



Coffee Club 2024

# THE BUSINESS TREASURE HUNT

Ready. Set. **Grow.**

# THE BUSINESS TREASURE HUNT

From Risk to Riches



**Maximize Profitability, Minimize Losses (Credit & Fraud), Optimize Costs !**

# YOUR GOAL

As Leadership of RNZ Bank, you need to rewrite the Consumer Engagement strategy to improve the following Business metrics across your Customer lifecycle...



## STAGE 1: ENGAGE

(Qualifying Prospects)

- ↑ Increase response rate
- ↓ Lower Campaign Cost  
(Operating Cost to Engage)
- ↓ Weed out Potential Fraud  
in Prospect Campaign  
selection



## STAGE 2: ACQUIRE

(New Business)

- ↑ Increase Approvals
- ↓ Lower Bad rates /  
Fraud losses
- ↓ Lower Operating Costs!



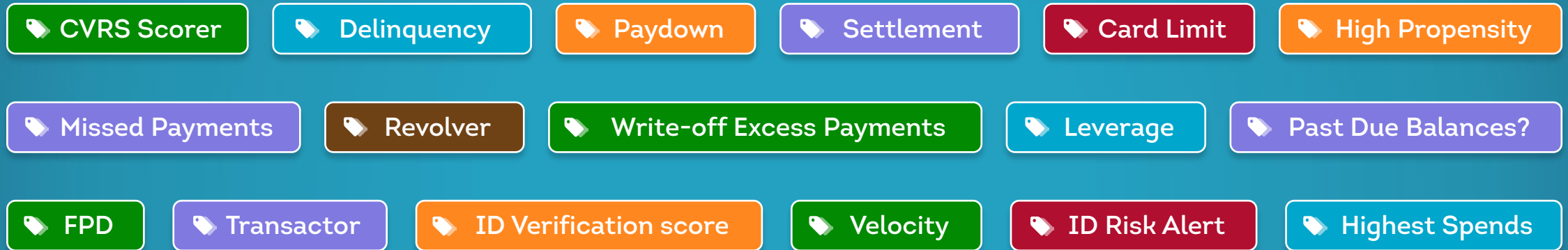
## STAGE 3: MANAGE

(Managing Growth with Portfolio)

- ↑ Improve Cross sell
- ↓ Mitigate Potential  
Credit Losses
- ↓ Weed out Potential Fraud /  
Account Takeovers

# YOUR AMMUNITION TO PLAY:

What if you had over **3000 ways** to describe your **Consumer** across their **Lifecycle** ?



Which Top 5 data insights  
will you choose to make your decision during each  
stage of the Customer Lifecycle?

# WHAT YOU NEED TO IMPROVE

## Current Performance of RNZ Bank

### ENGAGE



- Unstructured Prospecting (< 1% Response)
- Negligible response rates on Prospect campaigns
- Increased Operating costs (\$2.3M)

### ACQUIRE



- Lower Approval rates Vs Industry (14% Vs Industry avg of 22%)
- Higher delinquency Vs Industry (6.7% vs 3.7%)
- Increased straight flows (Potential Frauds) (1.3%)
- Impact on Operating costs & Profitability

### MANAGE



- Account Takeovers (2% leading to Fraud loss of XXXM)
- High Attrition Vs Industry (13% Vs Industry avg of 5%)
- Lower Cross sell Vs industry (1.4% Vs Industry average of 4%)

# 3 GAME STAGES...

Crack the puzzle to obtain your **Secret Hint** and access code to each stage!





# FOR EACH GAME STAGE...

Define your strategy using upto  
**5 Consumer Insights** for  
each stage

---

Test & Learn with upto  
**3 Attempts in Each Stage**  
*(Hint : You can Preview your attempts!)*

---

Select your **Best Attempt to Complete Stage** & move to the next stage challenge!



**TIME TO  
PLAY!**





# YOUR AMMUNITION – ENGAGE !

CreditVision Attribute Family	CreditVision Attributes	Description
Account Info	BC20S	Months since the customer's oldest card was opened.
Account Info	BCC0071	Average months on book (MOB)/vintage of open account. Shows the maximum age of the opening date of all trades on average.
Account Info	BCC0075	Number of accounts opened in the last 3 months.
Behavior Pattern	RVLR05	Ratio of bank card revolver trade balance to total bank card balance. Out of the total card balance across all of a customer's credit cards, this attribute shows how much of the customer's balance is revolving vs. total card balance.
CreditVision Risk Grade	CVRS	Credit Vision Score - Risk Grade (AA to JJ)
Delinquency	AT20S	Shows the months since a customer's oldest trade line was opened. This attribute identifies how mature the customer is based on the oldest age of trade line that they have.
Delinquency	AT36S	Months since most recent delinquency.
Delinquency	AT103S	Percentage of 'satisfactory' open trade lines. 'Satisfactory' is defined as a trade line with no delinquency. Ex. Customer has 3 loans and is delinquent in 1 of them, making them 33.33% delinquent.
Demographics	DM211S	Number of addresses first reported in 3 months.
Demographics	DM221S	Number of emails first reported in 3 months.

