

IBM Predictive Customer Intelligence
Version 1.0.0

*Behavior Based Client Insight for
Wealth Management Solution Guide*

IBM

Note

Before using this information and the product it supports, read the information in "Notices" on page 39.

Product Information

This document applies to IBM Predictive Customer Intelligence Version 1.0.1 and may also apply to subsequent releases.

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Contents

Introduction	v
Chapter 1. Overview	1
Chapter 2. Installation and configuration.	3
Prerequisites	3
Contents of the download package	3
Overview of the installation and configuration process	3
Planning the installation and configuration of the solution	4
Downloading the solution	4
Modifying the sudoers file for the user who runs the installation	4
Using the setup script to copy content to the nodes	5
Computer firewall settings required for the installation	5
Configuring your firewall settings on the installation node computer by using the Firewall script	6
Manually configuring firewall settings on the installation node	6
Configuring firewall settings on other computers that will contain content from the solution	7
Disabling firewall settings during installation (optional)	7
The solution installer	8
Running the industry solution installer	8
Creating the database	9
Importing IBM SPSS project streams, models, and rules	10
Configuring the data view for IBM SPSS models	11
Configuring ODBC for IBM SPSS Modeler Server.	12
Deploying the IBM Cognos content	15
Preparing the IBM Cognos content	15
Creating a data source connection to the database	16
Deploying the IBM Cognos reports	16
Installing the EAR file	17
Chapter 3. Using the Behavior Based Client Insight for Wealth Management solution	19
An example of the Behavior Based Client Insight for Wealth Management solution in action	19
Appendix A. Accessibility features.	21
Appendix B. Troubleshooting	23
Troubleshooting a problem	23
Troubleshooting resources	23
Customer View report shows blank Cashflow or old data	25
Appendix C. Client data ingestion: SPSS streams	27
Purpose of the SPSS streams.	27
CSV formats	27
Prerequisites for the ETL streams	28
End result of using the ETL streams	29
Appendix D. JDBC connection to WebSphere Application Server	31
Appendix E. REST API reference	35
/iswealth/rest/CustomerBehaviorInsights/{customerid}/peergroup	35
/iswealth/rest/CustomerBehaviorInsights/SegmentsDistribution	36
/iswealth/rest/CustomerBehaviorInsights/{segment_name}/{category}	36
/iswealth/rest/CustomerBehaviorInsights/ActivitiesPerformed	37

Notices 39
Index 43

Introduction

The IBM Behavior Based Client Insight for Wealth Management solution gives you the information and insight that you need to provide proactive service to your customers.

Audience

This guide is intended for administrators and users of the Behavior Based Client Insight for Wealth Management solution. It provides information on installation, configuration, and use of the Behavior Based Client Insight for Wealth Management solution.

Finding information

To find product documentation on the web, including all translated documentation, access IBM® Knowledge Center (<http://www.ibm.com/support/knowledgecenter>).

Accessibility features

Accessibility features help users who have a physical disability, such as restricted mobility or limited vision, to use information technology products. Some of the components included in the Behavior Based Client Insight for Wealth Management have accessibility features. For more information, see Appendix A, “Accessibility features,” on page 21.

Behavior Based Client Insight for Wealth Management HTML documentation has accessibility features. PDF documents are supplemental and, as such, include no added accessibility features.

Forward-looking statements

This documentation describes the current functionality of the product. References to items that are not currently available may be included. No implication of any future availability should be inferred. Any such references are not a commitment, promise, or legal obligation to deliver any material, code, or functionality. The development, release, and timing of features or functionality remain at the sole discretion of IBM.

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Chapter 1. Overview

The IBM Behavior Based Client Insight for Wealth Management solution is a prepackaged solution that works with IBM Predictive Customer Insight.

The solution benefits wealth management firms and financial advisors by providing insights into the key behaviors of their client base. For each client, historical data analysis is used to generate a life event model and transaction history. The solution analyzes each client's financial position and also develops a psychographic profile, which defines such things as the customer's willingness to accept risk for the potential of higher returns. The solution uses this information to divide the client base into segments.

The Behavior Based Client Insight for Wealth Management solution provides advisors with insights into how customers behave in terms of funding frequency, advisor interactions, trading frequency, and asset allocation, as well as their views on risk, wealth preservation, and involvement. It predicts life events by analyzing historical data and enables portfolio managers to identify which customers will be receptive to investment advice at a particular time. It then helps portfolio managers to quickly and confidently recommend the best investment options to those customers.

Published APIs can be used to embed the application into a company's existing portals and desktops. This provides advisors and clients with insights through familiar interfaces.

Summary of benefits

- Interactive dashboards for easy access to generated insights
- Greater insight into the key behaviors of your client base
- Personalized portfolio advice
- Improved customer experience and greater customer loyalty
- Tailored offers for products and services
- Targeted promotions for financial products or services
- Advanced risk and rebalancing alerts
- Greater inflows and client-advisor interaction
- Increase in cross-sell and assets invested
- Reduced outflows and attrition

Chapter 2. Installation and configuration

The IBM Behavior Based Client Insight for Wealth Management solution is for use with IBM Predictive Customer Intelligence.

The installation and configuration of the solution involves going to Passport Advantage, downloading the solution, and then configuring the various parts of it within your environment.

Prerequisites

Before you install the Behavior Based Client Insight for Wealth Management there are prerequisites that must be met.

The following conditions must be met before the application is installed:

- IBM Predictive Customer Intelligence is installed and configured.
- You have a Linux system that you can install to. The application installer works only on Linux.
- You understand your existing environment so that you can determine where you want the various components of the application to reside.
- You have administration rights and the ability to copy files between computers.

Contents of the download package

The Behavior Based Client Insight for Wealth Management package, which you download from Passport Advantage, contains several parts.

The following parts are included in the package:

- Application installer
- DB2 databases
- Cognos BI reports, Framework Manager models, and Dynamic cube models
- EAR file containing the REST APIs

Overview of the installation and configuration process

This is an overview of the general tasks that you must perform to install and configure the Behavior Based Client Insight for Wealth Management solution.

You will need to perform the following tasks:

1. On the server from which you want to install the solution, download the tar.gz file from IBM Passport Advantage.
2. Plan where you want the various parts of the solution to reside.
3. Open the ports that are required for the installation. You can do this by running the firewall.sh script, manually opening the ports on the installation node, or disabling the firewall. You will also have to open ports on the other node computers.
4. On the installation computer, run the setup.sh file to install the solution installer.
5. Run the solution installer to deploy files to the locations that you specify.

6. Create the DB2 database on the data node computer.
7. Import the SPSS project streams, models and rules on the Predictive Analytics node computer.
8. Configure the data view for SPSS models on the Predictive Analytics node computer.
9. Install the Cognos content on the BI node computer.
10. Install the EAR file.

Planning the installation and configuration of the solution

Before installing the solution, you must decide which computers you want the various parts of the solution to reside on.

You must ensure that no application is listening on the ports that will be used during the installation of the solution.

Downloading the solution

You must download the Behavior Based Client Insight for Wealth Management solution from IBM Passport Advantage.

Before you begin

Before you can install the package from Passport Advantage, you must have a Passport Advantage account and be entitled to the package.

About this task

Passport Advantage contains package repositories. Instead of downloading the package from Passport Advantage and creating a repository locally, you access the repository on Passport Advantage.

Procedure

1. Set the Passport Advantage preference to connect to Passport Advantage.
2. Download the tar.gz file.
3. Move the tar file to the Linux node from which you want to run the installation.
4. Uncompress the tar file.

Modifying the sudoers file for the user who runs the installation

To run the Behavior Based Client Insight for Wealth Management installation, you must be either **root** user or have **sudo** permission on each node computer, and you must disable requiretty during the installation.

To install with **sudo** user permissions, you must also add the user to the sudoers file.

Procedure

1. Log in as **root** user.
2. Enter the following command to open the sudoers file for editing:

```
visudo -f /etc/sudoers
```
3. Locate the following line:

- Defaults requiretty
4. Press the I key to insert text.
 5. Type a number sign (#) in front of Defaults requiretty to comment out the line. For example, the line should appear as
`#Defaults requiretty`
 6. If you run the installer as a user with **sudo** user permissions, go to the end of the file, and add the following line for your user:
`username ALL=(ALL) NOPASSWD: ALL`
 7. Press the Esc key, and enter :wq to save and close the file.
 8. Repeat these steps on each computer on which you install a Behavior Based Client Insight for Wealth Management node.

Using the setup script to copy content to the nodes

The solution installer copies the content required for the Behavior Based Client Insight for Wealth Management solution to the locations that you specify.

Before you begin

The Industry Solution Installer runs on the latest versions of Chrome and Firefox. It is not tested on Safari and will not run on Internet Explorer.

About this task

The solution installer will copy the various parts of the solution to the locations that you specify.

