

Swiss Banking Company Works Case

You are working with the Swiss Banking Company to analyze what it costs to serve customers and why they are losing money on an increasing percentage of customers. You have identified a potential problem:

The Swiss Bank seems to be turning on bank accounts for a number of customers in December, only to have customers open new accounts in June. The company incurs a fee for every bank account turned off, and an additional fee for every bank account that is initiated. The company is supposed to assess the risk for default bank accounts beforehand by doing a customer check to see if the person has been a customer of the bank within the past 24 months. If this is the case, the bank can ask the person to keep a minimum of \$5,000 dollars in their bank account for one year as collateral. This money cannot be touched within the first three hundred sixty-five (365) days. You need to understand the Swiss Bank Company's policy, how it is being included in the software, and how customers are being notified of the policy. Additionally, you will need to identify if they need to change anything within the policy, or identify what the actual problem is

You ask Rebecca Ye, Customer Service Vice President to explain the account policy to you. This is what you hear.

" We look at how much money a customer has in other bank accounts to determine if they will not use our accounts correctly. It costs us \$100 for every account we close and \$200 for every account we open. We check if our customers have respectable jobs, partners, and if they own their home or they rent their home. We also look at how often they change their jobs. We like to see their history with our bank but we can only look back five (5) years. If they have closed an account with us after that point, we cannot see it so we rely on a customer to be honest with us when we interview them. If the customer agrees to keep \$5,000 USD in the bank as collateral, we waive the opening fee. If the customer has more than 3 bank accounts, we charge them an additional \$50 fee as we think their behavior might be delinquent. If the customer has had a bank account at another bank for over five years, we do not charge them an additional fee. If they have opened an account with us and closed it in the past 5 years, there is an additional fee of \$275 USD to open the account. If we find that a customer has not been honest with us, we close their account immediately and they forfeit all of their money with our institution.

Using the information provided,

1. Identify the set of business rules that the Swiss Bank Company is using to decide what to charge a customer when they create a new account.
2. Draw a Decision Tree of how the Swiss Bank Company should link these business rules to decide what to charge.

3. Write a list of questions that you want to ask Rebecca when you go back to her with your draft rules to check if they are correct.