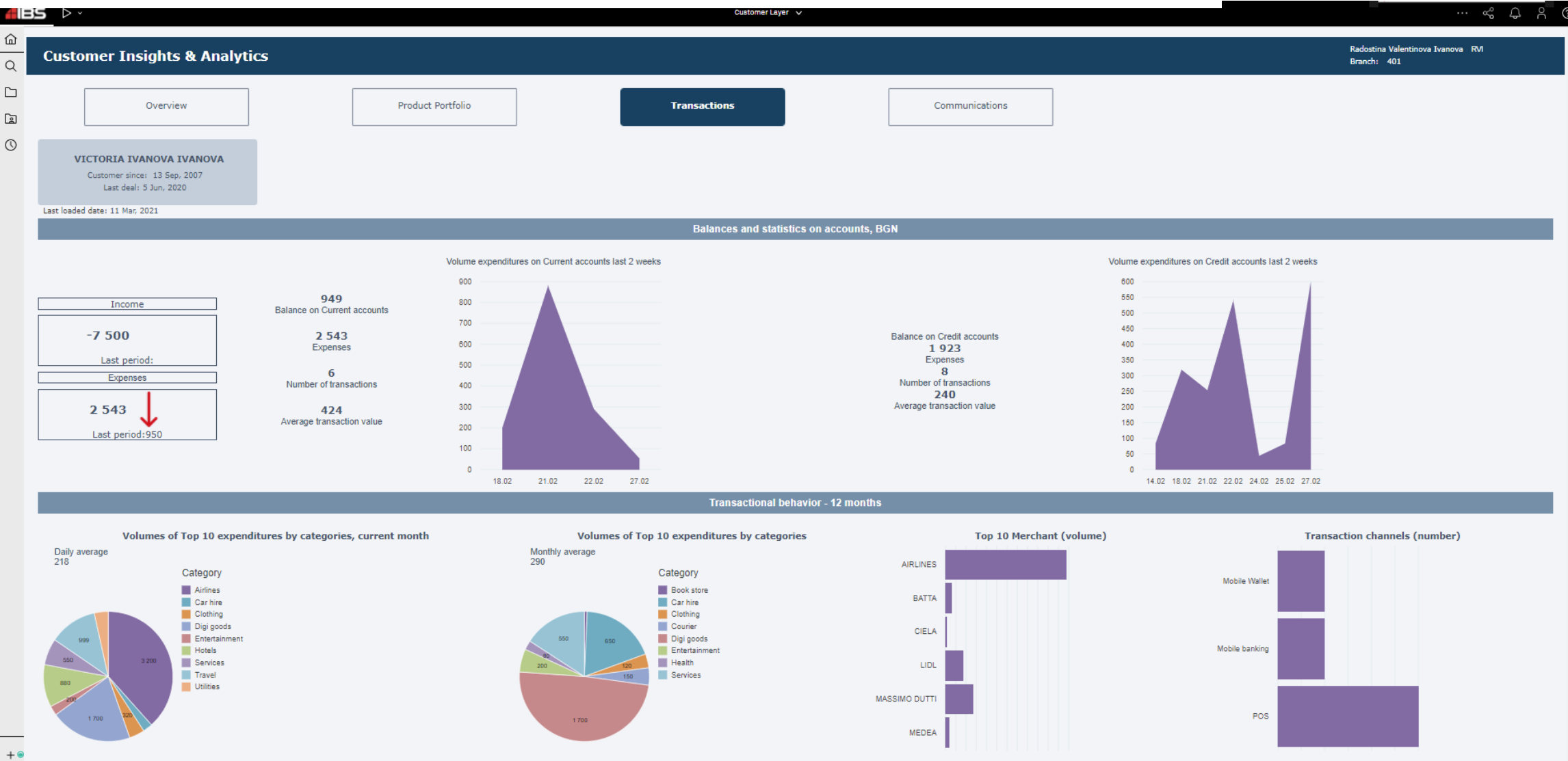
Deposits 1 

Insurances 2 

Product history 

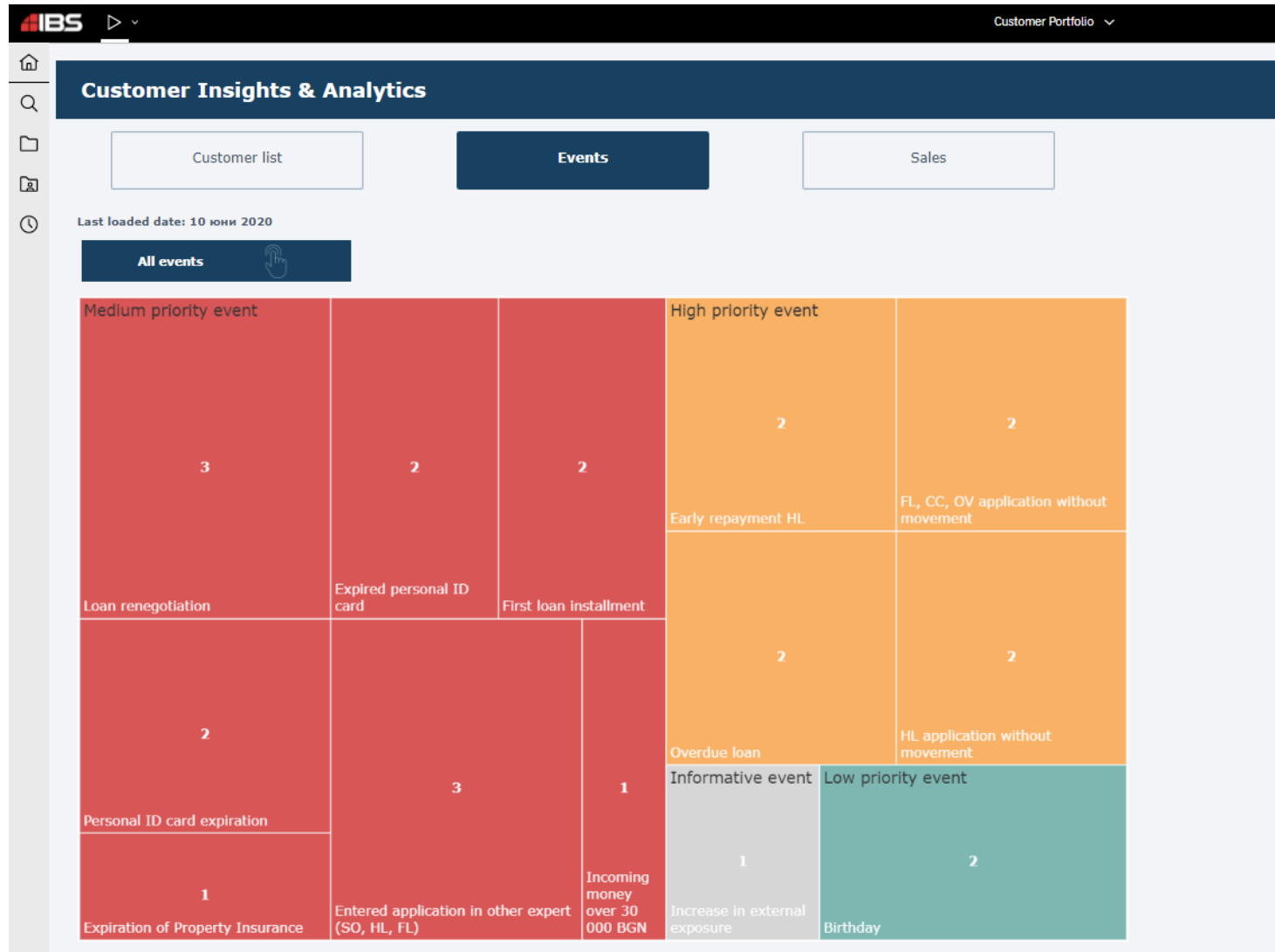
| Deal number | Product category | Product   | Deal start date |
|-------------|------------------|---|-----------------|
| 4552228     | Mortgage loan    | AB HL - floating interest rate - Sofibor/ Euribor | 10 Jun, 2020    |
| 4772141     | Credit card      | PB VISA CLASSIC                                   | 10 Jun, 2020    |
| 1054691     | Insurance        | Cardif F  | 21 Oct, 2019    |
| 2050136     | Current account  | Currency Current account in Program               | 18 Apr, 2019    |
| 1515935     | Deposit          | EBG 1m Standard Term deposit                      | 25 Sep, 2018    |
| 754693      | Insurance        | Cardif C  | 8 Mar, 2013     |