Procedure

1. Extract files on the Linux installation node.
2. Open firewall ports or run open firewall script.
3. Run the setup shell script `setup.sh`.
4. A browser will be started (if one is installed) or you can use a URL to connect to the UI.
5. Click **Create New Configuration**.
6. Create a node and provide node credentials.
7. For every node that you want to add content to, you need to drag content objects onto the appropriate node.
A check box provides the option of decompressing the files after they are copied.
8. Validate the path.
9. Run.

Computer firewall settings required for the installation

The solutions installer requires bidirectional communication with each node when you install a server component or server artifact component, and your firewall can interfere with this communication.

To ensure this bidirectional communication, you must configure your firewall settings for the installation. Alternatively, you can temporarily disable your firewall during the installation.

A script is provided to open all necessary ports on the installation node. You can either use the `firewall.sh` script, open the nodes manually, or disable the firewall settings.

In addition to opening ports on the installation node computer, there are some ports that must also be opened on each computer to which content from the solution will be copied.

Configuring your firewall settings on the installation node computer by using the Firewall script

You can run the `firewall.sh` script to open the ports on the installation node.

About this task

The `firewall.sh` script will open the following ports on the solution installer node:

- 8080 incoming
- 443 incoming
- 9683 incoming
- 22 outgoing

Procedure

1. Log on to the computer that contains the solution installer node as the root user or as a user with sudo permissions.
2. Back up your existing firewall settings by typing the following command:
`/etc/init.d/iptables save`.
3. Run the `firewall.sh` script.

Manually configuring firewall settings on the installation node

If you prefer not to use the `firewall.sh` script, you can manually configure your firewall settings on the installation node.

Procedure

1. As the root user or as a user with sudo permissions, log on to the computer that contains the solution installer node .
2. Back up your existing firewall settings by typing the following command: `. /etc/init.d/iptables save`
3. On the computer that contains the solution installer node, add rules for the ports that are required by the installer by typing the following commands:

```
iptables -I INPUT -p tcp --dport 8080 -j ACCEPT
iptables -I OUTPUT -p tcp --sport 8080 -m state --state RELATED,ESTABLISHED -j ACCEPT

iptables -I INPUT -p tcp --dport 443 -j ACCEPT
iptables -I OUTPUT -p tcp --sport 443 -m state --state RELATED,ESTABLISHED -j ACCEPT

iptables -I INPUT -p tcp --dport 9683 -j ACCEPT
iptables -I OUTPUT -p tcp --sport 9683 -m state --state RELATED,ESTABLISHED -j ACCEPT

iptables -I OUTPUT -p tcp --dport 22 -j ACCEPT
iptables -I INPUT -p tcp --sport 22 -m state --state RELATED,ESTABLISHED -j ACCEPT
```

Configuring firewall settings on other computers that will contain content from the solution

On all node computers to which content from the application will be copied, the ports 443, 9683, and 8080 must be opened for the installation process.

Procedure

1. On each of the computers to which content for the solution will be copied, add rules for the ports that are required by the installer by typing the following commands:

```
iptables -I OUTPUT -p tcp --dport 443 -j ACCEPT
iptables -I INPUT -p tcp --sport 443 -m state --state RELATED,ESTABLISHED -j ACCEPT
iptables -I OUTPUT -p tcp --dport 9683 -j ACCEPT
iptables -I INPUT -p tcp --sport 9683 -m state --state RELATED,ESTABLISHED -j ACCEPT
iptables -I OUTPUT -p tcp --dport 8080 -j ACCEPT
iptables -I INPUT -p tcp --sport 8080 -m state --state RELATED,ESTABLISHED -j ACCEPT
```
2. Type the following command to save your firewall settings:

```
/etc/init.d/iptables save
```
3. Type the following command to restart your firewall:

```
/etc/init.d/iptables restart
```
4. Verify that your changes have been applied by using the following command:

```
iptables -L
```

The added port will appear in the list.
5. Repeat these steps on each computer on which you will install an IBM Behavior Based Client Insight for Wealth Management node.

Disabling firewall settings during installation (optional)

If you choose to temporarily disable your computer's firewall during the installation of the IBM Behavior Based Client Insight for Wealth Management application, ensure that you enable the firewall on each node after the installation is complete

About this task

Important: If you disable your computer's firewall during the installation, you must still ensure that the required ports are opened on each node computer when you restart your firewall.

Procedure

1. Log on to the computer as the root user or as a user with sudo permissions.
2. Type the following command:

```
/etc/init.d/iptables stop
```
3. Repeat these steps on each computer on which you install a node and on the server from which you are running the installation.

What to do next

After the installation is complete, on each node, type `/etc/init.d/iptables start` to restart your firewall.

The solution installer

The solution installer provides automation that will help you to install the solution.

The Industry Solution Installer runs on the latest versions of Chrome and Firefox. It is not tested on Safari and will not run on Internet Explorer.

The Industry Solution provides the following functionality:

- Deploys the required files to defined nodes.
- Allows you to start with a new configuration or with a configuration that you previously saved.
- Provides automated validation.
- Provides electronic license acceptance.
- Provides automated clean-up of installed files if the license is declined.

The `setup.sh` script will install `nodejs`, `chef client`, and `chef server`. It will extract and upload the cookbooks, and will set up everything so that `chef` can be used to install the software.

The `setup.sh` script takes the following five arguments (the fifth argument is a password, and if omitted, it will be prompted for):

```
sh setup.sh <username> <first name> <last name> <e-mail> <password>
```

Where

`username`: The username to create in `chef server` (can be used to logon to the `chef server`) Must be all lowercase characters.

`first name`: The first name of the user created in `chef` (for display purposes only)

`last name`: The last name of the user created in `chef` (for display purposes only)

`e-mail`: A valid e-mail address for notifications from `chef server`

`password`: password for the user created in `chef` (optional: will prompt for password if not included on the command line).

Running the industry solution installer

You can now run the Industry Solution Installer to deploy files to the correct nodes. Nodes are the target computers onto which you will deploy the software.

Before you begin

Ensure that you know the following information for each of the nodes that will be used in your solution and that you have opened the necessary ports. It is not necessary that `DataStage` be installed and configured before running the solution installer. However, a designated `DataStage` server must exist to deploy content to.

- Host name or IP address
- Password of the root user ID or a user ID and password that has `sudo` permissions

About this task

In this task, you create an installation configuration for your solution by dragging nodes onto a canvas and then dragging components into the nodes.

Important: The Industry Solution Installer will run on the latest versions of Chrome and Firefox. It will not run on Internet Explorer and it is untested on Safari.

Procedure

1. Run the setup shell script `setup.sh`.
2. After the solution installer finishes, a browser window should open. If a browser is not installed, a URL will be displayed from which you can connect to the UI. The default URL is `https://solution_installer/node/UI/Index.html`.
3. Click **New Configuration**
If you have a configuration that was previously saved, you can start from that.
4. From the Mandatory Content List pane, select **Node**.
A visual representation of an empty node is displayed on the canvas.
5. In the Property Editor, type a name for the node, and in the **Host Name** box, specify the server on which the node will reside.
For example, you might create a node named BI Node.
6. Enter a user name for a user with sudo access and a password.
If you click **Validate** before all the mandatory content is added, a message indicates that the node is not valid. For example, if you validate the BI Node before adding Cognos BI Content, then a message indicates that the node is not yet valid.
7. From the Optional Content List drag any content that you want to add into the appropriate node. The reason that this content is optional is because you may already have some of the necessary components. For example, you might already have InfoSphere Information Server installed, in which case you do not need to copy that software to a server.
8. For every node that you want to add content to, define the node and then drag content objects onto the appropriate node.
For the solution, you should have a BI node, an Information Server node, and a Netezza node.
9. Click **Validate**.
10. After all nodes are defined, the contents are specified, and each node has been validated, click **Run**.

Creating the database

Before you can use the IBM Behavior Based Client Insight for Wealth Management solution, you must create a database.

About this task

You run one script to create the database, and then run another script to populate the database. The installer will have copied the zipped file to your data node computer.

Procedure

1. Log on to the data node computer as root user.
2. On the data node computer, if the compressed file is not already decompressed, then decompress it.
3. Open a terminal window, and go to the directory where the content files were decompressed.
4. Type the following command to change the permissions for the files: `chmod -R 755 *sh`
5. Change to the database instance owner. For example:
`su db2inst1`
6. In the uncompressed folder, run `sh ./Install_DB.sh`.
7. Run `sh ./Load_Data.sh`.

