

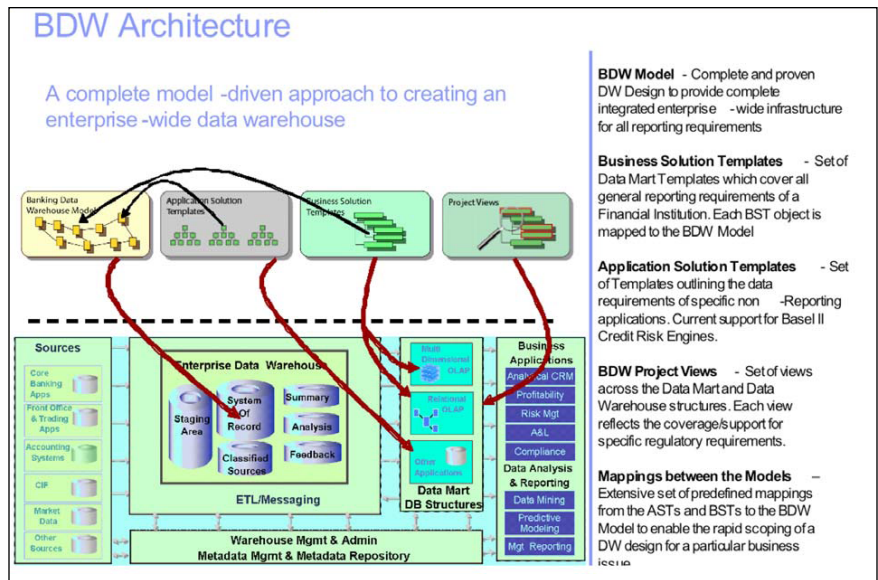
# IBM Cognos Risk Management Cockpit for IBM Banking Data Warehouse

## Overview

*The financial services industry is experiencing unprecedented demand to provide higher levels of customer service, understand changing customer needs, respond to stiff competitive pricing, and reduce operating costs. Compounding all this, the industry has been shaken by trust and credibility challenges.*

*As a result, financial services institutions have been forced to rethink their business and technology strategies to improve agility, manage risk, and meet tough regulatory standards. The solution lies in access to and disclosure of accurate, timely, and transparent information.*

*IBM Cognos Risk Management Cockpit is founded on the combined banking expertise, solutions, and assets of industry leaders. The Risk Management Cockpit helps companies move from their point solutions of information delivery, integration, and data integrity to a broad data and technical foundation that provides a higher order of analytics, such as pricing optimization or customer lifetime value management.*



## Technical specifications

The solution combines IBM's Banking Data Warehouse (BDW), consulting services, and infrastructure software and hardware with IBM® Cognos® 8 Business Intelligence (BI) reporting and analysis to deliver an enterprise-wide, scalable platform for on-demand analytics with pre-defined banking-specific content.

## Features and benefits

*The IBM Banking Data Warehouse*

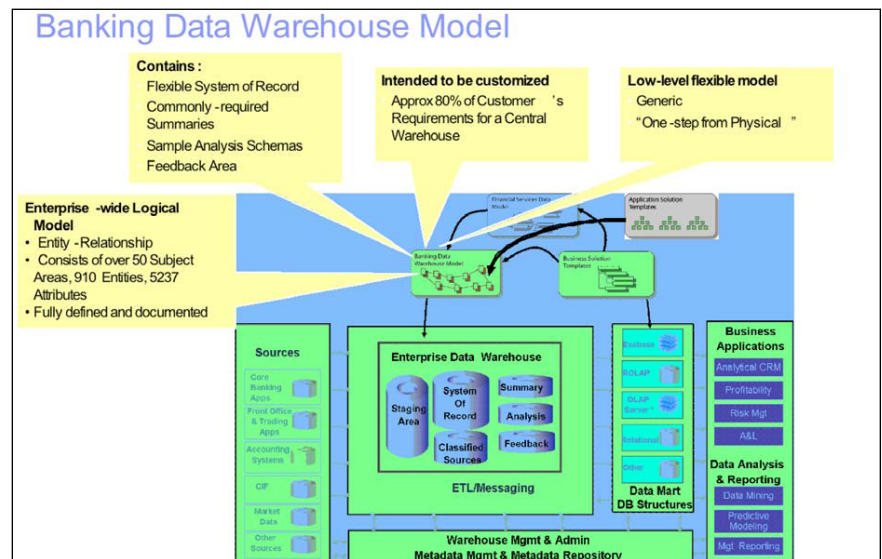
IBM's BDW provides unparalleled data warehousing capabilities to hundreds of the world's leading financial institutions. The BDW is a complete data warehouse, including databases,

