



# ARTIFICIAL INTELLIGENCE CHERRY PICKING IN MILLIONS OF PROFILES

KYC, AI Fuelled, at scale

Imagine a super smart assistant that knows very well, personally, every single customer in your company. Imagine that you can ask him everything you want about your customer base segments.

You have now imagined DeckPicker



AI POWERED 



## What it does

DeckPicker is able to slice your customer base in segments using AI algorithms.

For each created cluster, DeckPicker is able to understand which are the “common criteria and issues” that have formed every specific Cluster.

Once the Cluster have been defined, for each new upcoming customer, DeckPicker is able to specify the cluster he belongs.



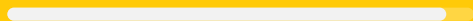
0% HUMAN ERROR  
99,9% SUCCESS CASES

The received training let the AI to interpret the world phenomena and predict the future with or without a human supervision

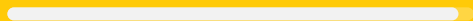
CLASSIFICATION 99,9%



RESEARCH 99,9%



PREDICTIVE 99,9%



ERROR 0,3%



What it  
**SOLVES**



# MACHINE LEARNING, The Process



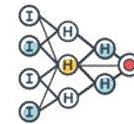
## 01. DATA MINING

Harvesting the data or receiving them directly from the involved people.



## 03. CLASSIFICATION

Classify the incoming object using multiple criteria.



## 05. NEURAL NETWORK

Train itself in the identification, recognition and classification challenges.



## 07. AI

Use the AI power to unleash the information content.



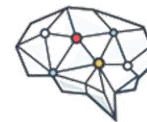
## 02. ALGORITHM

Apply many different Algorithm to slice and analyze all the received information



## 04. LEARNING

Learn from its errors to improve the system



## 06. DEEP LEARNING

Use DeepLearning techniques to understand the information context.



## 08. AUTOMATION

Automate the process to scale at the people level.

# WHAT IT USES

## **ALWAYS LEARNING EXPERIENCE**

DeckPicker continuously learn from your customer data

## **BEHAVIORAL ANALYTICS**

The AI analyze all the customer data you already have, to create Clusters of people who are reporting the same behavior.

## **CHURN ANALYSIS**

Identify who is potentially churning

## **AFFINITY ANALYSIS**

Identify the affinity of customers belonging to the same cluster

## **DEMOGRAPHIC ANALYSIS**

Identify the demographic characteristics of your customer base



## **LIFESTYLE ANALYSIS**

Identify the Lifestyle of your customer base



## **TEMPERAMENT ANALYSIS**

Identify the Temperament of every single customer

## **EDUCATIONAL ANALYSIS**

Identify the Educational level of every single customer

## **FINANCIAL ANALYSIS**

Identify the Financial status of every single customer

MORE ...

# BASIC MECHANISMS

## **LEARNING/TRAINING**

At the very first step DeckPicker Learn from the data. Ingesting all the available datasets it creates Machine Learning models to create Customer Profiles

## **CLUSTERING/GROUPING**

Once the system has accomplished the Training phase, each customer is put in relation with many different Target-Clusters according to the Analytics specific needs.

## **CONTINUOUS PROFILING**

As the solution is commissioned, the system will keep updated all the information related to the customers and starts to emit alerts on profiling changes.

## **SEARCHING**

All the maintained data are available for queries and extractions, accordingly with the system operator needs.

## **FORECASTING**

The system keep forecasting the changes in the customer base to provide additional information and alerts for specific vertical purposes (eg: customer churning).



# CHALLENGE SPECS

## BACKGROUND

<<This challenge seeks solutions that can allow Enel to gather insights on end-users' needs and habits, to learn more on them and to identify specific segments who may be vulnerable or need specialized attention. >>



## THE CHALLENGE

<<We seek solutions that will enable us to gather data on our current and potential end-users in terms of habits, special physical or financial needs, disabilities or unique requirements.>>



## OUTCOMES

<<The data retrieved must be relevant enough to allow Enel to provide new or individualized/personalized services to its customers and to define the best solutions for people with particular needs, both financial and related to special conditions.>>







# Meaningful Indicators



## CONTRACTUAL DATA

Age, Sex, City, Nationality, Born Nationality (...)



## DERIVED FROM CONTRACTUAL DATA

- City Social Risk
- City Financial Indicators
- Mother tongue score
- City Calamity Index
- City Crime Index
- (...)



## COMPANY OWNED DATA

- Good/Bad Payer
- Credit Card payer or not
- Customer Contract History
- Contact Center History
- Campaign Responses
- (...)