What to do next

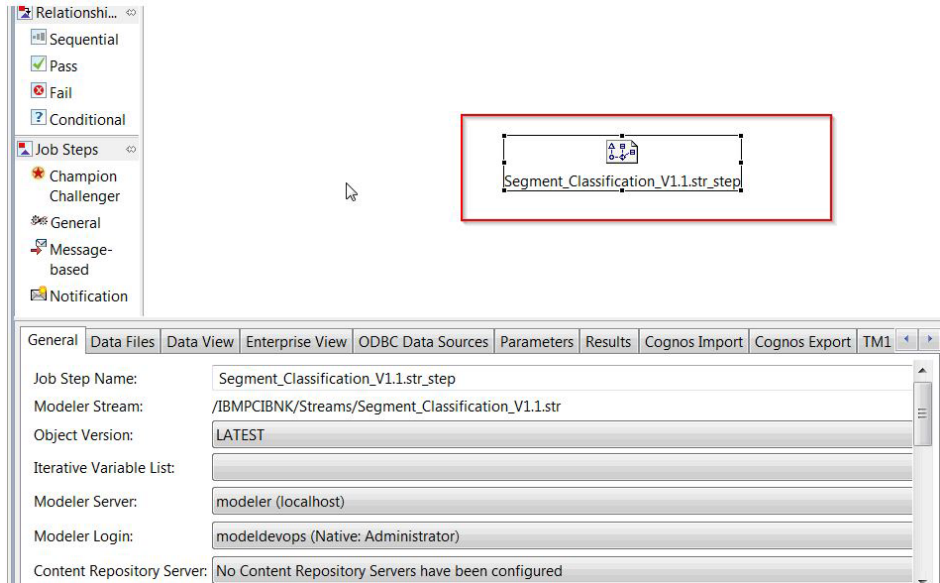
Verify that the tables are created and the data is successfully loaded into the input tables by checking the `out.log` file, which is in the `db2inst1` home directory. In the log file, search for rows were rejected. The value should be zero. If it is not, there are data load issues.

Importing IBM SPSS project streams, models, and rules

IBM SPSS project streams, models, rules, and other artifacts are contained in a repository export file (.pes) for the IBM Behavior Based Client Insight for Wealth Management solution. If you want to modify or view these artifacts, you must copy the export file to the computer where IBM SPSS Collaboration and Deployment Services Deployment Manager is installed, and open the file.

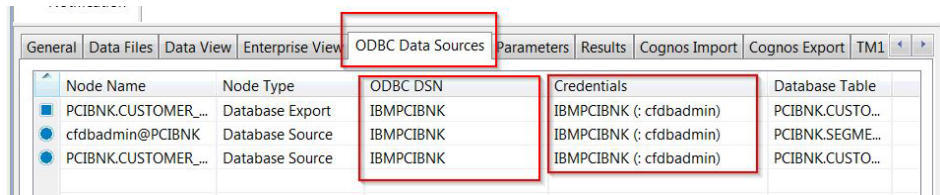
Procedure

1. Copy the .pes file to the computer where IBM SPSS Collaboration and Deployment Services Deployment Manager is installed.
2. In IBM SPSS Collaboration and Deployment Service Deployment Manager, right-click **Content Repository**, and click **Import**.
3. Browse to the .pes file
4. Select the following options:
 - Resolve conflicts globally
 - Add new version of target item or rename source item, Use labels from source.
 - Continue import even if some objects cannot be imported due to locking conflicts.
 - Resolve Invalid Version Conflicts, Import.
 - Resource Definitions, Recommended - Import if there are no Duplicate ID conflicts or Duplicate Name conflicts.
5. Click **OK**.
6. Under **Resource definitions / Credentials**, create a new credential named `IBMPCIBNK`.
7. Under **Resource definitions / Data Sources**, create a new datasource named `IBMPCIBNK`.
8. After the .pes file is imported to the CnDS, open the job and click on the step listed in the job.



Make sure that **Modeler Server** and **Modeler Server** fields are set to the correct definitions.

9. Click the ODBC Data Sources tab, and make sure that ODBC DSN and credentials are set to the newly created data source and credential.



Results

Content folders and resource definitions are added to the repository alongside any existing content.

Configuring the data view for IBM SPSS models

To configure the data view, IBM SPSS® Modeler must be connected to the IBM Behavior Based Client Insight for Wealth Management database through an ODBC data source connection.

If your IBM Predictive Customer Intelligence environment uses the IBM SPSS Modeler client logged in to a Modeler server, perform the steps on the Predictive Analytics node computer (where IBM SPSS Modeler Server is installed).

If your IBM Predictive Customer Intelligence environment uses the IBM SPSS Modeler Client in a stand-alone environment, perform the steps on the client computer where IBM SPSS Modeler client is installed.

The Behavior Based Client Insight for Wealth Management solution uses the Analytic Data View and JDBC source connections for accessing IBM Analytical Decision Manager. When the Behavior Based Client Insight for Wealth

Management files are imported through IBM SPSS Collaboration and Deployment Services Deployment Manager, a new version of the Enterprise View is created that contains the tables for the application.

Procedure

1. Catalog the database on the client computer.
 - a. Click **Start > IBM DB2 > DB2COPY1 (Default) > DB2 Command Window - Administrator**.
 - b. Enter the following command to catalog the database node:
`db2 catalog tcpip node NODE_NAME remote data_node_name server PORT_NUMBER`
NODE_NAME can be any value. *PORT_NUMBER* is 50000 by default.
 - c. Enter the following command to catalog the PCI database:
`db2 catalog database at node NODE_NAME authentication server`
You must use the same *node_name* that you used in the **db2 catalog database** command.
2. Create an ODBC DSN to point to the Behavior Based Client Insight for Wealth Management database. The database account that is provided in the ODBC connection must be the same user that was used for creating the tables.
3. In the Deployment Manager client, under **Resource Definitions, Credentials**, open the **db2admin** credentials and update the user ID and password to the DB2® administrator account of the data node computer.

Configuring ODBC for IBM SPSS Modeler Server

To use an ODBC data source with IBM SPSS Modeler Server on a Linux operating system, you must configure the environment.

Procedure

1. Stop the IBM SPSS Modeler Server.
2. Go to the /root/SDAP71 directory.
The driver files are installed as part of the Behavior Based Client Insight for Wealth Management Server deployment.
3. Run the setodbcpath.sh script to update the ODBC path in the scripts.
4. Edit the odbc.sh script to add the definition for ODBCINI to the bottom of the script. For example:
`ODBCINI=/usr/spss/odbc/odbc.ini; export ODBCINI`
ODBCINI must point to the full file path of the odbc.ini file for IBM SPSS Modeler. The odbc.ini file lists the ODBC data sources that you want to connect to. A default odbc.ini file is installed with the drivers.
5. In the odbc.ini file, add the data source and specify the driver in the [ODBC Data Sources] section of the file.
For example, add the data source as:
`[ODBC Data Sources]
WEALTH=IBM DB2 ODBC Driver`
6. In the odbc.ini file, create an ODBC data source connection for the industry accelerator database.
For example, include the following content:
`[WEALTH]
Driver=/opt/ibm/db2/V10.1/lib64/libdb2o.so
DriverUnicodeType=1
Description=IBM DB2 ODBC Driver`

```

ApplicationUsingThreads=1
AuthenticationMethod=0
BulkBinaryThreshold=32
BulkCharacterThreshold=-1
BulkLoadBatchSize=1024
CharsetFor65535=0
#Database applies to DB2 UDB only
Database=WEALTH
DefaultIsolationLevel=1
DynamicSections=200
EnableBulkLoad=0
EncryptionMethod=0
FailoverGranularity=0
FailoverMode=0
FailoverPreconnect=0
GrantAuthid=PUBLIC
GrantExecute=1
GSSClient=native
HostNameInCertificate=
IpAddress=IP_Address_of_DB_server
KeyPassword=
KeyStore=
KeyStorePassword=
LoadBalanceTimeout=0
LoadBalancing=0
LogonID=db2inst1
MaxPoolSize=100
MinPoolSize=0
Password=password
PackageCollection=NULLID
PackageNamePrefix=DD
PackageOwner=
Pooling=0
ProgramID=
QueryTimeout=0
ReportCodePageConversionErrors=0
TcpPort=50000
TrustStore=
TrustStorePassword=
UseCurrentSchema=0
ValidateServerCertificate=1
WithHold=1
XMLDescribeType=-10

```

Important: You must use the driver library `libdb2o.so` with IBM SPSS Modeler.

Ensure that you set `DriverUnicodeType=1` to avoid buffer overflow errors when you connect to the database.

7. If you are using the 64-bit version of IBM SPSS Modeler Server, define and export `LD_LIBRARY_PATH_64` in the `odbc.sh` script:

```

if [ "$LD_LIBRARY_PATH_64" = "" ]; then
LD_LIBRARY_PATH_64=<library_path>
else
LD_LIBRARY_PATH_64=<library_path>:$LD_LIBRARY_PATH_64
fi
export LD_LIBRARY_PATH_64

```

Where `<library_path>` is the same as for the `LD_LIBRARY_PATH` definition in the script that was initialized with the installation path. For example, `/usr/spss/odbc/lib`.

