FusionBanking Insight
Solution insight

Unlock the real value of your data

Harness in-memory analytics
to turn your data into
valuable insights

Connect
Innovate
Expand

Turn data into

insight

Build your bank from the outside-in

'The underdeveloped usage of customer analytics in banking is a result of two factors: the immature state of data analytics at most banks and a lack of leadership at the top. Most banks don't have data-driven cultures and don't seem to care'.[1]

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 personalised experiences, it is critical for banks to be able to segment clients based on needs, channel propensity and potential value.

In-memory analytics provides super-fast query response times, by residing data in computers' RAM, not on physical disks or in OLAP cubes.

It allows banks to analyse vast amounts of data 'on-the-fly', in the blink of an eye.

1 **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.

2 **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.[2] Advanced analytics will enable you to identify your most profitable, and potentially profitable, customers – allowing you to focus your attention and resources effectively.

3 **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 run real-time analysis on your cost-to-income ratio? This data is there; it's locked away in your core system and product silos – waiting to be unlocked.

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[1] Celent: Customer analytics adoption in Banking: When management doesn't lead, Sept 2014

[2] Gartner: Customer-value-based analytics will help drive bank success, 2014

Make data-driven decisions

50%

The largest financial[3] institutions are leading the analytics path: 50% of firms with more than $50 billion assets have/or are piloting analytics capabilities.

Whereas only 22% of firms with $1-50 billion, and 9% of firms with less than $1 billion have/or are piloting analytics.

17%

Only 17%of bankers[4] believe their senior management is fully prepared to make the most important decision they need to make in the next 12 months.

Bank line of business management are flying blind – making business decisions without the relevant information needed.

56%

56% of bank executives[5] based their last big decision on intuition, experience and the relevant experience of others.

This haphazard approach to decision making is dangerous and unnecessary, in today's data-driven society.

In summary

Banks have a vast amount of data locked away in their core banking systems – decades of transactional data, depicting the behaviours, needs and financial histories of its consumers; historical records of its products, branches, employees and operations. For the most part, this data is sitting idle.

Banks need to unlock this data, and put it to work. Over half of bank executives are making big decisions on gut feel or intuition. Why? They do not have easily accessible data – either it is too time consuming to pull together; by the time they have the data it is out-of-date; or bank executives simply don't know what data they could access.

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[3] Celent: Customer analytics in Banking: Why here, why now?, 2013

[4] PwC: Global Data & Analytics Survey, 2014

[5] PwC: Global Data & Analytics Survey, 2014

Misys **Fusion**Banking Insight

FusionBanking Insight is a new in-memory analytics engine which enables banks to analyse data on any dimension, on the fly.

"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

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

FusionBanking Insight integrates with multiple core banking and product processing systems (Misys or third party core systems) to collate and analyse data. It can pull in information from many external sources – such as databases, spreadsheets, funds pricing transfer, and integrate this within banks' existing data models.

The solution comprises a set of out-of-the-box dashboards – bringing the most commonly needed data points to your fingertips; and user-definable dashboards, where you can create your own bespoke analysis.

The **Fusion**Banking Insight advantage

1

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?

FusionBanking Insight delivers a pre-built Profitability dashboard, in which you can 'drag and drop' all of these variables (and more) on any dimension, to customise freely and analyse in real-time.

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.

2

Create a richer customer experience

You have decades' – terabytes – of customer data sitting in your core banking system or on spreadsheets. 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 behaviours.

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'.

3

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. FusionBanking Insight analyses data in-memory, faster than traditional querying methods.

