TOP 12 Solutions in Financial Services

Qlik LEAD WITH DATA

Build lasting client relationships. Simplify offerings and operations. Deliver sustainable, responsible growth.

These are key drivers for executives across banking, insurance, and securities industries. Increased competition, market volatility, and regulatory pressure are today's perfect storm, necessitating laser focus on maintaining a healthy business.

Analytics help staff at all levels make better decisions. Key performance indicators are unpacked, providing visual transparency into trends, concentrations, and anomalies so that attention and resources can be mobilized to exploit opportunities whilst mitigating emerging risks.

Financial services firms that use analytics see a nearly

2.5X

improvement in customer cross-sell and upsell rates.[1]

"CIOs continue to believe there is a significant opportunity to maximize the value from big data and analytics. The opportunity is to monetize big data, amplifying marketing initiatives (for example, by linking lending rates to retail purchases, underpinned by customer mobility and the cloud via the use of location-based services linked to broad risk assessment algorithms that enable instant lending offers)."[2]

[1] Aberdeen Group: http://www.abedeen.com/research/8577/si-analytics-banking-data/content.aspx

[2] Gartner: 2016 CIO Agenda: A Financial Services Perspective, David Furlonger, 16 February 2016

Qlik's Visual Analytics platform is leveraged across thousands of companies throughout the financial services supply chain. Here's what they say…

"Citigroup, Inc. sees faster and more confident decision-making, cost reduction, reduced risk, and more cross-departmental use of data from their use of Qlik."

— Christopher Powers, Vice President, Citigroup, Inc.

"Qlik's associative model helps me see the whole story within my data so I can make better, more informed business decisions."

— Steve Walker, BI Domain Lead - Reporting & Analytics, ANZ Bank

Just a few of the many Qlik success stories:

Westpac's wealth management division (BT Financial Group), leveraged Qlik to improve staff productivity by 96% YoY.

California Casualty achieved a 25% improvement in lead conversion rates whilst reducing IT time and resource required for regulatory reporting by 60%.

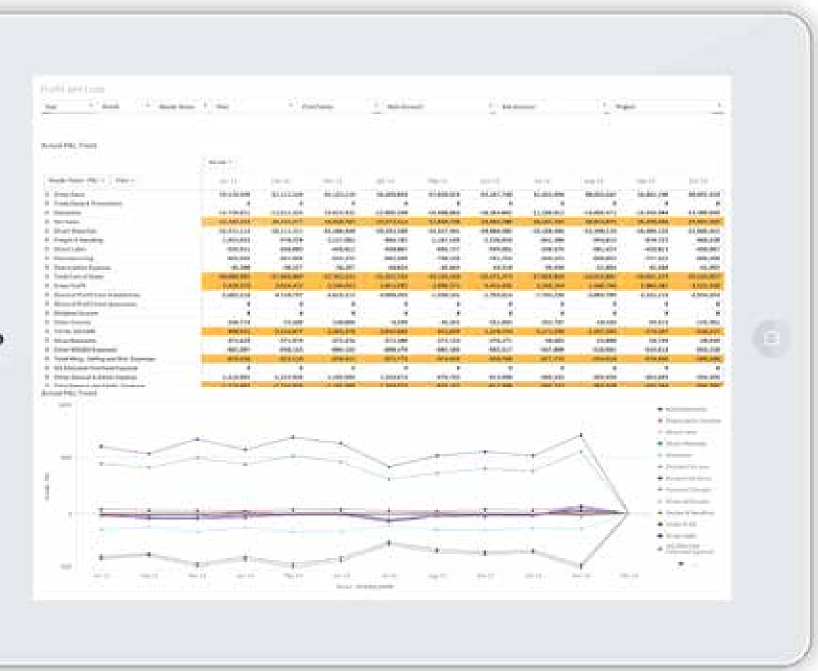
HDFC Life attributed 17% overall business growth over 2 years to Qlik at the same time saving $400,000 and deploying in less than 4 weeks.