Tip: You can copy the `if` and `export` statements for `LD_LIBRARY_PATH` in the `odbc.sh` file, append them to the end of the file. Then, replace the

LD_LIBRARY_PATH strings in the newly appended if and export statements with LD_LIBRARY_PATH_64. Here is an example of the odbc.sh file for a 64-bit IBM SPSS Modeler Server installation:

```
if [ "$LD_LIBRARY_PATH" = "" ]; then
  LD_LIBRARY_PATH=/usr/spss/odbc/lib
else
  LD_LIBRARY_PATH=/usr/spss/odbc/lib:$LD_LIBRARY_PATH
fi
export LD_LIBRARY_PATH
if [ "$LD_LIBRARY_PATH_64" = "" ]; then
  LD_LIBRARY_PATH_64=/usr/spss/odbc/lib
else
  LD_LIBRARY_PATH_64=/usr/spss/odbc/lib:$LD_LIBRARY_PATH_64
fi
export LD_LIBRARY_PATH_64
ODBCINI=/usr/spss/odbc/odbc.ini; export ODBCINI
```

Ensure that you export LD_LIBRARY_PATH_64, and define it with the if loop.

8. Configure IBM SPSS Modeler Server to use the driver. Edit modelersrv.sh and add the following line immediately below the line that defines SCLEMDNAME:

```
. <odbc.sh_path>
```

Where odbc.sh_path is the full path to the odbc.sh file.

For example: . /usr/spss/odbc/odbc.sh

Ensure that you leave a space between the first period and the file path.

9. Save modelersrv.sh.
10. Configure the IBM SPSS Modeler Server to use the ODBC wrapper named libspssodbc_datadirect.so.
 - a. Go to the /usr/IBM/SPSS/ModelerServer/16.0/bin directory.
 - b. Remove the existing libspssodbc.so soft link by using the following command:

```
rm -fr libspssodbc.so
```
 - c. Link the new wrapper to libspssodbc.so by using the following command:

```
ln -s libspssodbc_datadirect_utf16.so libspssodbc.so
```
11. Configure the db2cli.ini file in <db2 instance home>/sql1lib/cfg/db2cli.ini to add the sections for each database.

```
[PCIBMK]
Database=WEALTH
Protocol=TCPIP
DriverUnicodeType=1
Port=50000
Hostname=ip or hostname
UID=username
PWD=password
```

12. Save odbc.ini.

What to do next

To test the connection, do the following steps:

1. Restart IBM SPSS Modeler Server.
2. Connect to IBM SPSS Modeler Server from a client.
3. Add a database source node to the canvas.
4. Open the node and verify that you can see the data source names that you defined in the odbc.ini file.

For additional information and troubleshooting tips for connecting to data sources, see the SPSS Modeler documentation (www.ibm.com/support/knowledgecenter/SS3RA7_16.0.0)

Deploying the IBM Cognos content

For IBM Cognos Business Intelligence, you must catalog the database, create a data source connection, and then deploy the content files for the IBM Behavior Based Client Insight for Wealth Management solution.

Preparing the IBM Cognos content

You must move the IBM Cognos® Framework Manager content for the IBM Behavior Based Client Insight for Wealth Management solution to the Cognos Deployment folder.

The Solution installer only supports copying content to Linux nodes. If you are modifying the Framework Manager model, it must be copied to a Windows computer. Instructions for doing this by using the browser's download capabilities are included in the SolutionInstaller > NodeRoot > Downloads > IS_<Solution_Name>_1.0 folder, in a file called IS_<SolutionName>_1.0_ClientDeployment Files.txt.

Procedure

1. Copy the IBM Cognos Framework Manager model file from the computer where you deployed the application to the computer where you installed IBM Cognos Framework Manager, and decompress the file.
The Framework Manager file is named `\BI\Client_ClientInsight_CD.fmd`.
2. If you want to edit the Framework Manager models, you must catalog the Behavior Based Client Insight for Wealth Management database on the computer where Framework Manager is installed.
 - a. Click Start > IBM DB2 > DB2COPY1 (Default) > DB2 Command Window - Administrator.
 - b. Enter the following command to catalog the database node: `db2 catalog tcpip node NODE_NAME remote data_node_name server PORT_NUMBER NODE_NAME can be any value. PORT_NUMBER is 50000 by default.`
 - c. Enter the following command to catalog the PCI database: `db2 catalog database WEALTH at node NODE_NAME authentication server.` You must use the same node_name that you used in the DB2 catalog database command.
3. Download IBM Cognos Business Intelligence Cube Designer software from Passport Advantage. Cube Designer requires Framework manager to be installed on the same node as well. Please ensure the same.
4. Go to the location where the installation files were downloaded and extracted and then double-click the `issetup.exe` file.
5. Select the language to use for the installation. The language that you select determines the language of the user interface. All supported languages are installed. You can change the user interface to any of the installed languages after installation.
6. On the Installation Location panel, select the location where Framework Manager is installed.
7. Accept the defaults on the Component Selection page.

8. Follow the directions in the installation wizard to copy the required files to your computer.
If you are installing in a directory that contains other IBM Cognos Business Intelligence components, you are prompted to create backup copies of the files that will be replaced.
9. In the Finish page of the installation wizard, complete the following steps:
 - a. If you want to see the log files, click View for the appropriate log file.
 - b. If you want to see late-breaking information about the product, select the check box for IBM Cognos Release Notes.
 - c. Click Finish.
10. After installation is complete, open Cube Designer from **Start > All Programs**.
11. From Cube Designer, import new project and import the .fmd file.
You can now access the cubes within the package.
12. Right-click a cube and publish the cubes to the Cognos BI environment.

Creating a data source connection to the database

You must create a data source connection to the Behavior Based Client Insight for Wealth Management database.

Procedure

1. Open a web browser.
2. Go to the IBM Cognos BI portal URL.
For example, go to http://bi_node_name/ibmcognos/.
3. On the **Welcome** page, click **Administer IBM Cognos Content**.
4. Click the **Configuration** tab, and click **Data Source Connections**.
5. Click the **New Data Source** button .
6. In the **Name** box, type , and then click **Next**.
7. In the connection page, select **IBM DB2**, ensure that **Configure JDBC connection** is selected, and click **Next**.
8. In the **DB2 database name** field, type .
9. Leave **DB2 connect string** blank.
10. Under **Signons**, select both **Password** and **Create a signon that the Everyone group can use**, and then type the user ID and password for the DB2 instance owner user that you used to create the database, and click **Next**.

Tip: To test whether the parameters are correct, click **Test the connection**. After you test the connection, click **OK** to return to the connection page.

11. In the **Server name** box, enter the name or IP address of your data node computer.
12. In the **Port number** box, enter the DB2 port number. The default is 50000.
13. In **Database name**, type .

Tip: To test whether the parameters are correct, click **Test the connection**. After you test the connection, click **OK** to return to the connection page.

14. Click **Finish**.

Deploying the IBM Cognos reports

You must deploy the Behavior Based Client Insight for Wealth Management reports using IBM Cognos Administration.

Procedure

1. Open a web browser.
2. Go to the IBM Cognos BI portal URL.
3. On the **Welcome** page, click **Administer IBM Cognos Content**.
4. On the **Configuration** tab, click **Content Administration**.
5. On the toolbar, click the **New Import** button.
6. In the **Deployment Archive** pane, select deployment archive, and click **Next**.
The deployment archive is named `ChangeTheVarFileWithTheRightName`.
7. In the **Specify a name and description** pane, accept the default or enter a new name, and click **Next**.
8. In the **Select the public folders and directory content** pane, select all of the packages in the table, leave the **Options** as default, and click **Next**.

Note: Ensure that the **Disable after import** option is cleared.

9. In the **Specify the general options** pane, accept the defaults, and click **Next**.
10. On the **Review the summary** page, click **Next**.
11. On the **Select an action** page, select **Save and run once**, and click **Finish**.
12. On the **Run with options** page, accept the defaults, and click **Run**, and then click **OK**.
13. Select **View the details of this import after closing this dialog** and click **OK**.
14. In IBM Cognos Administration, click the **Home** button.
The Behavior Based Client Insight for Wealth Management content is available in **Public Folders > Wealth_ClientInsight_BIContent**.
15. Rave libraries are also available as part of the solution. They are packaged in the `Wealth_ClientInsight_Rave.zip` file.
16. Go to the IBM Cognos BI portal URL. For example, go to `http://bi_node_name/ibmcognos/`.
17. On the Welcome page, click Administer IBM Cognos Content.
18. On the libraries tab, click the **Import** button .
19. Select the `Wealth_ClientInsight_Rave.zip` file, and click **Import**.

Installing the EAR file

The EAR file contains the REST APIs that allow you to embed the IBM Behavior Based Client Insight for Wealth Management solution in your existing system.

Procedure

1. Log in to the WebSphere Application Server Network Deployment administrative console.
2. Load the `IS_Wealth_Solution_EAR.ear` file into one of the Websphere Application Server nodes, either the BI node or the Analytics node.
3. Install the application through WebSphere Application Server.
4. Click the **Applications** link, and then click **Install New Application**.
5. From the Specify the EAR, WAR, JAR, or SAR module to upload and install page, select **Local file system**, and then browse to the location on your system of the EAR file.
6. Start the installed application, `IS_Wealth`.