# Transaction behavior





# Triggers



IBS

Customer Portfolio

...

Share

Notifications

User

Help

Customer Insights & Analytics

Elizabet Damyanova Atanasova EDA  
Branch: 111

Customer list

Events

Sales

Last loaded date: 10 Юни 2020

Total active applications11

Active applications of my clients with other experts2

New business8

Portfolio3

History

Period:последни 3 месеца

Application type:FL

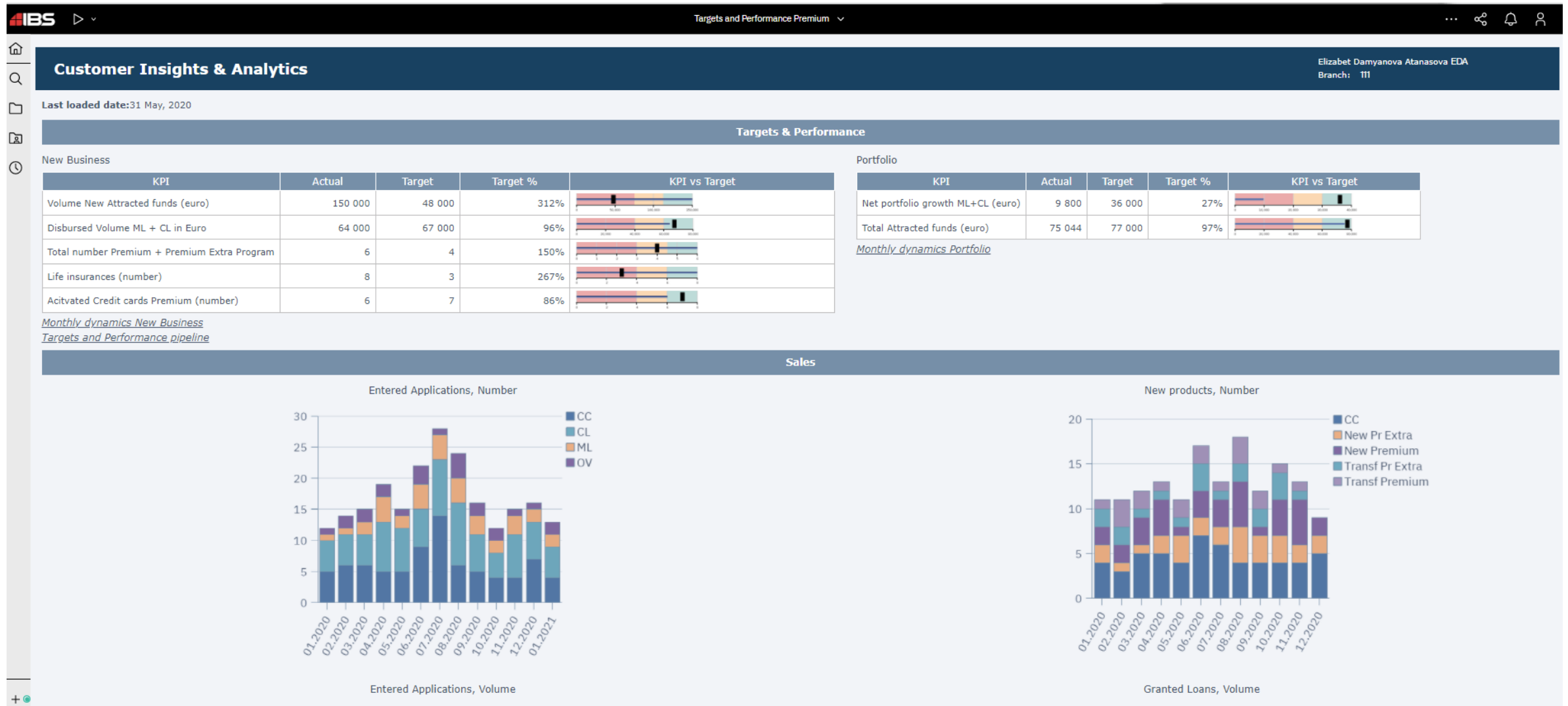
EGN:

Clear filters

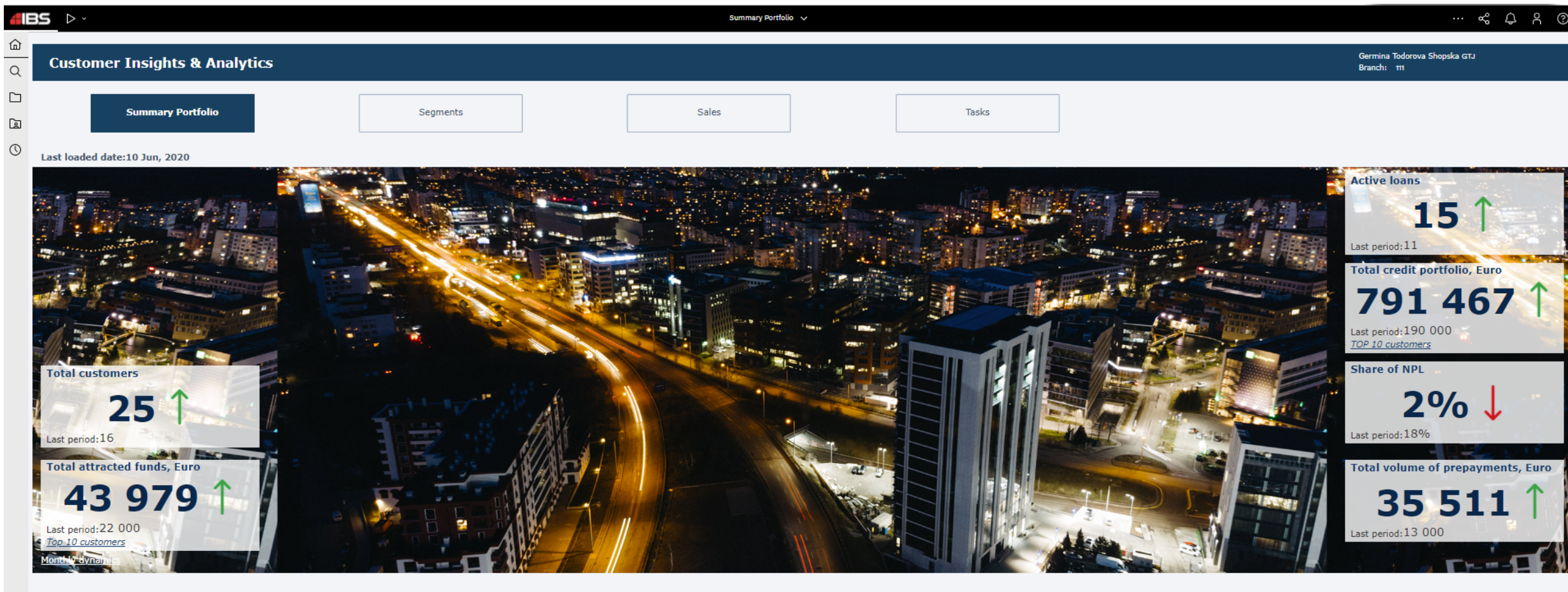
| New customer | Entry date   | Loan number | Application type | Product   | Customer number | Customer name    | EGN        | Status date  | Current status | Currency | Application amount | Approved amount | Total exposition |
|--------------|--------------|-------------|------------------|---|-----------------|------------------|------------|--------------|----------------|----------|--------------------|-----------------|------------------|
|              | 2 Jul, 2020  | SO35987     | SO               | ЖК Флекси - плаваща лихва - Прайм                     | 898301586       | YKC PCOBPRUA     | 7406044343 | 2 Jul, 2020  | PENDING        | BGN      | 230 000            |                 |                  |
|              | 9 Jun, 2020  | HL117708    | HL               | АВ ЖК плаваща лихва ПРАЙМ (min 0)                     | 170026729       | LXYGAC MQTOYVRX  | 9301292624 | 9 Jun, 2020  | PENDING        | BGN      | 470 000            |                 | 690 135          |
|              | 9 Jun, 2020  | SO34656     | SO               | ЖК Флекси - плаваща лихва - Прайм                     | 170026729       | LXYGAC MQTOYVRX  | 9301292624 | 9 Jun, 2020  | PENDING        | BGN      | 470 000            |                 |                  |