More than 2,500 financial services firms currently leverage Qlik. Here are 12 high-impact solutions many of these firms now implement:

1 Sales Performance

Foresee your client's needs exactly, because in sales, anticipation is everything.

When advisors need to determine which customers and prospects to call, and what products and services to pitch, they rely on Qlik. It's how they bring together insights on product holdings, client situation, research, and market movements—revealing an actionable call list. Advisors can be there when their clients need them most with timely advice and suitable offerings.



2 Profitability Attribution

Finally, compare apples to apples, and know who's really driving the apple cart.

If your operations are global—and you've got 25 CRM and 15 finance systems—it's no easy task to calculate which regions, products, teams or individuals are the biggest contributors to your profit margins. Unless you've got Qlik to connect it all, show you overall contributions to P&L, and turn up surprises that lead to genuine change.

3

Loan Portfolio Performance

Gain visibility into how you’re doing, and for optimised performance, what needs to be done.

To get an accurate, complete, and timely view of the performance of your loan & leasing portfolio, you need a solution that consolidates disparate data sets for you: yield, cost of funds, delinquencies, charge-offs, and allocated capital. Qlik does exactly that, providing a complete picture that generates actionable insights in every department.

4 Credit Pipeline Forecasting

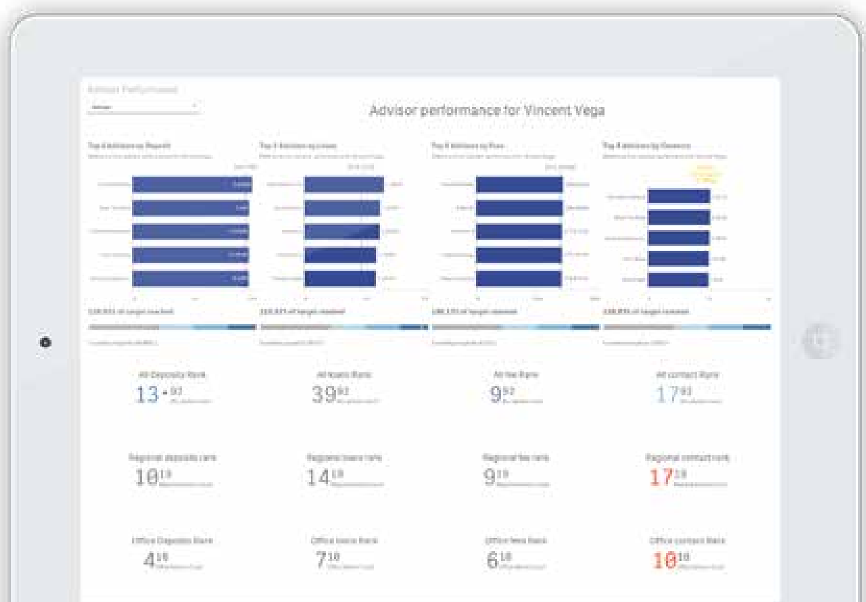
See what's coming down the road, and be perfectly positioned to act on it.

The traditional methods of managing a credit portfolio—using static spreadsheets, operating in silos, and making "gut decisions"—have given way to a better way. The Qlik way. By providing all the data necessary from origination, credit, and pricing sources, Qlik lets you monitor credit quality, identify trends, and perfect pipeline forecasting.

5 Branch Performance

Let the champions lead, and where excellence goes, increased revenue will follow.

Success breeds success, which is why it’s so important to explore why certain branches and agents do well, and use the learnings to foster modeling and training throughout the distribution network. Qlik gives you this ability—you can examine referrals by teller staff, gauge marketing effectiveness, and use client data to help staffers educate their clients and position suitable products.



6 New Business Volume & Pricing

Know what's coming in, and why it's putting you on your current trajectory.

Analyzing new business volume and lifetime profitability are essential, but the only way for them to be truly effective is to take a risk-adjusted view that includes funds transfer pricing, credit loss, expense allocations, and economic and regulatory capital. Qlik gives you this capability, so you can optimize price performance, growth, and profitability.

