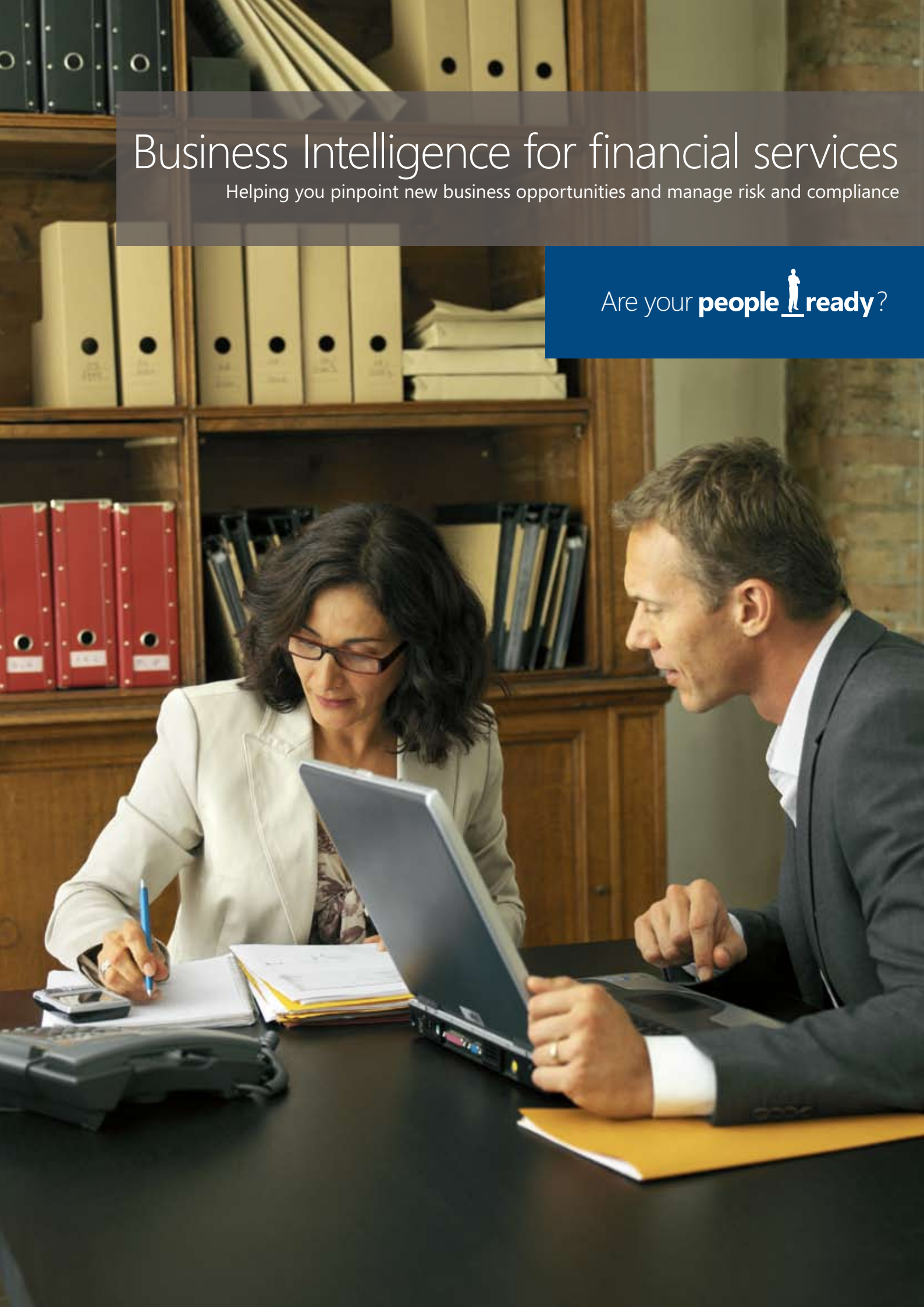


# Business Intelligence for financial services

Helping you pinpoint new business opportunities and manage risk and compliance

Are your **people**  **ready?**



How can we better upsell and cross-sell?

How quickly can we comply with the next wave of governance?

Can we monitor complex risk situations with early warning indicators?

Do we meet auditing standards?

Which customers are profitable – or unprofitable?

Which delivery channels, products or regions are most profitable?

Where are we most exposed?