front-end tools, servers, and consulting. The comprehensive pre-defined templates contain approximately 80 percent of the data structures a financial institution would typically need in its data warehouse. These templates let customers perform analytics on customer relationships, profitability, risk management requirements, and much more. Components include:

- A full set of entity-relationship models and methodologies to let organizations create a scalable and flexible enterprise-wide data repository for all business intelligence needs.

## IBM Cognos Risk Management Cockpit for IBM Banking Data Warehouse

- A series of data mart designs that let organizations quickly identify and agree on business requirements and translate them into data mart and data warehouse designs.
- A complete portfolio of re-engineering tools and data structures to support the Credit Risk Internal Ratings-Based Approach (IRB), as well as data structures needed to support market risk and operational risk as defined in Basel II.



IBM's banking-specific data warehouse implementations around the world address the needs of large and small financial institutions. They:

- Provide banking-specific data warehouse models and methods
- Enable phased construction of an enterprise warehouse and associated data marts
- Incorporate implementation experiences gained from numerous IBM engagements
- Provide platform-independent models
- Combine sound infrastructure techniques and rich functional reporting content.

Banks have leveraged the broad data and technical architecture to

- Provide a better understanding of customer behavior patterns and preferences to support more informed decision-making
- Base marketing efforts on customer profitability and assessment of previous marketing campaigns

- Gain a competitive advantage by fostering long-term, profitable relationships with customers
- Analyze profitability of offerings to concentrate on most lucrative areas
- Segment and target customers to improve cross- and up-sell opportunities
- Improve customer service and retention by providing access to information in real time.

### Feature overview

#### IBM Cognos 8 Business Intelligence

IBM Cognos 8 Business Intelligence has the easiest-to-use and most complete set of BI capabilities available, including business, production and dashboard reporting, scorecarding, deep comparative analysis, process-oriented event management, and data management, all in a single modular product. IBM Cognos 8 Business Intelligence is the only solution to deliver all of these capabilities on a single Web services architecture. Components include:

- **Reporting and dashboards.** Create, modify, and distribute any report from any data source for consistent fact-based decision-making. With dashboards, you can view and analyze complex data in intuitive graphical formats, including dashboard layouts, maps, pie or bar graphs, or 3D graphs.
- **Analysis and ad hoc query.** Online analytical processing (OLAP) lets you explore large volumes of summarized data in a variety of formats and drill through to required details.
- **Scorecarding.** Scorecards let you manage your performance by letting you know immediately where you stand.
- **Event detection.** Receive time-critical business intelligence automatically through email and wireless technologies, letting you focus on what needs immediate attention.

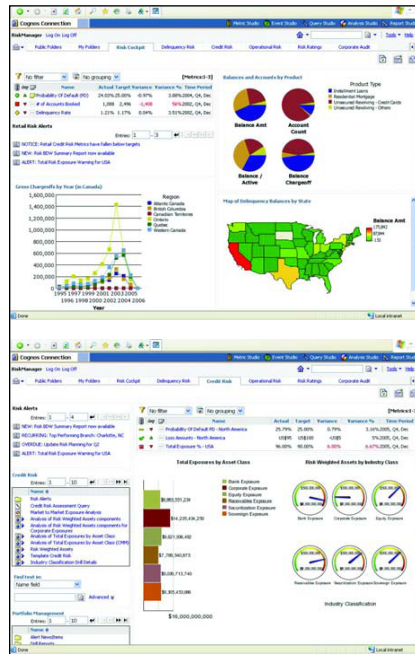
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## The IBM Cognos Risk Management Cockpit

Based on industry best practices and the proven technology of the IBM BDW and IBM Cognos 8 BI, the IBM Cognos Risk Management Cockpit has been deployed at a number of the world's leading financial institutions.

