

## FUSION INSIGHT

# Harness In-Memory Analytics to Turn Your Data into Valuable Insights



Embrace analytics as part of true digital banking. Leading banks already know that digital banking must embrace channels and touchpoints as well as the back-end solutions that deliver frictionless, near-real-time customer interactions and transactions. These highly available back-end solutions are the foundation of true digital banking; they respond to information requests in near real time and analyze customers, products, services, and risk automatically when handling customer interactions.”

**Digital Banking Application Trends For 2018:** Use New Technologies To Enhance Your Banking Apps, Jost Hoppermann, Forrester

Banks have a vast amount of data locked away in their core banking systems—data that needs to be unlocked and put to work. In-memory analytics allows banks to analyze their data ‘on-the-fly’.

For many banks, data remains an underused and underappreciated asset. The ability to use quantitative data to shape decisions and outcomes has become a key source of competitive advantage. As customers demand more qualified information and expect more personalized experiences, it is critical for banks to be able to segment clients based on needs, channel propensity and potential value.

### **Make On-the-Fly, Informed Decisions**

The Internet has spawned a generation which is data-hungry and impatient. Waiting more than a few seconds for a response is not acceptable to many. Speed of analytics gives you a competitive advantage, and greater efficiency in management reporting.

### **Identify and Focus on your Most Profitable Customers**

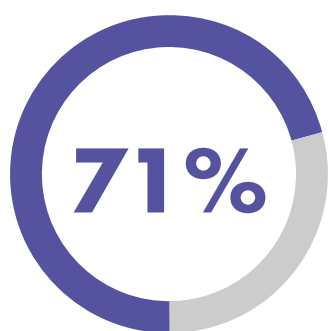
No bank can serve all customers effectively, while maintaining optimum operational efficiency, financial stability and customer satisfaction. Advanced analytics will enable you to identify your most profitable, and potentially profitable, customers—allowing you to focus your attention and resources effectively.

### **Drive Profitable Growth**

Post-global financial crisis, banks have struggled to recover pre-crisis ROE levels. Which are your most profitable products and branches? Can you analyze your cost-to-income ratio by branch and view monthly or quarterly trends? This data is there; it's locked away in your core system and product silos—waiting to be unlocked.

# Build your Bank from the Outside-In

**Fusion Insight is a new in-memory analytics engine which enables banks to analyze data on the fly using any of multiple dimensions.**



**71% of banking and financial firms globally believe Analytics creates competitive advantage.**

Aureus analytics, 2015

You can gain insight into the profitability of customers, branches and products and deliver services that your customers will value most. Fusion Insight allows you to unlock the value in your data and turn it into actionable insights.

#### **Understand and Increase Profitability**

Do you have a clear view of the profitability of each of your products, branches, customers? Do you know your cost-to-income ratio right now? Can you plot the margin of a product today, versus at launch? Are you monitoring the number and value of current accounts? Fusion Insight delivers a series of pre-built Profitability dashboards on which you can explore and drill-down on all of these variables (and more) on many dimensions. Having a clear view of the success and profitability of your products will enable you to out-innovate your competitors. Bringing to market the most compelling and relevant products will ensure your bank is a leader in its market, with above-average profitability.

#### **Create a Richer Customer Experience**

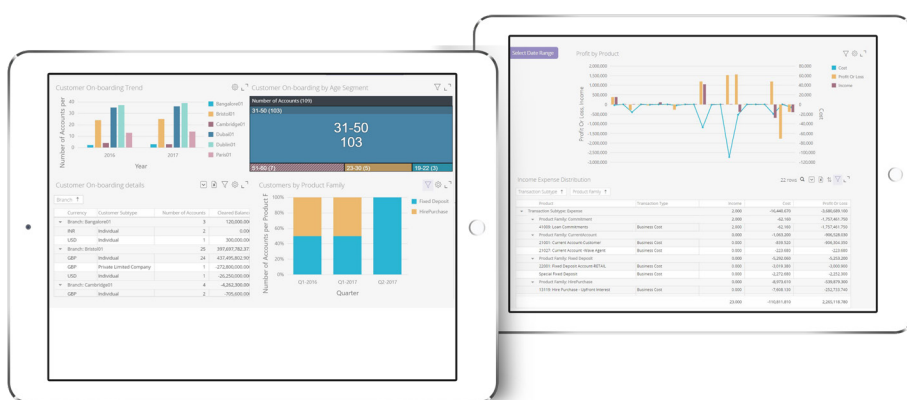
You have large amounts of valuable customer data sitting in your core banking system. Data that your competitors, or new 'startup' banks are envious of. Turn that data into insights to better understand your customers, their financial aspirations and behaviors.

User experience dashboard enables you to see who, when and how uses the channels you have. Discovering patterns in user digital behavior will have huge effect on your marketing campaign performance by enabling you to set the ads where your customers actually are. Also it will help you optimize the usage of your marketing campaigns. Sales dashboard will allow you to track marketing campaign performance in real time and will enable you to react promptly in cases where performances don't meet the goals. This level of analysis empowers you to market to the 'segment of 1'.