## AD HOC HARVESTED DATA

- IS THE CUSTOMER USING SPECIAL ACCESSIBILITY FEATURES WHEN ACCESS THE COMPANY WEBSITES?
- DURING A COLLECTION CAMPAIGN, HOW MANY SONS THE CUSTOMER HAVE?
- COLLECTING WITH A SMART QUESTIONNAIRE, WHAT'S THE MARRIAGE STATUS OF THE CUSTOMER?
- USING STATS COMING FROM PLAN-COMPARING WEBSITES, IS THE CUSTOMER OFTEN COMPARING OFFERS?
- PROVIDING A TRICKY QUESTIONNAIRE TO THE CUSTOMER, IS THE CUSTOMER SMART IN ANSWERING?
- DOES THE CUSTOMER MAKE MANY SPELL ERRORS IN WRITING?
- HAS THE CUSTOMER A SOCIAL ACCOUNT?
- HAVE THE CUSTOMER BEEN VICTIM OF A FRAUD OR A SCAM?
- (...)





# Harvesting Techniques

## ENRICH THE DATASET

To define the vulnerability assessment of a specific customer many habit and situational data are needed. Those data are not generally available on a customer contract, but they can be sourced in different ways



# Harvesting Techniques



## OSINT, STATISTICAL GENERAL INDEXES. Eg: ISTAT

Many countries are supporting statistical indexes that given a City name provides stats about different social aspects: Crime exposure, Average annual incomes, population density, etc

# Harvesting Techniques

## COMPANY APP OR PORTAL

When a customer approach a digital service of the company, activated accessibility extensions, may be used as an indicator for some disabilities.



# Harvesting Techniques



## EXTERNAL APPs OR PORTALS, REFERRAL SYSTEMS

As indicated in many international reports, a user that do not compare plans and offers, or a user that do not change supplier for year may be vulnerable.



# Harvesting Techniques

## CONTACT CENTER INTERACTION

When a customer approach a digital service of the company, activated accessibility extensions, may be used as an indicator for some disabilities.

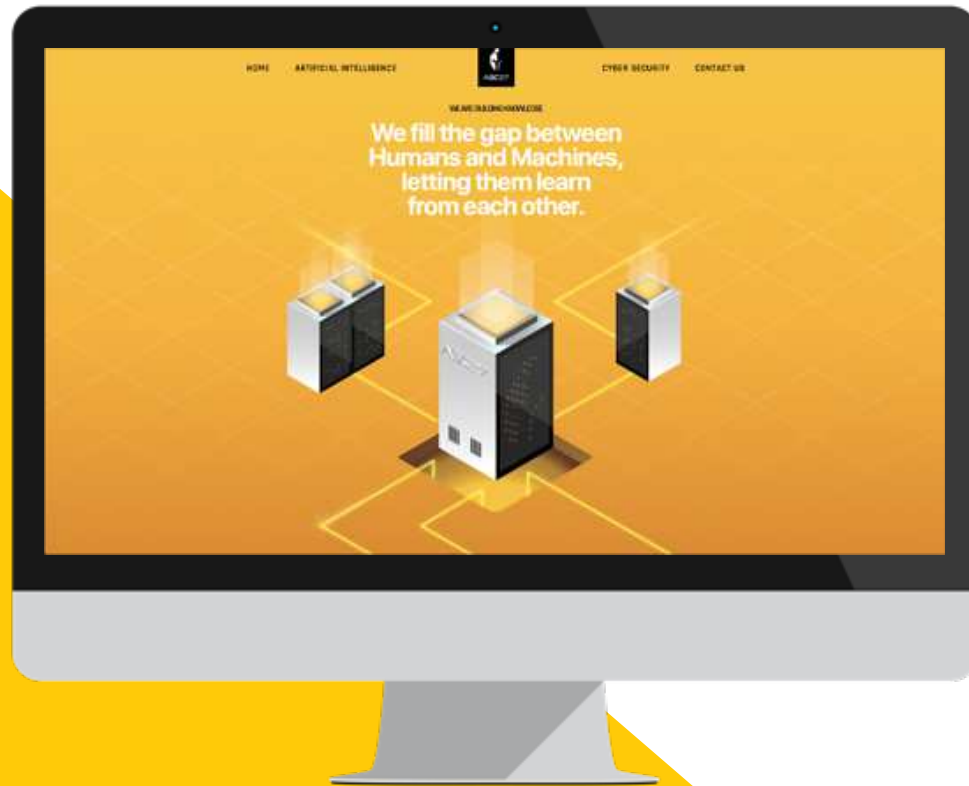


# Harvesting Techniques



## DEDICATED QUESTIONNAIRES

Providing some incentives, it's not difficult to prepare a tricky questionnaire to get some metrics about the customer swiftly with simple cognitive tasks or some personal habits.



# CUSTOMER VULNERABILITY ASSESSMENT

AI Powered, Intelligent Data collection for data  
discovery purposes.

THANK YOU