# KPMG
## Microsoft

# KPMG Comet Customers Network

**Improve customer acquisition and risk control**

Sectors: Banking and Capital Markets

KPMG Comet Customers Network can help your organization optimize the acquisition of new high potential and low risk prospect customers and simulate the spread of risk among customers to help make your operations more effective.

## KPMG and Microsoft alliance

KPMG and Microsoft combine advanced technologies, industry insight, creative thinking, and established excellence in addressing complex global business issues to help transform your company in the areas most critical to your prosperity and success. These include artificial intelligence, blockchain technologies, cloud transformation, customer relationship management, cyber security, enterprise resource planning, intelligent automation, and more.

The knowledge and acumen of KPMG member firm professionals can take you from challenge to resolution, working with Microsoft to help guide and define everything you need to move your business forward.

"Our clients have experienced increased efficiency in customer acquisition and risk control processes thanks to Customers Network advanced analytics."

**Eva García San Luis**
Partner, KPMG Lighthouse
KPMG in Spain

## Business goals

– **Strategy:** Supply commercial and risk areas with enriched customer and prospect behavior insights to gain competitive advantage.

– **Effectiveness:** Optimize new customer acquisition and risk propagation modelling.

– **Efficiency:** Reduce time and effort in targeting and commercial activity plus improved spread of risk control.

– **Compliance:** Support compliance with EBA connected clients regulation.

## The solution at-a-glance

**KPMG Comet Customers Network** is a tailored solution that is ready to scale to your operational needs, deliver on your programs, and support how you do business in today's connected world.

KPMG Comet Customers Network can help you address the regulatory guidelines of the European Banking Authority (EBA) on connected clients that came into effect on January 1, 2019 (article 4 section 1, point 39 of the regulation of the EU 575/2013). These guidelines obliged banks to identify the existing connections between customers, considered as a single-risk-factor on the principles of control and economic dependence.

Based on big data and artificial intelligence (AI) technologies, KPMG Comet Customers Network supports the compliant identification of these relationship networks between business bank customers. The objective is to optimize the acquisition of new customers by clearly identifying the highest value potential and lowest risk, allowing the user to parameterize the algorithms and analysis in an interactive form.

With this new normal environment in which banking corporate clients are immersed (business decrease or closure, unpaid invoices, etc.), it is important for banks to have solutions that can help carry out simulations of risk contagion among their client base of small and medium enterprises.
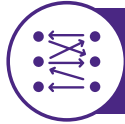
## Solution scope

**Graph databases**
Advantageous to finding relationships between data and in extracting its real value.
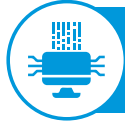
**Big data**
Architecture ready for big data processing, storage and visualisation.

**Predictive models**
Classification, high potential, high linkage, risk prediction, risk propagation.

**Private cloud**
With high availability, robustness, security and scalability.

**Interactive visualisation**
Prepared for advanced study of customer networks and their relationships.

## Improve customer acquisition and risk control

KPMG Comet Customers Network is a user-friendly and interactive tool that is designed to discover enriched information on your bank customers' relationships and behaviors to improve customer acquisition and spread of risk control.

The information about customer relationships and behaviors concealed in the customer network can be used by areas like CRM, Marketing, Risk, Fraud and Innovation to improve other existing solutions or create new ones in many important areas of the bank:

– Risk modelling (connected customers regulation compliance)

– Fraud detection

– Customer satisfaction, up/cross-selling, acquisition

– New business models: The aggregated information can also serve as building blocks for new business models with Telco companies, selling, etc.

## Solution capabilities

– KPMG Comet Customers Network leverages graph visualization, big data and AI technologies to model the complete network of economic relations between customers of the bank, identifying high value and low risk prospect customers to be targeted in commercial activity.

– The solution also provides risk engines to simulate spread of risk scenarios inside your customer network, as well as to identify economic risk relations for EBA connected customers compliance.

– Machine learning algorithms predict customer value and risk, based on their economic behavior.

– Information is retrieved from the internal transactional database of the bank and public non-paid sources.

## Why choose KPMG and Microsoft?

The KPMG and Microsoft alliance is committed to delivering solutions that help transform your business and accelerate growth in a cloud environment you can trust. Microsoft's leading technologies provide the basis for nimble, cost-effective business transformation solutions. KPMG's global network of member firm professionals combine that technology with industry expertise to enable you the freedom to transform your business at your own pace – helping to reduce risk, costs, and stress to your organization.

## Take the next step

KPMG's experienced professionals are dedicated to helping you make the most out of your technology investment so you can achieve genuine business value.

To learn more, please visit **kpmg.com/microsoft.**

## Contact us

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