Combining the IBM BDW and IBM Cognos 8 BI gives financial services companies an integrated, enterprise-wide view of risk across divisions, products, geographies, and risk classes. The combined solution delivers the following benefits:

- Senior managers, external stakeholders, and regulators have confidence in the risk position at the highest level of the organization.
- Divisional, product, customer segment, distribution, and business management are engaged in the risk management process with appropriate levels of detail and analysis capability.
- Customer relationship managers, branch managers, and business/commercial banking account teams can receive a risk-centric view of customer performance.
- Risk management functions throughout the bank have clear line of sight from atomic risk information to senior management.
- External delivery of the risk information to third parties that might include regulators and industry bodies, partners, third party brokers, and rating agencies.



## Why the IBM Cognos solution?

The deployment of mission-critical solutions dictates the use of dependable partners. IBM Cognos solutions have a proven track record in the financial services sector for delivering unmatched project success. Specifically, IBM Cognos solutions provide:

- Financial services experience to thousands of customers
- Accelerated project implementation as a result of the existing working relationship and pre-integration of the respective solutions and associated components
- A best practice business intelligence infrastructure leveraging a proven architecture, open standards, and associated components.

IBM Cognos solutions are validated to run smoothly, quickly, and reliably. IBM Cognos solutions are comprehensive business intelligence offerings that can help customers break down the walls that divide their business information assets, improve corporate performance management, and drive profitability.

## Value to our clients

Banks have typically developed point solutions to their information delivery and reporting needs. IBM Global Business Services and IBM Cognos solutions provide banking companies with an enterprise-wide infrastructure that creates a foundation for information delivery, on-demand insight analytics, and the integration of higher order analytics.

## More about IBM

IBM offers a suite of industry-specific data warehouse solutions for the banking, insurance and telecommunications industries. These solutions incorporate the industry-specific structures, experiences, and best practices gained from hundreds of data warehouse engagements worldwide.

IBM Global Business Services helps banking companies with innovative thinking, rapid execution and reduction of risk, resulting in enhanced value. The Risk Management Cockpit Solution provides banks with:

- A component-model approach for integrating a best-of-breed solution in the BI space
- Seamless technology architecture that showcases the business value of each component and facilitates the development of a business case
- Expedited accelerator development environment for a personalized proof of concept using specific data, analytics, and metrics
- Access to industry and technology experts to facilitate development

### *Deep business and technology expertise*

IBM Global Business Services' deep business and technology expertise combined with its extensive banking industry experience will help you meet your short and long-term objectives and position you for success. The Risk Management Cockpit solution enables banks to gain visibility in order to translate strategies into plans, monitor execution and provide insight to improve operational performance.

### **About IBM Cognos BI and Performance Management:**

IBM Cognos business intelligence (BI) and performance management solutions deliver world-leading enterprise planning, consolidation and BI software, support and services to help companies plan, understand and manage financial and operational performance. IBM Cognos solutions bring together technology, analytical applications, best practices, and a broad network of partners to give customers an open, adaptive and complete performance solution. Over 23,000 customers in more than 135 countries around the world choose IBM Cognos solutions.

For further information or to reach a representative: [ibm.com/cognos](http://ibm.com/cognos)

### **Request a call**

To request a call or to ask a question, go to [ibm.com/cognos/contactus](http://ibm.com/cognos/contactus). An IBM Cognos representative will respond to your enquiry within two business days.



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