Business intelligence. It's at the heart of good governance and shareholder confidence. It can help eliminate risk and turn a reactive financial institution into a proactive one. And most importantly, it can help establish a culture of high performance. But only if it is systemic and completely integrated into your organisation's work processes. And only if it includes inbuilt accountability so that teams and individuals are tasked and measured on key performance indicators which are transparent.

#### Tap into your most valuable asset: your people

Microsoft business intelligence solutions put people at the centre. By giving them secure access to real-time information relevant to their role, they help to make business intelligence an intrinsic part of corporate culture. This means everybody sees their decisions in the context of the big picture so that they can align them with company goals and strategies.

As a result, managing risk and compliance and pinpointing profitable customer service opportunities are integrated into everyday work practice. And with real-time monitoring and analytics, you can benefit from accurate, informed planning leading to improved business agility, governance and competitiveness.

Microsoft business intelligence builds on the familiar Microsoft Office environment to offer a scalable solution that helps link people at all levels of your organisation – whether they're executives, line-of-business managers, or individual contributors – to your overall corporate strategy and provides the three critical components of performance management:

### **1. Monitoring**

Scorecards, dashboards, and key performance indicators (KPIs) help drive accountability and alignment across your organisation.

### **2. Analytics**

Help turn raw data into valuable information. Integrated analytics help you quickly move from monitoring information to analysing it to sharing it throughout your organisation.

### **3. Planning & Reporting**

A flexible framework offers powerful business planning, budgeting, and forecasting and management reporting functionality that helps support critical business processes and strategic decision making.





# Risk starts with people. Help them manage it.

Ironically, it can be the people in your organisation who expose you to the most risk through error, mismanagement or even misconduct. However, many financial institutions have established workflows that make risk management easier and more intuitive simply by integrating risk controls right into the Microsoft software their people use every day. This has enabled them to manage information using consistent processes that help them comply with regulatory requirements. And by aligning workflows with performance measures, people can become more accountable.

Rather than an ad hoc initiatives that are difficult to scale, Microsoft solutions enable you to build risk management across your organisation to complement your existing investment in systems. This enables you to take a more holistic approach, helping to lay the foundation for consistent risk management right across your organisation. Standardised reporting, dashboards and scorecards put real-time data at managers' fingertips, helping them visualise your risk position in an instant – so they can respond more quickly.

## What is Microsoft BI?

Microsoft Business Intelligence is delivered through tight integration between Microsoft® SQL Server® 2008, Microsoft® Office SharePoint® Server 2007, and Microsoft® PerformancePoint® Server.

Together this suite of programs provides a business intelligence platform, a delivery platform and the tools and performance management applications to help you deliver the right information to the right people in order to support decision-making across your financial institution.

## Nationwide Building Society chooses Microsoft solution for Basel II compliance

Nationwide achieved early compliance with the Basel II Capital Accord with a Microsoft solution that provides a more consistent view of company information and a full audit trail. By minimising duplication of data, it also reduces storage costs. By improving risk assessment, Nationwide may be able to reduce capital adequacy requirements, delivering greater value for members.

**"We are measuring the risk far more accurately than we have been able to before. This is essentially good corporate governance."**

*Robert Lee, Software Architect, Nationwide Building Society*

## Citi manages risk with Microsoft solution

Citi needed a compliance solution for US regulation requiring dealers to use best-available pricing for trades. It selected a Microsoft solution because it provided the best performance and lowest total cost of ownership. The solution supports peak loads that exceed 200,000 messages per second to create a snapshot of trading conditions at any point in time.

**"We've reduced montage creation time for historic data from four or more hours to less than a second."**

*Rocco Mangina, Senior Vice President Product Development, Lava Technology, Citi*

# Microsoft Business Intelligence

The right information, at the right time, in the right format

## Operational Intelligence

- A unified, real-time view of customers helps provide superb service
- Proactive prompts help to identify sales opportunities or request missing data
- Follow correct processes with automated workflows and alerts
- Collaborative tools help you to track and resolve issues across locations with
- Monitor performance against service and sales KPIs

## Tactical Intelligence

- Monitor performance against team or corporate goals using dashboards, scorecards and detailed reports
- Help identify trends, issues and opportunities with analytical tools
- Quantify risk controls and embed them in every workflow
- Standardised tools and processes help you to plan and budget faster and more accurately

## Strategic Intelligence

- Understand where your organisation stands and make strategic decisions faster with real-time drill-down views of performance
- Help align performance measures at every level of the organisation so everyone works toward the same goals
- Help establish consistent and efficient risk management organisation wide to ensure good governance and meet auditing standards



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# People drive success. Pinpoint the opportunities.