Chapter 3. Using the Behavior Based Client Insight for Wealth Management solution

The solution provides reporting and dashboard templates and sample predictive models.

For each client, historical data analysis is used to generate a life event model and transaction history. The solution analyzes each client’s financial position and also develops a psychographic profile, which defines such things as the customer’s willingness to accept risk for the potential of higher returns. The solution uses this information to divide the client base into segments and provide predictions about life events. It provides wealth advisors with suggestions for the best actions to take for each client.

An example of the Behavior Based Client Insight for Wealth Management solution in action

This fictitious example shows how the application can provide insight that helps an investment advisor to provide the best possible recommendations for a client.

Frank Fiskle is a financial advisor with 60 clients under management. His employer, ABC Finance, a traditional full-service wealth management firm, has recently experienced flat revenue growth and is losing clients to the new internet-based robo-advisor firms. ABC Finance has been in the wealth management business for 50 years and has accumulated a large amount of historical client data, including client profile, interaction, and transaction data. The company recognizes that the accumulated information is a valuable resource that can provide them with competitive advantage if they can use it to gain insight into their clients’ behaviors. ABC Finance decides to invest in the IBM Behavior Based Client Insight for Wealth Management solution.

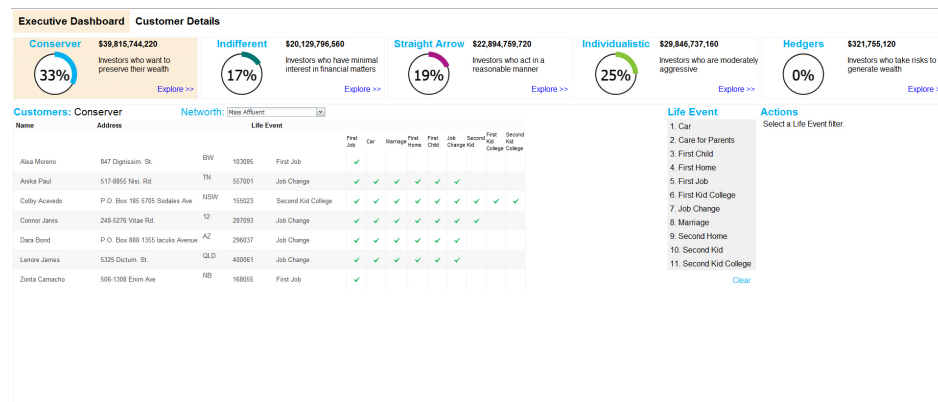
Frank arrives at the office and looks at this calendar application to view his customer appointments for the day. To prepare for the customer appointments, Frank starts the IBM wealth management portlet on his desktop and sees the following view.



The Executive Dashboard shows the various behavioral segments: Conserver, Indifferent, Straight Arrow, and so on, followed by a change point analysis and average network worth for the segment that is selected. For the chosen segment, this view shows the distribution of four types of data – Assets, Funding, Interactions, and trading.

Frank clicks through the various Behavioral segments to view the segment-specific information. Frank's first customer of the day is Anika Paul. Frank has been helping Anka manage her investments for the past five years and is familiar with the account. He looks at Anika's profile and finds that she is in the Conserver behavioral segment, which is shown in the following image. Conservers invest in assets that have very little risk of losing value. Consequently, their investments tend to grow slowly. They are comfortable investing in government bonds, money market funds, guaranteed investment certificates, and sometimes high-quality dividend-paying stocks.

To prepare for his appointment with Anika, Frank wants to understand the Conserver segment better. He drills down into the segment to display the following dashboard.



The dashboard displays the names of customers in this segment who are nearing life events. Frank selects Anika's name in the list of customers to display the following view that suggests specific actions to discuss with Anika.



When Anika arrives for her appointment, Frank is able to discuss a financial plan that Anika is comfortable with and provide options for investments, retirement savings, and health insurance.

Appendix A. Accessibility features

Accessibility features help users who have a physical disability, such as restricted mobility or limited vision, to use information technology products.

For information about the commitment that IBM has to accessibility, see the IBM Accessibility Center (www.ibm.com/able).

IBM Cognos HTML documentation has accessibility features. PDF documents are supplemental and, as such, include no added accessibility features.

Report output

In IBM Cognos Administration, you can enable system-wide settings to create accessible report output. For more information, see the *IBM Cognos Business Intelligence Administration and Security Guide*. In IBM Cognos Report Studio, you can enable settings to create accessible output for individual reports. For more information, see the *IBM Cognos Report Studio User Guide*. You can access the previously mentioned documents at IBM Knowledge Center (<http://www.ibm.com/support/knowledgecenter>).

Appendix B. Troubleshooting

This section contains troubleshooting information for the Behavior Based Client Insight for Wealth Management installation.

Troubleshooting a problem

Troubleshooting is a systematic approach to solving a problem. The goal of troubleshooting is to determine why something does not work as expected and how to resolve the problem.

Review the following table to help you or customer support resolve a problem.

Table 1. Troubleshooting actions and descriptions

Actions	Description
A product fix might be available to resolve your problem.	Apply all known fix packs, or service levels, or program temporary fixes (PTF).
Look up error messages by selecting the product from the IBM Support Portal, and then typing the error message code into the Search support box (http://www.ibm.com/support/entry/portal/).	Error messages give important information to help you identify the component that is causing the problem.
Reproduce the problem to ensure that it is not just a simple error.	If samples are available with the product, you might try to reproduce the problem by using the sample data.
Ensure that the installation successfully finished.	The installation location must contain the appropriate file structure and the file permissions. For example, if the product requires write access to log files, ensure that the directory has the correct permission.
Review all relevant documentation, including release notes, technotes, and proven practices documentation.	Search the IBM Knowledge Center to determine whether your problem is known, has a workaround, or if it is already resolved and documented.
Review recent changes in your computing environment.	Sometimes installing new software might cause compatibility issues.

If the items in the table did not guide you to a resolution, you might need to collect diagnostic data. This data is necessary for an IBM technical-support representative to effectively troubleshoot and assist you in resolving the problem. You can also collect diagnostic data and analyze it yourself.

Troubleshooting resources

Troubleshooting resources are sources of information that can help you resolve a problem that you are having with an IBM product.

Support Portal

The IBM Support Portal is a unified, centralized view of all technical support tools and information for all IBM systems, software, and services.

The IBM Support Portal lets you access all the IBM support resources from one place. You can tailor the pages to focus on the information and resources that you need for problem prevention and faster problem resolution. Familiarize yourself with the IBM Support Portal by viewing the demo videos (https://www.ibm.com/blogs/SPNA/entry/the_ibm_support_portal_videos).

Find the content that you need by selecting your products from the IBM Support Portal (<http://www.ibm.com/support/entry/portal>).

Before contacting IBM Support, you will need to collect diagnostic data (system information, symptoms, log files, traces, and so on) that is required to resolve a problem. Gathering this information will help to familiarize you with the troubleshooting process and save you time.

Service request

Service requests are also known as Problem Management Reports (PMRs). Several methods exist to submit diagnostic information to IBM Software Technical Support.

To open a PMR or to exchange information with technical support, view the IBM Software Support Exchanging information with Technical Support page (<http://www.ibm.com/software/support/exchangeinfo.html>).

Fix Central

Fix Central provides fixes and updates for your system's software, hardware, and operating system.

Use the pull-down menu to navigate to your product fixes on Fix Central (<http://www.ibm.com/systems/support/fixes/en/fixcentral/help/getstarted.html>). You may also want to view Fix Central help.

IBM developerWorks

IBM developerWorks[®] provides verified technical information in specific technology environments.

As a troubleshooting resource, developerWorks provides easy access to the most popular practices, in addition to videos and other information: developerWorks (<http://www.ibm.com/developerworks>).

IBM Redbooks

IBM Redbooks[®] are developed and published by the IBM International Technical Support Organization, the ITSO.

IBM Redbooks (<http://www.redbooks.ibm.com>) provide in-depth guidance about such topics as installation and configuration and solution implementation.

Software support and RSS feeds

IBM Software Support RSS feeds are a quick, easy, and lightweight format for monitoring new content added to websites.

After you download an RSS reader or browser plug-in, you can subscribe to IBM product feeds at IBM Software Support RSS feeds (<https://www.ibm.com/software/support/rss>).

Log files

Log files can help you troubleshoot problems by recording the activities that take place when you work with a product.

Error messages

The first indication of a problem is often an error message. Error messages contain information that can be helpful in determining the cause of a problem.

Customer View report shows blank Cashflow or old data

The data in the transaction table includes the last 10 transactions in April. Sample data provided is current up to April 2015.

The Cashflow report displays the current month. Since the data only extends to April 2015, this table will not show any data until it is populated with data from the current month.