#### **Data at your Finger Tips**

Provide a 'Google' experience to your workforce—you cannot expect them to wait minutes or hours for data queries any more. If a query response is not in seconds, your workforce will carry on making major decisions on intuition—as 56% of bank executives do today. Fusion Insight analyses data in-memory, faster than traditional querying methods.

Put Fusion Insight in the hands of your employees and they will make data-driven decisions—rather than relying on intuition.



## Out-of-the-Box Dashboards

Fusion Insight delivers a set of pre-built, out-of-the-box dashboards—bringing the most commonly requested data insights to your fingertips. In addition, Fusion Insight allows users to simply and quickly create new, bespoke dashboards. This gives an additional level of flexibility and power to users to manipulate data for greater insight.

The solution provides configurable dashboard, built using rich and light HTML5 standards. You can build or customize dashboards using the intuitive user interface. You can use the standard predefined datasets with a wide range of dimensions and measures.

You can drill-down the dashboards through a flexible hierarchy. It allows segmentation based on rules either sourced from the underlying core banking systems or through user defined rules.

Fusion Insight provides secure user access based on the user profile and privileges. You can:

- manage access at user and role levels
- grant access to workspaces to control who can view the dashboards within the workspace.

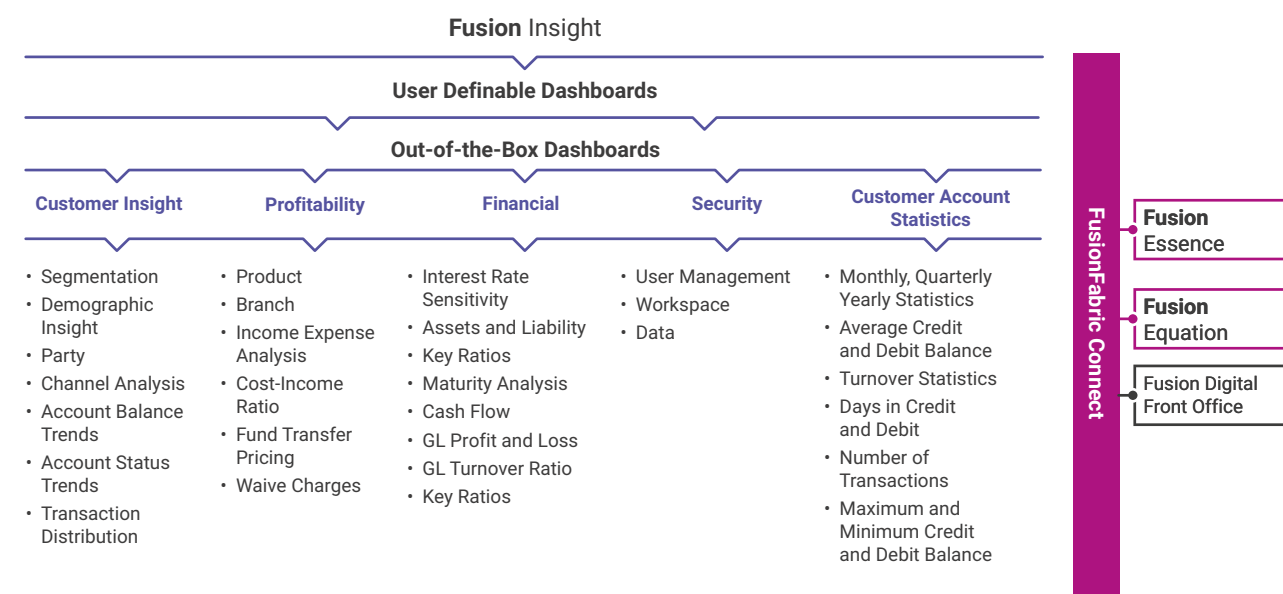


Despite growing adoption of a variety of customer analytics applications, most banks don't have data driven cultures and don't seem to care. As long as senior management at most banks continue to trust their judgment more than data, fully leveraging customer analytics won't be a high priority."

**Bob Meara**

Senior Analyst, Celent

# Fusion Insight Ecosystem



Fusion Insight is a major component in the Fusion suite of banking products

Fusion Insight is pre-integrated with Finastra banking systems, and data such as costs and funds transfer pricing rates can be imported either through spreadsheet load or by interfacing to the bank's own systems.

## Customer Insight

Better understand your customer and prospect base, to segment and service them in a more sophisticated way.

The dashboard provides customer and product performance, channel usage, account and transaction distribution—for daily, monthly, quarterly or flexible time periods.

## Customer Profitability

Identify your profitability gaps, and opportunities with the Profitability dashboard. It provides insight into the bank, branch and product profitability and cost:income ratio.

## Financial Analysis

Conduct more comprehensive financial analysis, to gain insights into your assets and liabilities, cash flow, GL turnover and P&L.

## Security

A series of dashboards for managing user roles and permissions.

## Customer Account Statistics

Provides detailed turnover statistics for accounts at a monthly, quarterly or yearly level.

Provides a detailed view of incoming and outgoing payments including payment methods and fee income.

## About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today – spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location – from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 48 of the world's top 50 banks use Finastra technology. Please visit [finastra.com](https://finastra.com)

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