|              | 4 Jun, 2020  | SO34433     | SO               | ЖК Потребителски кредит с ипотека                     | 945626731       | HPRBEWKE NKSGKGW | 7801150563 | 4 Jun, 2020  | PENDING        | BGN      | 135 000            |                 |                  |
|              | 29 May, 2020 | SO34159     | SO               | ЖК Флекси - плаваща лихва - Прайм                     | 945606537       | TXOAM LNGSKWCDP  | 6212194092 | 29 May, 2020 | PENDING        | BGN      | 395 000            |                 |                  |
| !            | 16 Apr, 2020 | SO32689     | SO               | ЖК Флекси - плаваща лихва - Прайм                     | 943752934       | LTGRXTX VPQTPRX  | 8404018054 | 16 Apr, 2020 | PENDING        | BGN      | 60 000             |                 |                  |
|              | 30 Mar, 2020 | FL1063635   | FL               | ПК Премиум лайн доход над 3000лв.Превод РЗ с П-тел 12 | 898299501       | DXYBXL CWKUWSY   | 8711297544 | 30 Mar, 2020 | CANCELED       | BGN      | 70 000             |                 |                  |
|              | 30 Mar, 2020 | SO32325     | SO               | ПК Премиум Лайн                                       | 898299501       | DXYBXL CWKUWSY   | 8711297544 | 30 Mar, 2020 | PENDING        | BGN      | 70 000             |                 |                  |