Appendix C. Client data ingestion: SPSS streams

The IBM solution works with IBM Predictive Customer Insight.

Two SPSS streams are provided that enable the client to ingest data into the solution database. The client data in a predefined Comma Separated Value (CSV) file format is provided to the stream as input, and the stream extracts the data from the CSV file and inserts the records into relevant tables in the solution database. The client data can be of the following types:

- Customer demographic details (including contact information)
- Customer transactions data

There are two separate streams for each of the above types of data.

Purpose of the SPSS streams

The SPSS streams act as an important ETL process between the client data and the solution database.

They perform the following operations:

- Extract raw client data from the CSV files
- Transform data according to the solution needs (such as eliminating the unwanted spaces)
- Filter the transformed data and load it into relevant tables in the solution database

By using the streams, clients can easily ingest large sets of data related to customers and their transactions.

The following two streams are provided:

- Wealth Customer ETL – Customer demographic details (including contact information)
- Wealth Transaction ETL - Customer transactions data

CSV formats

This section provides the CSV formats for both customers and transactions.

Important: In the following CSV files, you must replace the NULL values by default values for the streams to work correctly.

Format for the CSV file input to the Wealth Customer ETL

"CITY","COUNTRY","EMAIL","POSTCODE_AREA","STATE","STREET","FULL_TELEPHONE_NUMBER",
"BIRTH_DATE","FULL_NAME","PHOTO","MARITAL_STATUS","EDUCATION"

CITY > city where the customer lives

COUNTRY > country where the customer lives

EMAIL > customer's email address

POSTCODE_AREA > postal code of the area where the customer lives

STATE > state where the customer lives

STREET > street address where the customer lives

FULL_TELEPHONE_NUMBER > customer's telephone number

BIRTH_DATE > customer's date of birth

FULL_NAME > customer's full name
PHOTO > Link to the customer's photo (URL)
MARITAL_STATUS > customer's marital status
EDUCATION > customer's most recently completed education

Sample CSV file for customers

```
"CITY","COUNTRY","EMAIL","POSTCODE_AREA","STATE","STREET",  
"FULL_TELEPHONE_NUMBER","BIRTH_DATE","FULL_NAME","PHOTO","MARITAL_STATUS","EDUCATION"  
"Jamaica","US","vereen@yahoo.com","04017","MA","11 smith street","8572055850", "1986-06-17",  
"Alfonso Osborne","http://hostname/ibmcognos/samples/images/Customer/3.png","Married","Graduate"
```

Format for the CSV file input to the Wealth Transaction ETL

```
"CALENDAR_DATE","NAME","FULL_NAME","BIRTH_DATE","PHOTO",  
"MARITAL_STATUS","EDUCATION","DESCRIPTION","NAME","NET_CASH_FLOW_AMOUNT"
```

Notice that in the above format, there are two instances of "NAME".

The first instance of "NAME" relates to the channel name.

The second instance of "NAME" relates to the transaction type name. In the stream this is referred to as NAME(1).

CALENDAR_DATE > date of the transaction
NET_CASH_FLOW_AMOUNT > transaction amount
BIRTH_DATE > customer's date of birth
FULL_NAME > customer's full name
PHOTO > Link to the customer's photo(URL)
MARITAL_STATUS > customer's marital status
EDUCATION > customer's most recently completed education.
DESCRIPTION > relates to geographic area description

Sample CSV file (transactions)

In the following sample there are three transactions related to the customer provided in the customer's csv file above.

```
"CALENDAR_DATE","NAME","FULL_NAME","BIRTH_DATE","PHOTO",  
"MARITAL_STATUS","EDUCATION","DESCRIPTION","NAME","NET_CASH_FLOW_AMOUNT"  
"1980-04-07","In Person","Alfonso Osborne","1986-06-17",  
"http://hostname/ibmcognos/samples/images/Customer/3.png",  
"Married","Graduate","Remote","Credits","90937.90674"  
"1985-12-07","In Person","Alfonso Osborne","1986-06-17",  
"http://hostname/ibmcognos/samples/images/Customer/3.png",  
"Married","Graduate","Remote","Credits","124841.22253"  
"1985-12-07","In Person","Alfonso Osborne","1986-06-17",  
"http://hostname/ibmcognos/samples/images/Customer/3.png",  
"Married","Graduate","Remote","Money Market","-4815.30429"
```

Prerequisites for the ETL streams

There are no prerequisites for the Wealth Customer ETL stream. However, there are prerequisites for the Wealth Transaction ETL stream.

The following prerequisites are required for the Wealth Transaction ETL to work:

- The Wealth Customer ETL stream must be run first to load the customer details into the INDIVIDUAL_CUSTOMER_DIMENSION table. This is because the Wealth Transaction ETL stream uses this table to establish relationship between the customer and his transactions.

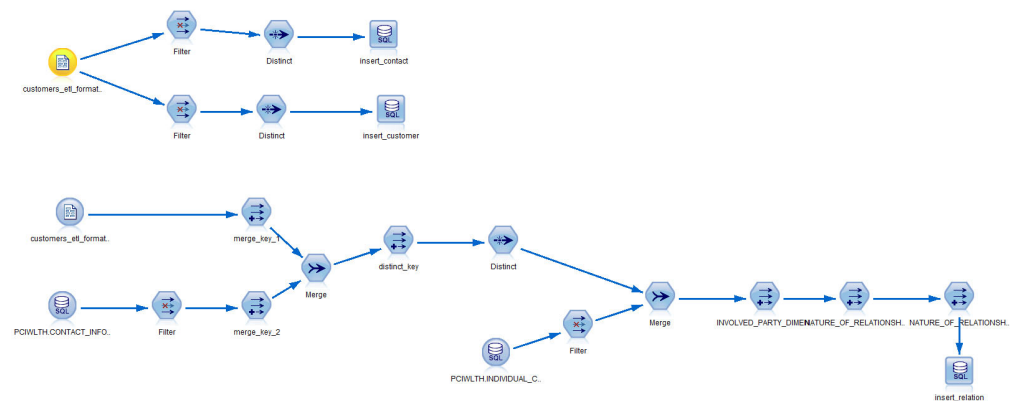
- Each customer is identified by a distinct key: (FULL_NAME, BIRTH_DATE, PHOTO, MARITAL_STATUS, EDUCATION). A combination of all these values would uniquely identify a customer. Using this key as a reference, only transactions related to the customers that are loaded through the Wealth Customer ETL stream must be provided in the CSV input file for the Wealth Transaction ETL stream.
- The CALENDAR_DATE provided in the CSV input file must be present in the CALENDAR_DATE_DIMENSION table of the Wealth solution database.
- The channel name (NAME) provided in the CSV input file must be present in the CHANNEL_DIMENSION table of the Wealth solution database.
- The transaction type name (NAME(1)) provided in the CSV input file must be present in the TRANSACTION_DIMENSION table of the Wealth solution database.
- The geographic area description (DESCRIPTION) provided in the CSV input file must be present in the GEOGRAPHIC_AREA_DIMENSION table of the Wealth solution database.

End result of using the ETL streams

This page illustrates the results of the ETL streams.

Wealth Customer ETL

The stream, shown in the following image, filters and loads the input data from the CSV file.



"BIRTH_DATE", "FULL_NAME", "PHOTO", "MARITAL_STATUS", "EDUCATION" are inserted into the INDIVIDUAL_CUSTOMER_DIMENSION table. The combination of all these columns forms a distinct key that identifies a particular customer.

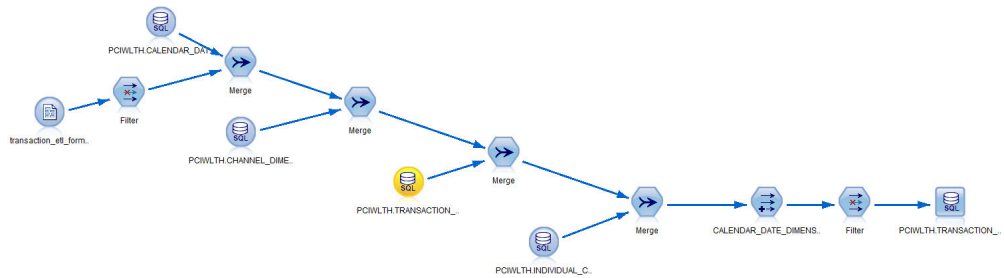
"CITY", "COUNTRY", "EMAIL", "POSTCODE_AREA", "STATE", "STREET", "FULL_TELEPHONE_NUMBER" are inserted into the CONTACT_INFORMATION_DIMENSION table. The combination of all these columns forms a distinct key that identifies a particular contact.

After that, the stream establishes a relationship between a customer and his contacts. This relationship information is stored in the INVOLVED_PARTY_CONTACT_INFORMATION_BRIDGE table.