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

> "There is a need to step back and take a look at how this changed environment has altered customer expectations. Key to this is adopting an 'outside in'approach to understanding the values that customers place on the multitude of products, services, delivery channels and strategies that banks invest in to support their businesses in attracting, servicing and retaining customers."
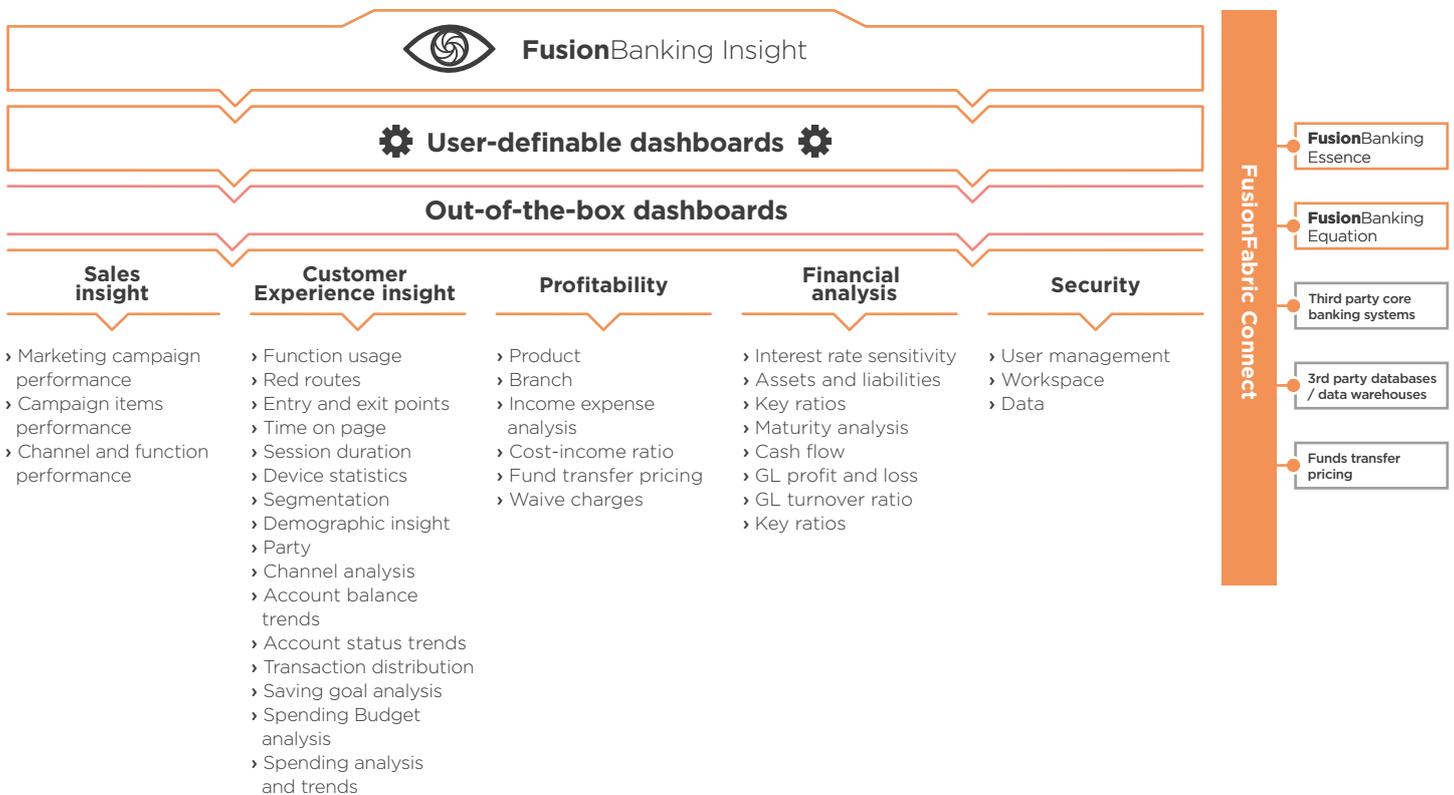
Gartner
'Customer-value-based analytics will help drive bank success', 2014

The **Fusion**Banking Insight ecosystem

FusionBanking Insight is a major new component in the FusionBanking suite of banking products. It is pre-integrated with Misys banking systems, and is interoperable with third party core banking systems, databases and data warehouses.