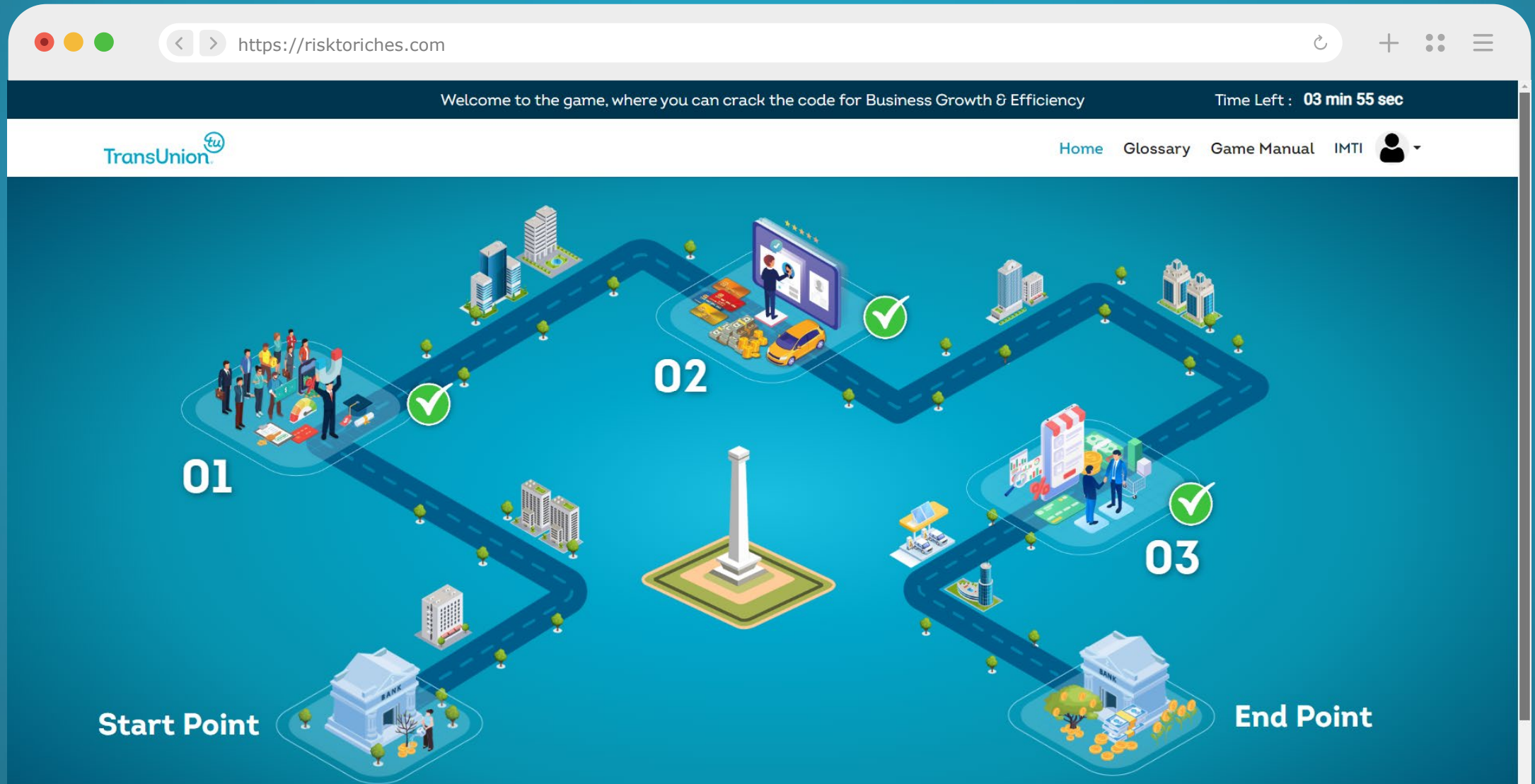
# YOUR AMMUNITION – ACQUIRE !

