SMART TRANSACTION EXPERT MODULE
(A Expert module of XSMART)
X-SMART
Cross Platform Smart Data Analytics.

Predicative Analytics Designed for Banks and Transaction Processors. (S.T.E.M)
(An Expert Module on XSMART)

S.T.E.M. is Expert Module on the XSMART Data Analytics platform. **S.T.E.M**. is especially research and designed for financial institution and banks. **Performs**
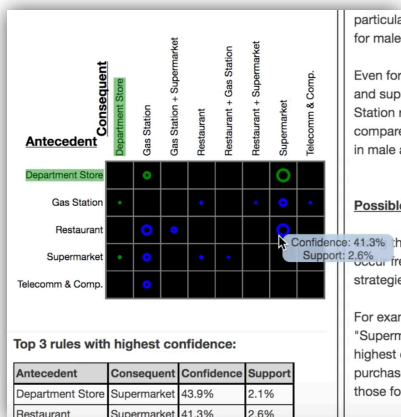
- ingest and perform predictive and prescriptive actions on their banking business through data science.
- translate and integrate data into actionable insights for banking segment specific knowledge.
- Continuous improvement through machine learning capability.

Scalable and open standards based platform designed for storage, integration and management of data for secure data exchange, analytics and visualization. **S.T.E.M** provides prescriptive actions for customer to monetize their existing client.

Market Segmentation
Who are my target markets?

Cross-Selling Opportunities
Did you know that when customer buys X, chances of customer buying Y is just that high?

Spending Behaviour
What are my customers' spending habits?

Geo-spatial Patterns
What are my customers' spending habits in different provinces?

Functions
- Market segmentations
- Cross Selling Opportunities
- Spending Behavior
- Geo-spatial patterns

Top 3 rules with highest confidence:

Antecedent	Consequent	Confidence	Support
Department Store	Supermarket	43.9%	2.1%
Restaurant	Supermarket	41.3%	2.6%

- **Build-in Machine learning module** with Smart Inference Engine using **antecedent and consequent** hypothetical proposition

Features

• Predictive Analytics	• Machine Learning Module
• Smart Recommendation & Inference Engine	• Data Summarization and Visualization Trend Analysis and spotting
• Smart Risk Management	• R&D partnerships with leading IHLs in latest data analytics and AI innovations