FusionBanking Insight is pre-integrated with FusionBanking Essence and FusionBanking Equation core banking systems.

The solution can be implemented as short a timeframe as one month, and empower banks to make more informed business decisions, based on transactional data within their core systems.

FusionBanking Insight

User-definable dashboards

Out-of-the-box dashboards

Sales insight	Customer Experience insight	Profitability	Financial analysis	Security
› Marketing campaign performance › Campaign items performance › Channel and function performance	› Function usage › Red routes › Entry and exit points › Time on page › Session duration › Device statistics › Segmentation › Demographic insight › Party › Channel analysis › Account balance trends › Account status trends › Transaction distribution › Saving goal analysis › Spending Budget analysis › Spending analysis and trends	› Product › Branch › Income expense analysis › Cost-income ratio › Fund transfer pricing › Waive charges	› Interest rate sensitivity › Assets and liabilities › Key ratios › Maturity analysis › Cash flow › GL profit and loss › GL turnover ratio › Key ratios	› User management › Workspace › Data

FusionFabric Connect

FusionBanking Essence

FusionBanking Equation

Third party core banking systems

3rd party databases / data warehouses

Funds transfer pricing

Out of the box dashboards

FusionBanking Insight delivers a set of pre-built, out-of-the-box dashboards. These have been designed to deliver the most commonly-requested data insights to your fingertips.

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.

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 pre-built dashboard that delivers insight into bank users and data.

Customer insight and user definable dashboards at your fingertips

User definable dashboards e.g. product profitability analytics
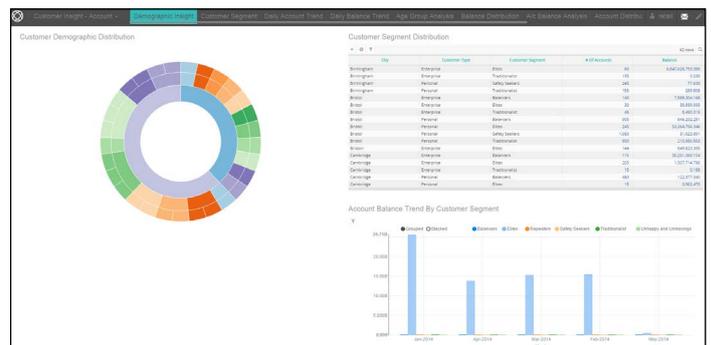
Customer insights: Demographics

Create your own dashboards

In addition to pre-built, out-of-the-box dashboards, FusionBanking 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 a configurable dashboard, built using rich and light HTML5 standards. You can build or customise dashboards using the intuitive user interface. You can use the standard predefined datasets with over 40 dimensions and measures.

The standard datasets can be extended with minimal effort to include additional data elements from the underlying source systems.

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.

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

- manage access at user and user-group levels
- grant access to workspaces, dashboards and datasets.
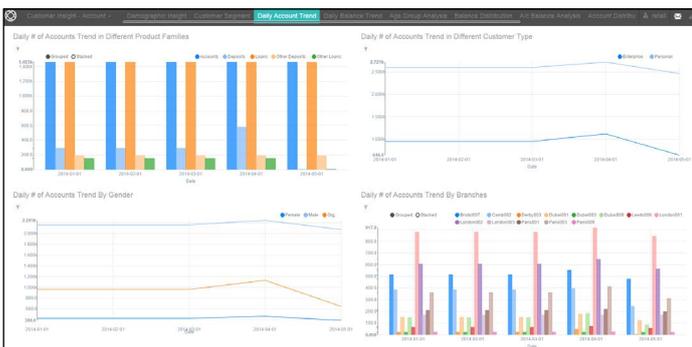
Customer insights: Daily account trends
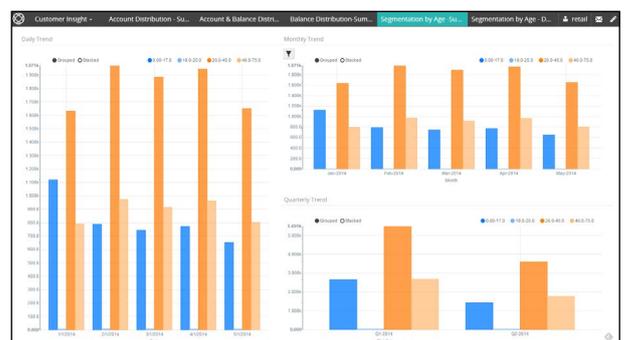
Customer insights: segmentation by age

