

FAME

Pilot 1: FaMLy – Personalised Financial Recommendation Services for Families

Partners Involved



Multinational group with a broad business portfolio and strong innovation culture.



Sonae's financial services sub-holding, offering payments, credit and insurance solutions for families and small businesses.

Pilot 1 explores how FAME can enhance personalised financial services by developing an **AI-based recommendation engine for families** and testing new risk models for Universo's financial products. Using socio-demographic, behavioural and transactional data, the pilot evaluates how machine learning can improve **product recommendations** and **Buy Now Pay Later (BNPL)** instalment risk assessment, even for users with limited history.

It also tests how federated data sharing through the FAME Marketplace can strengthen financial intelligence and open future opportunities for data monetisation.

Key Benefits

AI-powered personalised financial product recommendations tailored to family profiles and behavioural patterns.

Enhanced BNPL risk evaluation using machine learning models tested on real datasets, supporting safer credit decisions.

Improved financial intelligence through the possibility of combining internal and cross-sector datasets in a federated environment.

Business innovation potential, inspiring new internal research and future use cases for financial services within the Sonae ecosystem.

Foundations for data monetisation, with key datasets already indexed on the FAME Marketplace.

User Groups

Families & retail banking customers: Benefit from more relevant financial offers based on their needs and usage patterns.

Credit & risk teams (Universo): Gain improved models for instalment risk evaluation in BNPL scenarios.

Marketing & product teams: Use customer profiles and clusters to design targeted campaigns and partner offers.

FAME ecosystem data users: Access curated datasets (transactional, behavioural, onboarding data) for model development and testing.

FAME Technologies Being Used



FAME Analytics Tools:

Used to develop customer clustering, recommendation models, and instalment risk models.



Learning Center & cross-partner data exploration tools : Enable understanding of how cross-sector data could improve model accuracy.



FAME Federated Data Marketplace: Supports publication and future monetisation of Universo datasets.

Main Data Assets Created

Customer socio-demographic and behaviour dataset
for financial product recommendation.

BNPL onboarding and transaction history dataset
for instalment default and fraud detection.

How It Can Be Used

Financial service providers can use the Recommendation Engine to deliver personalised product suggestions to families across credit, insurance, cards, and partner offers. Risk teams can apply the BNPL risk model prototypes to support instalment approval decisions, especially for customers with limited historical data.

Through the FAME Marketplace, users can access:

- **Indexed datasets supporting recommendation and risk models.**
- **Model prototypes.**
- **Customer profile and clustering outputs.**

These assets support future model refinement, cross-sector analysis, and exploration of monetisation opportunities.



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