Creating an outstanding customer experience is simpler when your people know who they're talking to. Finetuning products and services is easier with insight into market trends. With a Microsoft business intelligence solution, you can give every employee the full picture with secure access to role-specific information they can act upon.

With a 360-degree view of each customer, frontline people can respond more effectively to customer queries. You can prompt them to sell relevant products or request missing customer data with workflows aligned to their performance measures. With up-to-date intelligence, managers can move on lucrative business opportunities before the competition. And with clearer visibility into performance across your organisation it's easier to learn how a division, subsidiary, or team is performing against targets – and rapidly adjust your plan, budget or marketing materials to meet changing business conditions.

## Geospatially-oriented BI

Using Microsoft Virtual Earth, you can create an immersive experience that enables your customers to search, locate and visualise business locations and other locally relevant information online.

Geospatially-oriented BI solutions can be implemented by using strategic planning processes, performance management and Virtual Earth. By visualising business data you can help increase business insight and reduce risk, for example, of insuring customers in areas that experience higher accident rates.

## PensionDCisions (PDC) helps investors get informed

Independent benchmarker PDC is using a Microsoft-based solution to help pension holders make informed investment decisions. The solution aggregates complex fund data into an easy-to-understand dashboard of key metrics, including risk and return, asset allocation and savings rates. Pension holders can benchmark results against "others like you", giving them much needed context to the data.

"The data... can be cut and compared in many ways, providing powerful insights that simply weren't readily available before."

*Richard Burrill, Technical Director, PensionDCisions*



## Nationwide Building Society differentiates service with a single view of the customer

Nationwide deployed a Microsoft customer relationship management solution to help give frontline people a rich customer contact history mapped to the processes for which they're accountable. They're automatically prompted to capture customer information, cross-sell or upsell. Built-in workflows help them collaborate, improving the customer experience.

"[With our solution] we can build up our customers' profiles and use this information to offer them the best and most appropriate products and services possible."

*Simon Baines, Head of Integrated CRM, Nationwide Building Society*

# Why Microsoft?

## An Extensive Partner Network

Innovative and dynamic financial services solutions providers and systems integrators will work with you to build solutions that will help address your business goals. They can also help provide you with a wide range of hosting options for mission-critical IT environments, along with the software and services to keep your IT running optimally.

## A Solid Platform For Business

The Microsoft platform enables you to invest incrementally in order to rapidly establish operations to help achieve your business goals and then to scale easily as required.

New solutions not only leverage the friendly, familiar Microsoft user experience, but they are also underpinned by security systems.

## Software + Services

Microsoft Software + Services combines the powerful capabilities and richness of software on various devices with the rapid capability, delivery and flexibility of services online. This can help your people benefit from advanced, fully featured communications, collaboration and applications from remote locations. Microsoft complements this with sophisticated synchronisation and enterprise-class storage and security capabilities which can be managed on your premises or included as a service offering.

## Reliable Service And Support

Through our partners or directly through our own Premier support, we offer expert technical consultancy and resources, helping you minimise risks and maximise the benefits of your Microsoft technology.

## An Interoperable Platform

The consistent standards, operating systems and application compatibility tools of Microsoft Service Oriented Architecture help enable integration with your legacy banking systems to maximise your existing investments and help make your IT environment cost-efficient to operate and manage.

## Privacy And Security

The Microsoft platform builds security, identity and trust relationships into hardware, software and services helping you to address compliance requirements with confidence.

## Flexible Delivery And Purchasing

Microsoft offers attractive licensing options, enabling you to plan and manage assets and amortise expenditure.

### May we help?

If you are planning a financial services solution, talk to Microsoft and our partners.

With thousands of reference sites and successful deployments across the world, Microsoft partners have both the experience and expertise to help you assess your IT infrastructure and select and deploy cost-effective, proven solutions that meet your needs today and tomorrow.

To learn more about Microsoft business intelligence solutions visit [www.microsoft.com/au/bi](http://www.microsoft.com/au/bi) or email [busintel@microsoft.com](mailto:busintel@microsoft.com)

To locate your nearest Microsoft BI partner, visit [www.microsoft.com/australia/business/bi/partners](http://www.microsoft.com/australia/business/bi/partners)

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