The **trusted partner** for more than 2,000 banks and financial institutions

An industry proven **best practice** approach – that's the guiding principle of our professional services and support model. Misys clients benefit from our long track record of successful implementations.

> **"**Misys Digital Channels' support is excellent: repeatedly they have proven that customer satisfaction is their primary goal. Their staff has been responsive to our requests and managed the work schedule well.**"**
>
> Bank of Valletta

Professional services Best-practice delivery

The Misys delivery model is incorporated into our entire product lifecycle. We leverage best practice business processes in the design, development and quality assurance of all of our products. While we acknowledge that one size doesn't fit all in financial software, we know that a delivery approach that focuses on industry proven best practice process models helps our clients to save costs and benefit from the institutional knowledge Misys has developed across thousands of successful implementations. It means:

- Faster implementation: Repeatable delivery means projects are shorter and more predictable.
- Reduced TCO: Clear focus avoids unnecessary expenditure.
- Less risk: A standard, proven approach means many risks have already been mitigated.

Centre of excellence

Co-located with our development teams, the 200-strong Misys Service Delivery Centre ensures that we share best practice both internally and with partners. It enables us to refine implementations offsite before taking them back to the client.

Customer support

Misys clients benefit from the expert knowledge of 1000+ resources worldwide whose primary function is to provide professional, scalable software support and maintenance.

Deep domain expertise.

Our technical and application support people have strong industry and product knowledge with continuous technical and industry training programs to ensure that Misys support teams can meet your evolving business needs.

Scalable support model.

As a Misys client, you can choose from a standard, professional support model or a specialised, premium support package depending on your needs. Because Misys support has a broad, global footprint that operates in all time zones and regions, Misys teams can scale to your requirements.

Valuable advisory services.

Our Systems Advisory Group (SAG) provides system reviews to help clients understand how to use their Misys systems more effectively and derive maximum value from their applications.

SAG reviews have helped more than 80% of participating customers to identify ways to utilise their Misys software more effectively and use more system functionality.

Proven, award-winning solutions

Finovate Europe 2014
Misys FusionBanking Essence: 'Best of Show'

Banking Technology Awards 2013 & 2014
Misys: Best Core Banking Product or Service

Gartner Magic Quadrant: International Retail Core Banking 2014
Misys FusionBanking Essence: 'Leader'

Banking Technology Awards 2013
Misys: Best Payments Product
or Service

Celent: The Big Leagues 2013 - Core Platform Sales Ranking (2014)
Misys wins xCelent Customer Base Award for EEMEA

TowerGroup: Core Banking Systems for the Large Bank Market
Misys: "Best-in-Class" solution for customer-centricity

About Misys

Misys is at the forefront of the financial software industry, providing the broadest portfolio of banking, capital markets, investment management and risk management solutions available on the market. With more than 2,000 customers in 125 countries our team of domain experts, combined with our partner eco-system, have an unparalleled ability to address industry requirements at both a global and local level. We connect systems, collect data and create intelligent information to drive smarter business decisions. To learn more about how our Fusion software portfolio can deliver a holistic view of your operations, and help you to solve your most complex challenges, please visit **www.misys.com** and follow **@MisysFS** on Twitter. For the latest news, interviews, videos and features from the financial technology industry visit **www.fusionwire.net**.

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