7 Limits & Exposures

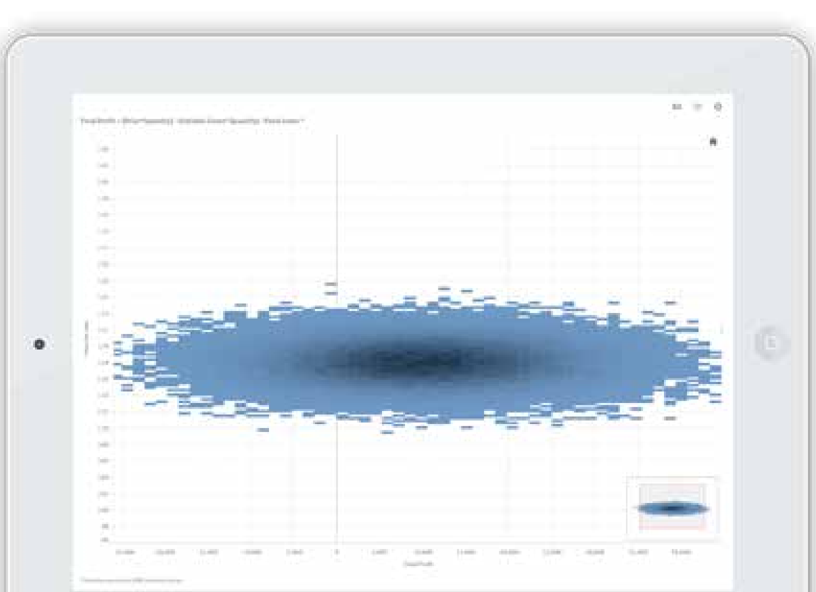
Gain virtually unlimited visibility in a trading and credit environment where limits are king.

Gone are the days when risk managers couldn't effectively manage limits and exposures in their trading and credit books because of one key problem: lack of complete, timely data. Qlik's associative model gives you the visibility you need to reduce concentration risk, heighten hedging accuracy, and manage counterparty exposure.

8 Scenario Modeling and Stress Testing

Bring a degree of professional calm to the business of stress testing.

Meeting the compliance standards of Basel III, Dodd-Frank, and other measures can be arduous—but far less so with Qlik. That's because Qlik aggregates myriad data sources and compares thousands of test results, all of which reduces the time for defining and building the test from months to weeks, with tests being run on-demand in mere hours.