# Performance Management



# Portfolio Analytics







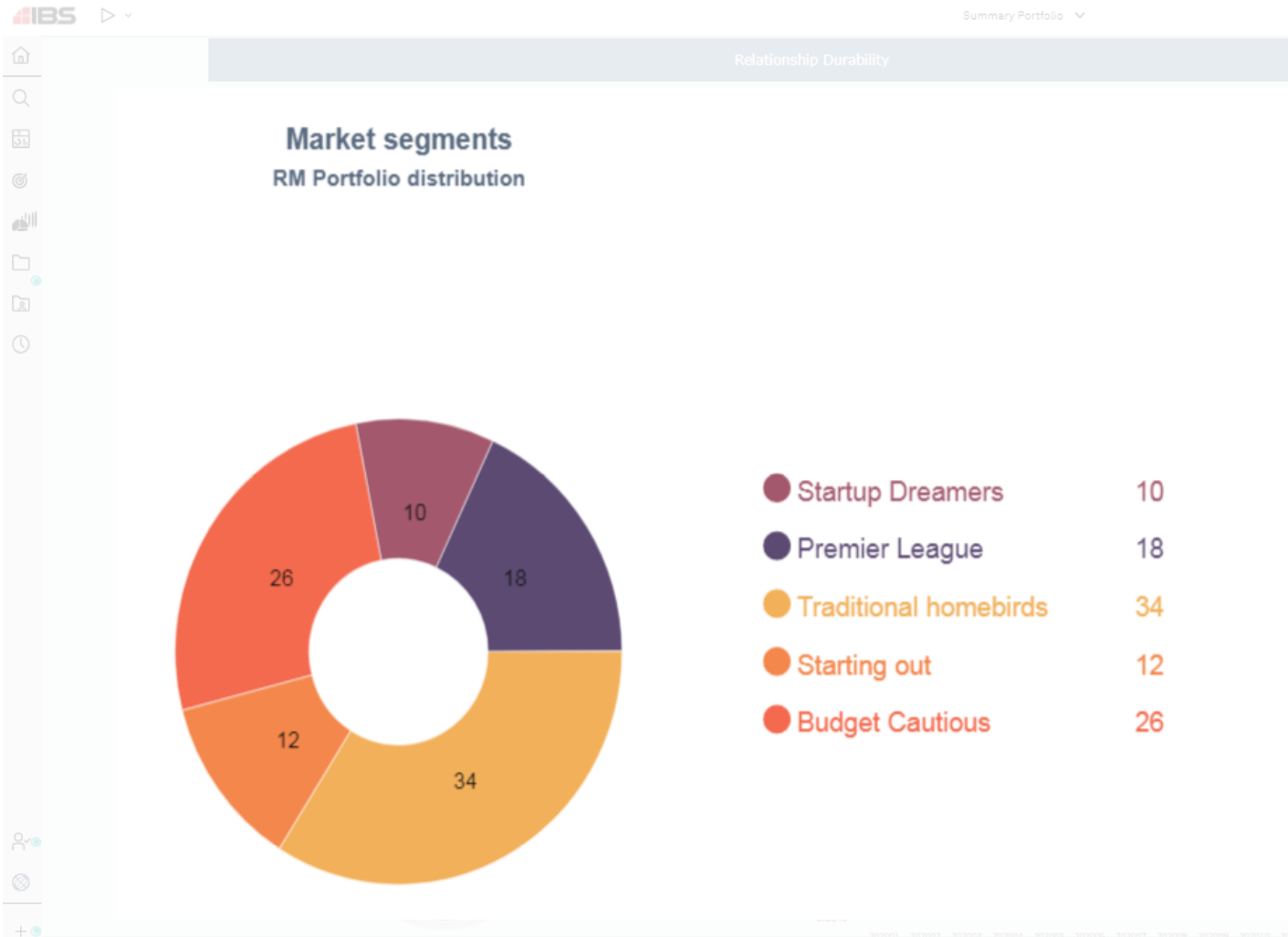
THIS IS SMART DATA DOING

IT COMPASS

- Target relevant customers with relevant products (Customer segmentation)
- Increasing and addressing relevant actions to individual / groups of customers through models for future purchases (Propensity, HBO engine etc.)
- Strengthening the portfolio and prevention of churn through retention models



# Dynamic Segmentation



Prediction score: 87

Victor Ivanov



age: 39  
residence: Shumen  
education: High  
occupation: Employee in private company  
marital status: Married

#### Housing loan segment

I manage to cope with my monthly obligations and I think I manage my finances well. Sometimes, I have difficulty if I have to pay for unexpected expenses.

#### Financial behavior

- Debits and credits are consistent and predictable
- Fixed salary every month
- Expenses equal to revenues with no accumulated saving, not comfortable balance in the account

#### Needs

- Security
- Protection
- To be able to afford more: rest, travel

#### Values

- Looking for stability in life
- Think and plan for things ahead, to see opportunities
- To ensure a good future for the family

#### Wants

- To feel stable and to live a satisfactory life without worries; to enjoy happy moments with favorites, to travel

#### Fears

- Afraid not to be able to cover monthly expenses if they increase
- Not being able to save

# Predicting financial behavior





# Prescription





# IT COMPASS

DESIGN AND ACT SMART WITH YOUR DATA!



Platinum  
Business  
Partner