CreditVision Attribute Family	CreditVision Attributes	Description
Account Info	BC20S	Months since the customer's oldest card was opened.
Account Info	BCC0071	Average months on book (MOB)/vintage of open account. Shows the maximum age of the opening date of all trades on average.
Account Info	BCC0075	Number of accounts opened in the last 3 months.
Behavior Pattern	RVLR05	Ratio of bank card revolver trade balance to total bank card balance. Out of the total card balance across all of a customer's credit cards, this attribute shows how much of the customer's balance is revolving vs. total card balance.
CreditVision Risk Grade	CVRS	Credit Vision Score - Risk Grade (AA to JJ)
Delinquency	AT20S	Shows the months since a customer's oldest trade line was opened. This attribute identifies how mature the customer is based on the oldest age of trade line that they have.
Delinquency	AT36S	Months since most recent delinquency.
Delinquency	AT103S	Percentage of 'satisfactory' open trade lines. 'Satisfactory' is defined as a trade line with no delinquency. Ex. Customer has 3 loans and is delinquent in 1 of them, making them 33.33% delinquent.
Demographics	DM211S	Number of addresses first reported in 3 months.
Demographics	DM221S	Number of emails first reported in 3 months.

# YOUR AMMUNITION – MANAGE !

CreditVision Attribute Family	CreditVision Attributes	Description
Account Info	BC20S	Months since the customer's oldest card was opened.
Account Info	BCC0071	Average months on book (MOB)/vintage of open account. Shows the maximum age of the opening date of all trades on average.
Account Info	BCC0075	Number of accounts opened in the last 3 months.
Behavior Pattern	RVLR05	Ratio of bank card revolver trade balance to total bank card balance. Out of the total card balance across all of a customer's credit cards, this attribute shows how much of the customer's balance is revolving vs. total card balance.
CreditVision Risk Grade	CVRS	Credit Vision Score - Risk Grade (AA to JJ)
Delinquency	AT20S	Shows the months since a customer's oldest trade line was opened. This attribute identifies how mature the customer is based on the oldest age of trade line that they have.
Delinquency	AT36S	Months since most recent delinquency.
Delinquency	AT103S	Percentage of 'satisfactory' open trade lines. 'Satisfactory' is defined as a trade line with no delinquency. Ex. Customer has 3 loans and is delinquent in 1 of them, making them 33.33% delinquent.
Demographics	DM211S	Number of addresses first reported in 3 months.
Demographics	DM221S	Number of emails first reported in 3 months.

# GAME – HOME PAGE



# DATA SELECTION & BUILDING YOUR DECISION TREE

## REMEMBER : THE CHOICES & SEQUENCE MATTERS

The screenshot shows a web browser window with the URL `https://risktoriches.com`. The page header includes the TransUnion logo and navigation links: Home, Glossary, Game Manual, and IMTI. A dark blue banner at the top contains the text "Welcome to the game, where you can crack the code for Business Growth & Efficiency" and a timer showing "Time Left : 19 min 55 sec".