In total, three tables (INDIVIDUAL_CUSTOMER_DIMENSION, CONTACT_INFORMATION_DIMENSION and INVOLVED_PARTY_CONTACT_INFORMATION_BRIDGE) are populated as a result of running this stream.

Wealth Transaction ETL

The stream, shown in the following image, filters and loads the input data from the CSV file.



The stream performs the following steps:

- Merges the data from the transactions csv file with the CALENDAR_DATE_DIMENSION table using the CALENDAR_DATE field and picks up the corresponding CALENDAR_DATE_DIMENSION_IDs.
- Merges the data from the transactions csv file with the CHANNEL_DIMENSION table using the NAME field and picks up the corresponding CHANNEL_DIMENSION_IDs.
- Merges the data from the transactions csv file with the TRANSACTION_DIMENSION table using the NAME field and picks up the corresponding TRANSACTION_DIMENSION_IDs.
- Merges the data from the transactions csv file with the INDIVIDUAL_CUSTOMER_DIMENSION table using the key: (FULL_NAME, BIRTH_DATE, PHOTO, MARITAL_STATUS, EDUCATION) and picks up the corresponding INDIVIDUAL_CUSTOMER_DIMENSION_IDs.
- Finally, it inserts the above primary keys along with the corresponding NET_CASH_FLOW_AMOUNT field into the TRANSACTION_FACT table as a result of running this stream.

Appendix D. JDBC connection to WebSphere Application Server

The IBM Behavior Based Client Insight for Wealth Management solution provides a set of RESTful APIs to allow you to create applications to programmatically execute operations. If you're using Websphere Application Server as your database, you must set up a JDBC connection to the server. The provided instructions and procedures are based on WAS v8.5.5.

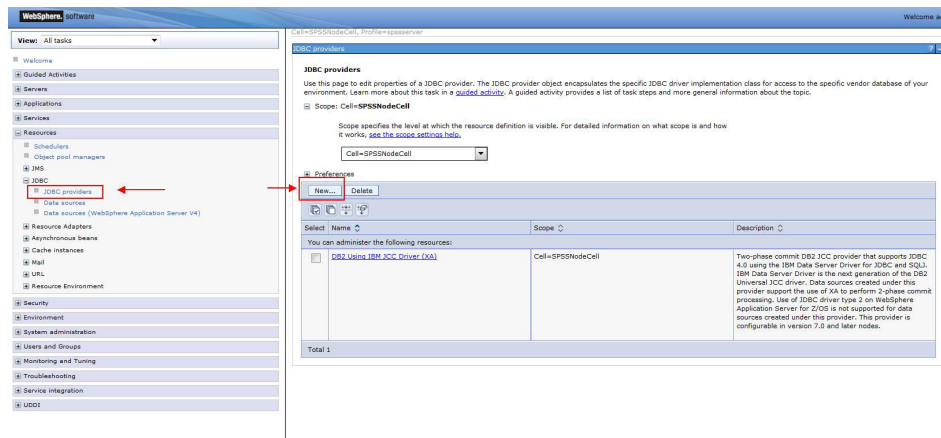
To set up your JDBC connection, you must complete the following tasks, in order:

1. "Configure the JDBC provider"
2. "Create an authentication alias" on page 32
3. "Configure the JDBC data source" on page 33

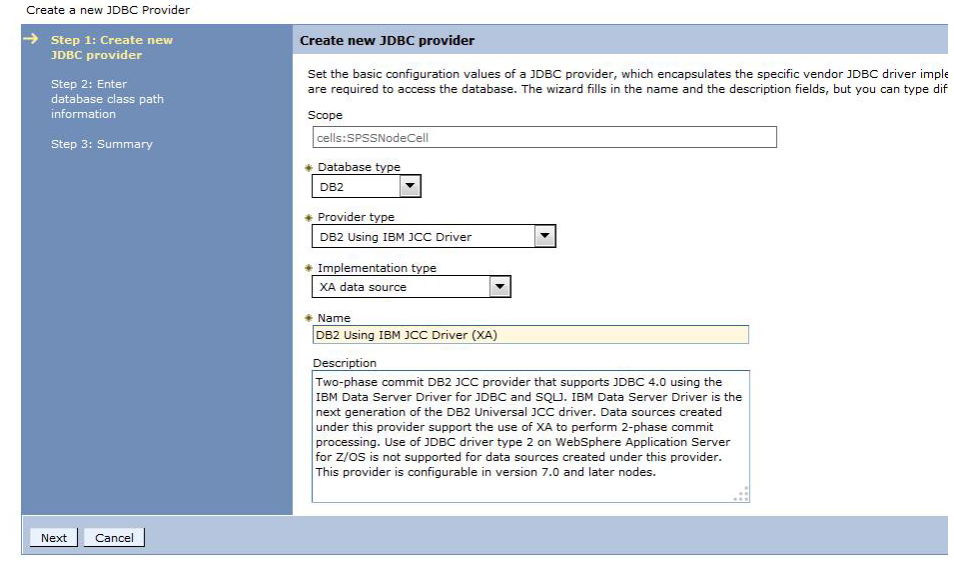
Configure the JDBC provider

In this section, you'll set up the DB2 using IBM J2CC Driver (XA) for your JDBC connection.

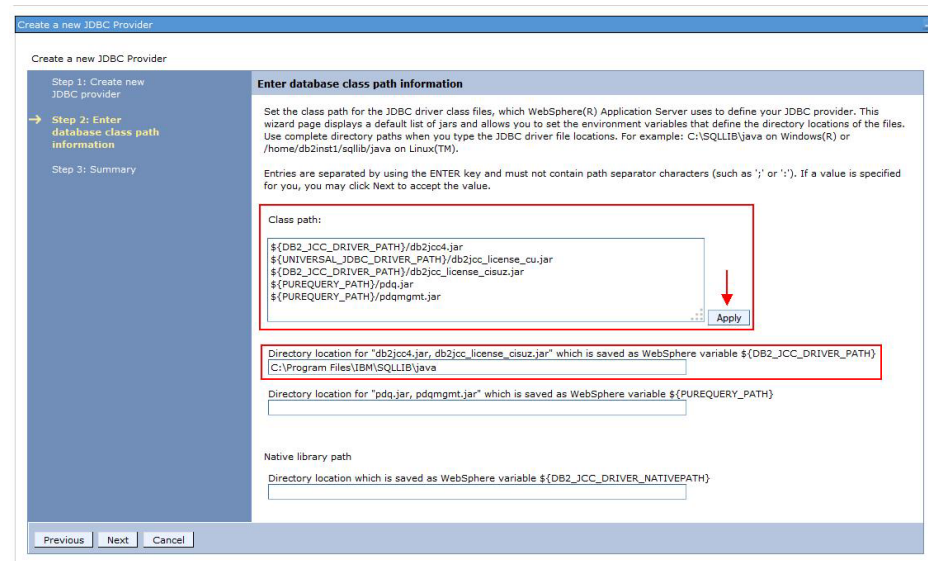
1. Log in to the WebSphere Application Server console.
2. Navigate to the JDBC providers section.



3. If you already have the *DB2 Using IBM J2CC Driver (XA)* setup, proceed to "Create an authentication alias" on page 32. Otherwise, create a new JDBC provider by clicking **New...**, as highlighted in the image.
4. Enter the JDBC provider details as per the following image, then click **Next**.



5. Use the default *Class path* settings, as shown in the following image, and click **Apply**.

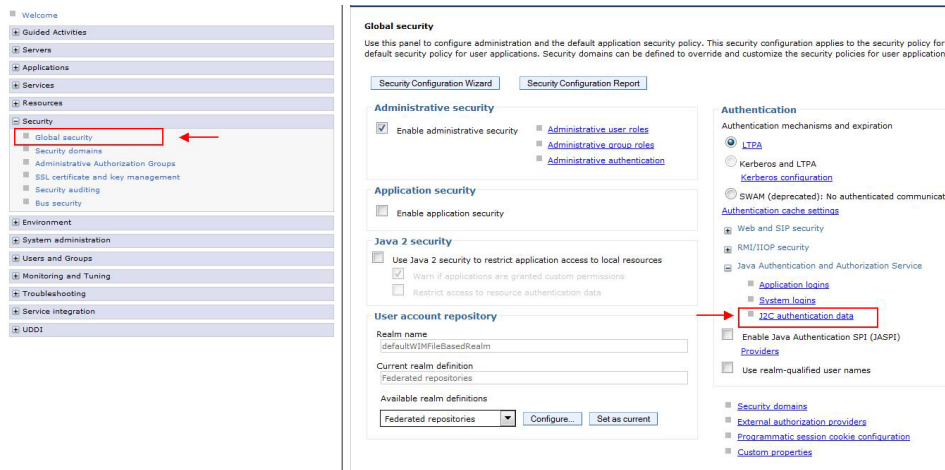


6. Specify the directory location where the db2jcc4.jar and db2jcc_license_cisuz.jar files are present on the server. The jar files are included in the WebSphere installation package.
7. Click **Next**.
8. Review the summary page and click **Finish**.

