

2022

OMEGA – Graph Analytics at Cloud Scale

From single-customer transaction analysis to enterprise-wide network intelligence.
Using AWS and graph analytics to protect CASA and unlock Supply Chain Finance opportunities.

PART OF MY ANALYTICS JOURNEY



THE CHALLENGE

Fragmented view of customer and counterparty networks

Traditional, siloed transaction analysis could not reveal hidden relationships, leading to CASA leakage and missed Supply Chain Finance opportunities.



THE SOLUTION

A cloud-based graph analytics platform built on AWS



TRANSACTIONS + NETWORKS + AI = GROWTH OPPORTUNITIES

KEY BENEFITS

-  **20% Growth in Balances (CASA)**
Customer level insights led to 20% increase in CASA balances.
-  **40% Jump in Supply Chain Finance**
Network intelligence identified new-to-bank supply chain opportunities.
-  **Integrated into Future Workflow**
Successfully embedded into standard workflows in 2022–2023.
-  **Stronger Relationships**
Improved wallet share, deeper client relationships and better cross-sell.

BUSINESS IMPACT (2022 – EARLY 2023)


20%
Growth in Balances (CASA)


40%
Jump in Supply Chain Finance


Integrated
into Future Workflow



NETWORK
INTELLIGENCE
FOR A STRONGER
TOMORROW.



From data to decisions. From insights to impact.

PEOPLE | ANALYTICS | EXECUTION | GROWTH

In 2022, access to AWS cloud computing made it practical to test compute-heavy analytics use cases at scale. OMEGA was created to move beyond single-customer transaction analysis and examine the wider network of flows across SME and Mid-Corporate Banking. The commercial thesis was that the same network view could address two problems: CASA leakage and Supply Chain Finance opportunity discovery.

Strategic question	Response
How do we identify meaningful CASA leakage?	Analyse transaction flows across the business banking base, not one customer at a time, and identify material outflows and their purpose.
Can leakage reveal acquisition prospects?	Identify non-customers receiving money from a large number of bank customers and route high-value prospects to the appropriate teams.
How do we see relationships beyond direct counterparties?	Use graph networks and multi-hop analysis to reveal connected entities and transaction paths.
How do we surface SCF opportunities?	Use the same network to identify recurring corporate-SME payment relationships that can support SCF, bill discounting, vendor finance and supplier finance.
How do we operationalize a cross-segment solution?	Partner with GTS, Trade Finance and frontline teams, route opportunities into workflow, and brand the program as OMEGA.

Business impact

20%

growth in customer balances (CASA) during the program; Supply Chain Finance opportunities increased by 40%. The program ran through 2022 and early 2023 and was integrated into future workflow.

From transaction rows to network intelligence

Analytical element	What it represented	Business interpretation
Nodes	Customers, accounts, vendors, beneficiaries, government entities and other counterparties.	Entities participating in the payment ecosystem.
Edges	Payments and transaction relationships between entities.	Shows direction and intensity of financial flows.
Multi-hop paths	Connections beyond the immediate counterparty.	Reveals indirect relationships that single-customer analysis cannot see.
Centrality	Relative importance of entities in the network.	Helps prioritize counterparties that sit at important points in the flow network.
Betweenness	Entities that connect otherwise separate parts of the network.	Helps identify bridge entities and potentially influential prospects or supply-chain participants.

OMEGA analytical flow



BUSINESS PROBLEM 1: CASA LEAKAGE

Problem

SME and Mid-Corporate customers were transferring balances to their own accounts elsewhere for taxes, loan instalments, investments and other purposes. Post-COVID conditions and attractive market returns intensified the pressure on CASA.

Solution

Move from analysing one customer to analysing the wider customer network. Identify customers sending a significant share of balances out, understand the likely purpose, and identify non-customers receiving funds from many bank customers.

Technology

Use graph networks, multi-hop analysis, centrality and betweenness on cloud infrastructure to reveal relationships that were difficult to see through conventional transaction analysis.

Implementation

Because prospects belonged to different teams depending on industry and size, the solution required cross-segment routing and partnership with GTS and other product stakeholders.

BUSINESS PROBLEM 2: SUPPLY CHAIN FINANCE

Problem

The same payment network showed repeated flows between corporates and SMEs, revealing potential buyer-supplier relationships.

Solution

Analyse the entire business banking base to identify patterns that could support SCF, bill discounting, vendor finance and supplier finance.

Technology

Reuse the graph platform and multi-hop network logic to surface hidden supply-chain connections and prioritize important counterparties.

Implementation

Work with Trade Finance and GTS teams to convert network signals into actionable leads and integrate the opportunity flow into frontline processes.

Technology & analytics stack

Layer	Role in OMEGA
AWS cloud computing	Provided the scalable compute environment needed to experiment with and run compute-heavy network analytics.
Graph analytics	Represented entities and relationships; enabled multi-hop analysis and network measures such as centrality and betweenness.
Business banking transaction data	Provided the payment-flow foundation for CASA leakage and supply-chain opportunity discovery.
Scoring & prioritization	Converted network signals into prioritized opportunities that could be assigned to relevant business teams.

Operating model

Cross-segment routing	Prospects were assigned to different teams based on industry and size; OMEGA therefore required coordination across multiple banking segments.
GTS / Trade partnership	Product teams were central to implementation, especially for SCF, bill discounting, vendor finance and supplier finance opportunities.
Workflow integration	The programs were not treated as one-off analyses; opportunities were integrated into future frontline workflow.
Closed-loop execution	Network intelligence was translated into leads, ownership and measurable commercial outcomes rather than remaining an analytical output.

OMEGA demonstrates a shift from conventional customer-level analytics to platform thinking. The work started with two commercial problems, used newly available cloud capability to build a graph-based analytical approach, required cross-functional implementation, and ended with measurable balance and Supply Chain Finance outcomes.

Leadership dimension	Evidence from OMEGA
Commercial orientation	Focused on protecting CASA balances, acquiring new-to-bank prospects and expanding Supply Chain Finance opportunities.
Technology judgement	Used cloud computing because multi-customer, multi-hop graph analysis was materially more compute-heavy than traditional customer-level analytics.
Advanced analytics	Applied graph-network concepts including multi-hop analysis, centrality and betweenness to payment relationships.
Platform thinking	Created OMEGA as a reusable network-intelligence platform rather than a one-off analysis for a single campaign.
Cross-functional execution	Partnered across SME, Mid-Corporate, GTS, Trade Finance and frontline teams to route and act on opportunities.
Adoption & sustainability	Ran the programs through 2022 and early 2023 and integrated the resulting opportunity flows into future workflow.
Measurable impact	20% growth in balances (CASA) and a 40% jump in Supply Chain Finance opportunities.

Portfolio message

I use technology appropriate to the business problem. OMEGA shows how cloud and graph analytics can move a bank from isolated customer analysis to enterprise-wide network intelligence - and how that intelligence can be converted into frontline action, cross-functional adoption and measurable business growth.