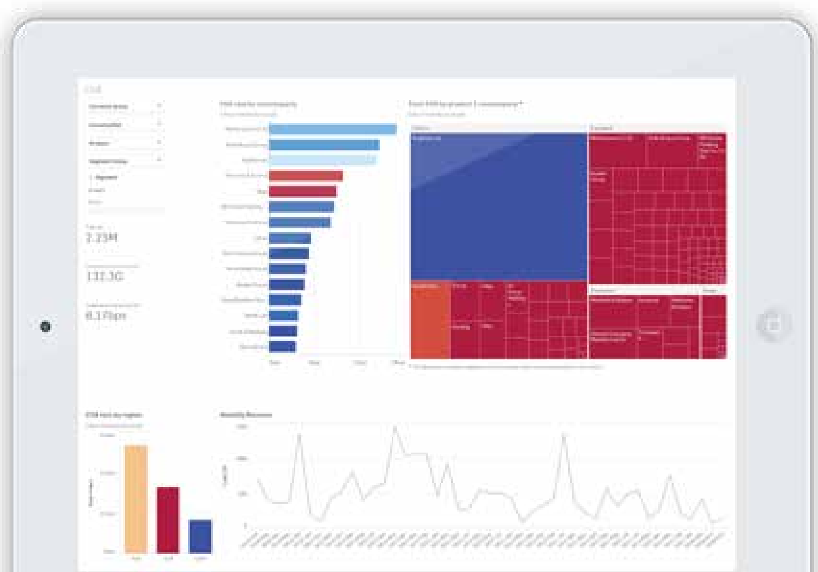


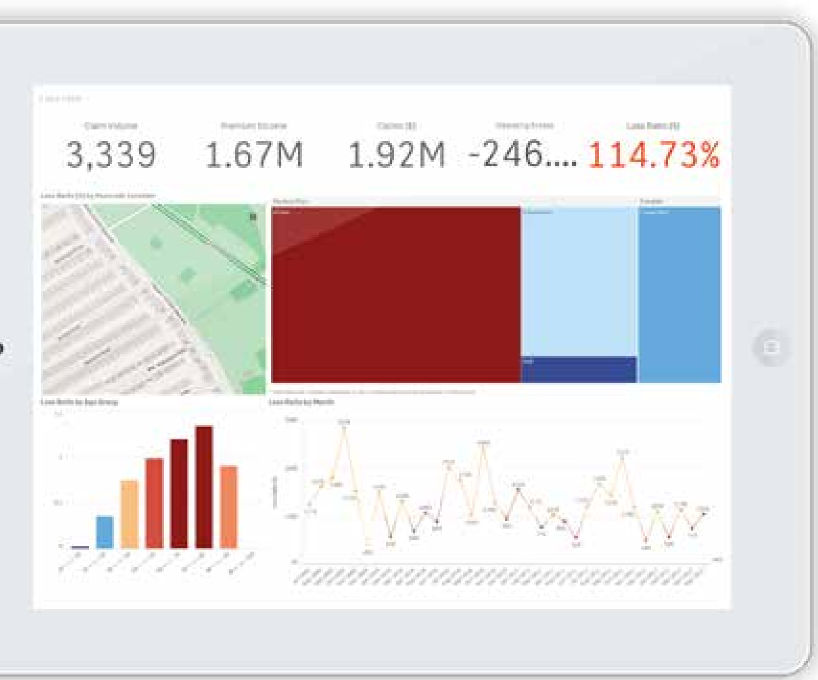
9 Counterparty Credit Risk and CVA

Identify threats in real time in order to counter risks from diverse sources.

Greater emphasis than ever is now placed on the risk of counterparties failing to make good on contracts. With Qlik, you can model counterparty exposure to emerging threats, either on a single name or portfolio basis, from geopolitical turmoil to industries in decline.

You're able to view the evolution of a portfolio, identify risk, and modify CVA accordingly.