Create an authentication alias

In this section, you'll specify the authorized users (IDs and passwords) who have access to the database.

1. From the WAS console, go to the **Global Security** section and click **J2C authentication data**.

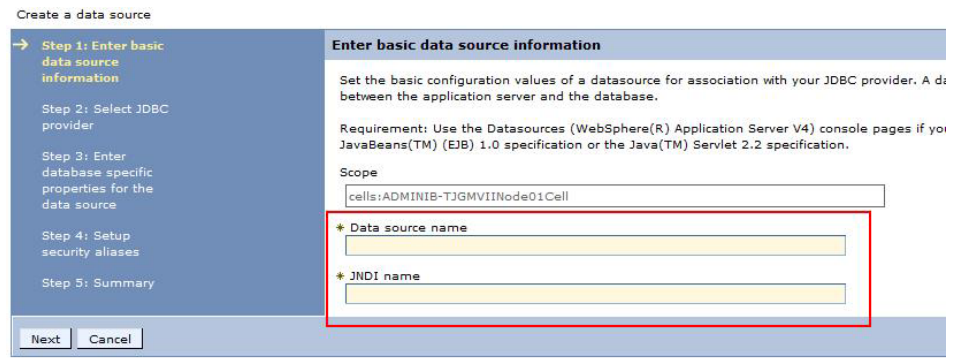


2. Click **New...**
3. In the next page, enter an arbitrary **Alias** name. Enter the User ID and Password that you use to connect to your database. The Description field is optional.
4. Click **Apply** and then **OK**.

Configure the JDBC data source

In this section, you'll configure your JDBC data source and test the connection.

1. From the WAS console, go to the **Data Sources** section and click **New...**
2. In the next page, enter an arbitrary **Data source name**.
3. Enter "jdbc/pciwlth" in the **JNDI name** field. The **JNDI name** is used by the REST API to connect to the database.



4. Click **Next**.
5. Choose **Select an existing JDBC provider**. Select the JDBC provider that you created in the first task. Click **Next**.
6. Provide the **Database name** that you wish to access. Provide the **Server name** that you wish to connect to and the **Port number**. The remaining details can retain their default settings. Click **Next**.

Create a data source

Step 1: Enter basic data source information

Step 2: Select JDBC provider

→ Step 3: Enter database specific properties for the data source

Step 4: Setup security aliases

Step 5: Summary

Enter database specific properties for the data source

Set these database-specific properties, which are required by the database vendor JDBC driver to support the connection through the data source.

Name	Value
* Driver type	4
* Database name	
* Server name	
* Port number	50001

Use this data source in container managed persistence (CMP)

Previous Next Cancel

7. Set the authentication alias that you created earlier, then click **Next**.

Create a data source

Step 1: Enter basic data source information

Step 2: Select JDBC provider

Step 3: Enter database specific properties for the data source

→ Step 4: Setup security aliases

Step 5: Summary

Setup security aliases

Select the authentication values for this resource.

Authentication alias for XA recovery
(none)

Component-managed authentication alias
(none)

Mapping-configuration alias
(none)

Container-managed authentication alias
(none)

Note: You can create a new J2C authentication alias by accessing one of the current wizard selections will be lost.

[Global J2C authentication alias](#)
[Security domains](#)

Previous Next Cancel

8. Verify the summary information and click **Finish**.
9. When you're prompted to save the server configuration changes, click **Save**.
10. Select the JDBC data source that you have created and click **Test connection**. If successful, a message will appear indicating that a successful connection was established.

Appendix E. REST API reference

The IBM Behavior Based Client Insight for Wealth Management solution provides a set of RESTful APIs to allow you to create applications to programmatically invoke operations and extend industry solutions capabilities.

The representational state transfer (REST) API provides provides a lightweight interface that uses HTTP requests to communicate to the server. The APIs can be used to extract and aggregate data for further processing in other systems. All supported resources are listed in the following sections and are actionable using a GET operation.

The URLs used to issue REST commands must adhere to the US-ASCII character set, including reserved and restricted characters. For example, a space must be URL-encoded as "%20".

Note: For additional information on the API, please reference the provided Javadocs that are included in the installation package. Information on the data model is posted at the following location:

Industry Solutions techdoc <http://www.ibm.com/support/docview.wss?uid=swg27046047>

/iswealth/rest/CustomerBehaviorInsights/{customerid}/peergroup

This resource returns the peer group information for a specific customer.

/iswealth/rest/CustomerBehaviorInsights/{customerid}/peergroup

Returns the peer group (segment and network) to which a particular customer belongs to.

Sample JSON response:

```
{
  "networth":{
    "id":2,
    "group":"Mass Affluent"
  },
  "segment":{
    "name":"Others",
    "id":6
  },
  "customer_id":12
}
```

Example:

<base-url>iswealth/rest/CustomerBehaviorInsights/12/peergroup

The above example returns the peer group that the customer (with id "12") belongs to.

/iswealth/rest/CustomerBehaviorInsights/SegmentsDistribution

This resource provides the details of each segment and their distribution. Examples of segments include Accumulators, Preservers, Independents, Followers, or Straight Arrows.

/iswealth/rest/CustomerBehaviorInsights/SegmentsDistribution

Returns the following information for each segment:

- Number of customers in the segment
- Segment name
- Net worth of the segment

The number of customers can be compared against the total, across all segments, to determine the percentage of customer within each segment.

Sample JSON response:

```
{
  "segments": [
    {
      "networth": 899286832.00,
      "segment": "Others",
      "num_customers": 341
    },
    {
      "networth": 19934364798.00,
      "segment": "Preservers",
      "num_customers": 3416
    }
  ]
}
```

/iswealth/rest/CustomerBehaviorInsights/{segment_name}/{category}

This resource provides the distribution information of categories (i.e., assets, funding, interactions, and trading) for particular segments (i.e., accumulators, preservers, independents, followers, or straight arrows). In addition to segments, the JSON response can be further filtered by networth and customer id..

/iswealth/rest/CustomerBehaviorInsights/{segment_name}/ {category}

The **{segment_name}** parameter in the URL is required. Supported values include:

- Conserver
- Indifferent
- Straight Arrow
- Individualistic
- Hedgers
- Others

The **{category}** parameter must be one of the following values:

- AssetsDistribution
- FundingDistribution
- InteractionsDistribution
- TradingDistribution

Additional **networth** and **customerid** parameters can be added to filter the results further. The JSON response contains distribution percentages for the corresponding section within the category.

Sample JSON response:

```
{
  "networth": "Mass Affluent",
  "segment": "straight arrow",
  "customer_id": 6,
  "assets": [
    {
      "Bonds": {"percentage": "42.97"}
    },
    {
      "Money Market": {"percentage": "4.07"}
    },
    {
      "Others": {"percentage": "16.29"}
    },
    {
      "Stocks": {"percentage": "36.66"}
    }
  ]
}
```

Example 1:

```
<baseurl>/iswealth/rest/CustomerBehaviorInsights/straight
arrow/AssetsDistribution
```

This example returns the distribution information for assets belonging to all customers that fall under the “straight arrow” segment.

Example 2:

```
<baseurl>/iswealth/rest/CustomerBehaviorInsights/straight
arrow/AssetsDistribution?networth=Mass Affluent&customerid=6
```

This example returns the distribution information for assets related to a customer (with id 6) and falling under the “straight arrow” segment and the “Mass Affluent” networth group.

/iswealth/rest/CustomerBehaviorInsights/ActivitiesPerformed

This resource provides the insights into activities that were performed by customers, filtered by segment or net worth, and related to particular life events, such as getting married or buying a new house.

/iswealth/rest/CustomerBehaviorInsights/ActivitiesPerformed

Returns the activities performed by customers. Results can be filtered by using the following parameters:

- segment (required)
- networth (required)
- lifeevent (required)
- customerid (optional)

Sample JSON response:

```

{
  "segment":"straight arrow",
  "networth":"Mass Affluent",
  "lifeevent":"first job",
  "customerid":500,
  "activities": [
    {
      "id":6,
      "description":"Get Health Insurance"
    },
    {
      "id":15,
      "description":"Open Retirement Account"
    }
  ]
}

```

Example 1:

```

<baseurl>/iswealth/rest/CustomerBehaviorInsights/
ActivitiesPerformed?segment=straight arrow&networth=Mass
Affluent&lifeevent=first job

```

This example returns the activities performed by all customers that belong to a specific peer group (segment: straight arrow, networth: Mass Affluent) and related to life event "first job".

Example 2:

```

<baseurl>/iswealth/rest/CustomerBehaviorInsights/
ActivitiesPerformed?segment=straight arrow&networth=Mass
Affluent&lifeevent=first job&customerid=500

```

This example returns the activities performed by a customer (with id "500") that belongs to a specific peer group (segment: straight arrow, networth: Mass Affluent) and related to life event "first job".

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Index

T

troubleshooting 23