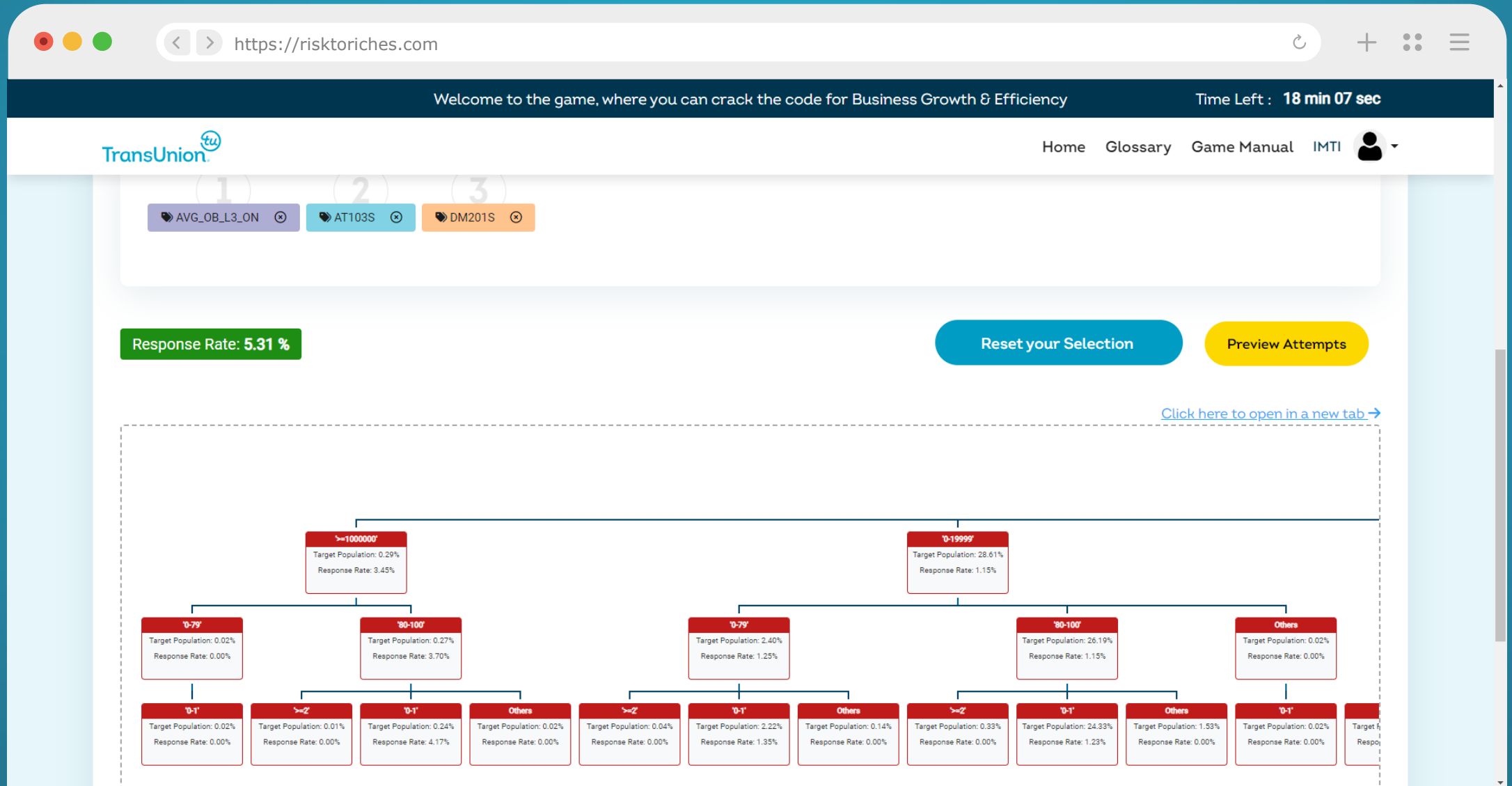
The main content area is titled "Select Your Nodes" and displays a grid of node options. The "Demographic Alerts" node is highlighted in orange. Below the grid, two orange buttons labeled "DM211S" and "DM221S" are visible. To the right of the node selection area, the text "Attempts Left 03" and "Preview Left 03" is displayed.

Below the node selection area, a instruction reads: "Start by selecting a parent node, and a child node to generate a tree chart."

The bottom section is titled "Drop your Selected Nodes Here" and shows a sequence of three nodes: "1 AVG\_OB\_L3\_ON" (purple), "2 AT103S" (blue), and "3 DM201S" (orange), each with a circular icon and a close button.



# THE OUTPUT OF YOUR DECISIONS



# VIEW YOUR ATTEMPTS


< > https://risktoriches.com

↻ + ⋮ ≡

Welcome to the game, where you can crack the code for Business Growth & Efficiency

Time Left : 15 min 17 sec

TransUnion<sup>tu</sup>

Home Glossary Game Manual IMTI 

Your Attempts

Attempts Left  
00

	TIMESTAMP	ATTEMPT NUMBER	RESPONSE RATE	PROFIT BEFORE TAX	
<input type="checkbox"/>	Feb 04, 2024 5:02 PM	1	5.31 %	₱ 791,500,000	>
<input type="checkbox"/>	Feb 04, 2024 5:03 PM	2	9.88 %	₱ 1,477,000,000	>
<input checked="" type="checkbox"/>	Feb 04, 2024 5:03 PM	3	8.19 %	₱ 1,223,500,000	>

Submit Attempt →

TransUnion<sup>tu</sup>

Information for Good®.

Quick Links

Glossary | Game Manual | Terms & Conditions | Privacy Policy

# DASHBOARD VIEW

< > https://risktoriches.com

↺

+

⋮

☰

Welcome to the game, where you can crack the code for Business Growth & Efficiency

Time Left : 12 min 09 sec

TransUnion<sup>tu</sup>

HomeGlossaryGame ManualIMTI

Dashboard

Profile Settings

Log-out

DASHBOARD

IMTI

Profit Before Tax:  
₱ 10,073,327,200

Submission ID	Timestamp	Attempt Number	Game Name	Profit Before Tax	
	Feb 04, 2024 , 04:54 PM	1/1	Game of Engage	₱ 1,180,000,000	>
	Feb 04, 2024 , 04:55 PM	1/1	Game of Acquire	₱ 7,936,827,200	>
	Feb 04, 2024 , 05:06 PM	3/3	Game of Manage	₱ 956,500,000	>