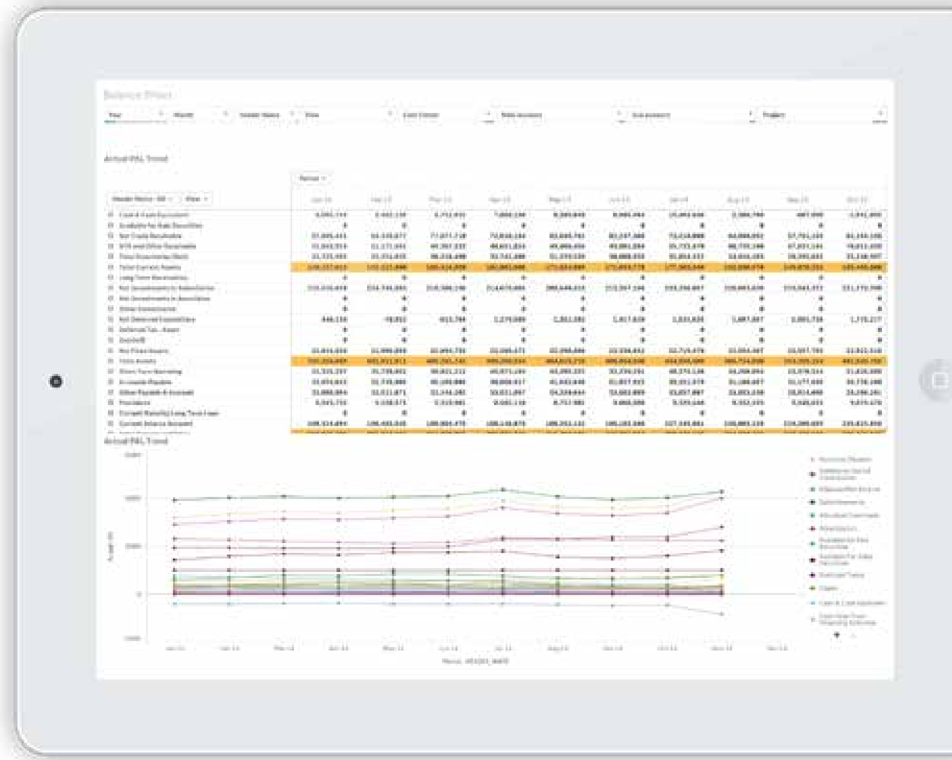




10 Claims Supplier Management and Analytics

Take the mystery out of your claims suppliers mix—and save.

How can insurers reduce claims costs, both internally and externally, when they don't know which claims suppliers are providing the best value? Qlik has the solution—an application that pulls together diverse data on claims suppliers, and reveals supplier performance trends that enable insurers to negotiate better rates for themselves and their customers.



11

Regulatory Submissions

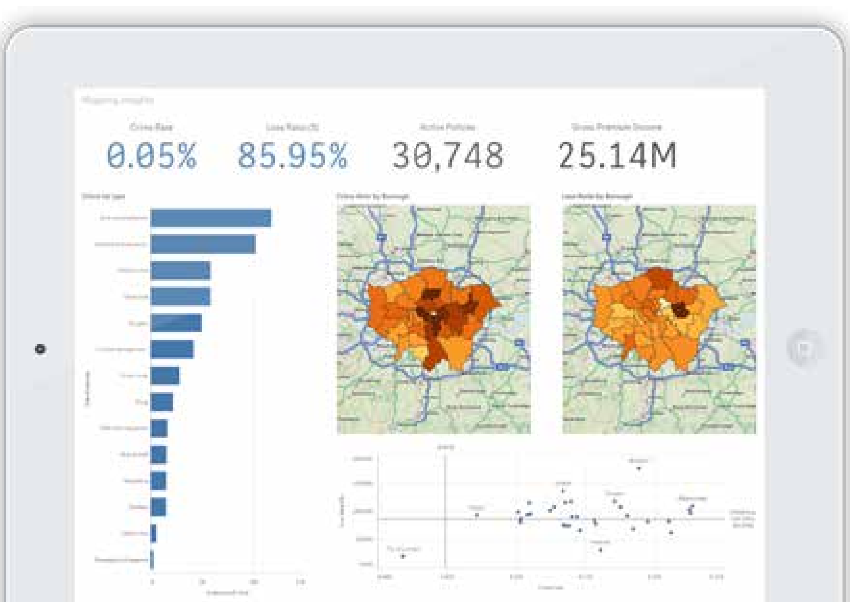
Make aggregation the means to your compliance goal.

As the world's biggest banks meet the principles of BCBS239, they need to automate the aggregation of risk data in order to minimise errors. Qlik makes this goal a reality by serving as a repository for the aggregated data, or performing the aggregation itself. Banks are thereby freed from expensive and time-consuming data warehousing.

12 Underwriting and Pricing Rating Factor Analysis

Get a whole new perspective and leave traditional underwriting assumptions behind.

For a property & casualty insurer, one question was paramount: How do we attract low risk customers without stereotypical pricing? Qlik’s associative model enabled underwriting analysts to see the data in a whole new way and more clearly understand the relationships between rating factors—leading to significant improvements in pricing scorecards.



Need a financial services solution that helps you measure performance, maximise profitability, and manage risk?

► **Take A Guided Tour:**
Explore hidden insights in Financial Services

LEAD WITH DATA™

qlik.com/financial-services

Qlik is on a mission to create a data-literate world, where everyone can use data to solve their most challenging problems. Only Qlik's end-to-end data management and analytics platform brings together all of an organization's data from any source, enabling people at any skill level to use their curiosity to uncover new insights. Companies use Qlik to see more deeply into customer behavior, reinvent business processes, discover new revenue streams, and balance risk and reward. Qlik does business in more than 100 countries and serves over 48,000 customers around the world.