



# QLIKVIEW BUSINESS DISCOVERY IN FINANCIAL SERVICES

Top 10 Solutions for Financial Services





# QLIKVIEW BUSINESS DISCOVERY IN FINANCIAL SERVICES

## Top 10 Solutions for Financial Services

Over 2,500 Financial Services institutions rely on QlikView to empower business users and decision-makers today, by providing access to on-demand analysis, insights and business discovery.

QlikView is the leading Business Discovery platform, delivering true self-service BI that empowers business users by driving innovative decision-making. While QlikView can be applied to practically any business area, the Top 10 Solutions for Financial Services highlight some of the most common areas that QlikView is deployed across the financial services industries.

Each solution includes examples of 'QlikView Apps' that are intended to showcase the art of the possible and act as a best practice example of deploying QlikView in a particular business area. QlikView Apps are not productized and supported solution templates but instead examples of how QlikView can be implemented and tailored for your organization's needs. The following one page solution data sheets are comprised of an overview, sample app screenshots and real-world customer stories. Examples of each solution can be demonstrated or shared by contacting your QlikView representative.

The Top 10 Solutions in Financial Services are:

- Executive Dashboards and Scorecards
- Risk Management and Regulatory Compliance
- Expense Management
- Customer Analysis and Targeting
- Asset Management and Investment Analysis
- Client Servicing
- Financial Management
- Sales and Revenue Analysis
- Transaction Monitoring
- IT Management



### ABOUT QLIKVIEW



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Contact your QlikView representative to schedule a discussion and live demonstration related to this solution area.

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# QlikView

## QLIKVIEW FOR EXECUTIVE DASHBOARDS AND SCORECARDS IN FINANCIAL SERVICES

Empowering top-level decision-makers

### CHALLENGE

Instability in the financial markets, combined with greater connectivity through smart devices and increasingly stringent regulation mean that C-suite financial services executives have never been more accountable. Executives now face pressure to not only oversee enterprise operations but also immediately react to changes in the market. Furthermore, there is an increasing expectation that interested stakeholders, both internally and externally, should have direct access to information regarding the organization's current performance. Executives must find a way to meet these increasing pressures despite their full schedule which often includes travel away from the office.

### SOLUTION

QlikView and the partner community have built a number of 'QlikView Apps' to address and demonstrate capabilities related to this solution area. *QlikView for Executive Dashboards and Scorecards* apps allow business users to make faster and better informed decisions by allowing them to:

- Gain executive insight into business results and benchmark multiple key performance indicators against forecasts by product, geography, industry, line of business, etc.
- View and analyze aggregated intra-day data across multiple and disparate sources as opposed to waiting for end-of-month reports which don't allow for short term opportunity spotting and issue resolution
- Ensure transparency and communicate performance across stakeholders including the executive suite, board members, internal employees and shareholders
- While traveling, stay fully informed and connected by leveraging mobile access to business data that can be instantly analyzed and shared

### CUSTOMER EXAMPLES

- A Top 10 Global Bank's CEO analyzes his daily QlikView dashboard from his iPad while being driven to work each morning
- Anadolu Sigorta deployed a QlikView system which can satisfy everybody from senior management to agents through its simplicity and visual content
- Coface Ibérica executives leveraged QlikView for improved monitoring of KPIs and critical factors including rates, ratios, premiums, claims, and variations
- A leading UK bank executive team analyzed M&A targets by conducting 'what-if' analysis on acquisition scenarios inside QlikView

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Example: Financial Scorecard App

“...With regard to the ROI, I dare say that QlikView is of major value to Aon. Quantifying our cost savings or QlikView's ROI doesn't do the solution enough justice. After all, how can one measure the true value of true Business Discovery, which helps the entire organization focus on KPIs, revenue growth and cost reduction?”

Arjan (A.J.) van den Herik, Project Management Office Manager, Aon Groep Nederland BV



Example: Insurance Exec Scorecard App



# QLIKVIEW FOR RISK MANAGEMENT AND REGULATORY COMPLIANCE IN FINANCIAL SERVICES

## Consistent and transparent mitigation of risk

### CHALLENGE

Continued volatility in the global financial markets has led to increased pressure and scrutiny on the financial services sector. Regulators have initiated stringent reforms such as Basel II/III for Banking and Solvency II for Insurance and further regulations are being introduced. There has never been a greater need for uniform risk management analytics to ensure consistency and transparency while meeting regulatory requirements. However, risk data is typically created and stored on disparate technology stacks, produced in different geographies and organized by different risk classes such as credit/operational/market risk. This often hinders efforts to produce insightful, accurate and actionable risk analytics.

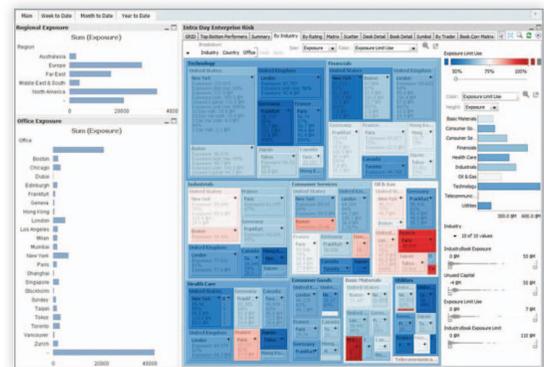
### SOLUTION

QlikView and the partner community have built a number of 'QlikView Apps' to address and demonstrate capabilities related to this solution area. *QlikView for Risk Management* apps allow business users to make faster and better informed decisions by allowing them to:

- Explore large volumes of risk data through QlikView's in-memory associative data layer which enables non-linear analytical paths and drill through to details
- Aggregate multiple sources of risk data including VaR and stress test output which can be searched on and annotated
- Quickly respond to unplanned regulatory inquiries and minimize manual efforts related to custom risk reporting and analysis
- Analyze intra-day liquidity and the effects on capital

### CUSTOMER EXAMPLES

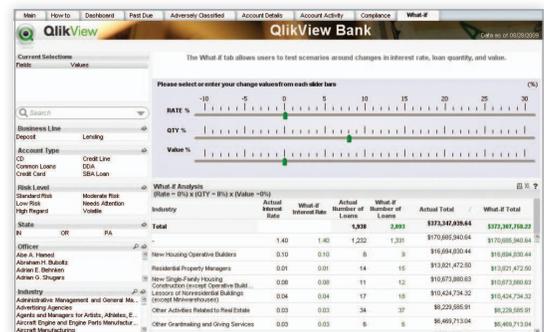
- A top 10 global investment bank puts QlikView directly in front of bank examiners (ie: regulator) so they can analyze details in a self-service manner during their daily audits. Prior to QlikView, it required a team of analysts to answer regulator inquiries
- Lockton Insurance "Analytical Risk Metric Resource" (ARMR) solution provides analytics for clients' insurance risk management programs, helping to earn two major technology awards: Information Week 500 award; and ImpacT Award, Kansas City Business Journal
- In one month, ABN AMRO Banque Neuflyze OBC developed a QlikView regulatory scoring application, monitoring application and several analyses related to compliance
- A top 10 global bank helped achieve Basel II compliance by deploying QlikView for risk data quality management and analysis
- A leading UK life insurer is analyzing risk scenario models and 100s of millions of rows of risk data as part of their Solvency II compliance



Example: Real-Time/Intraday Liquidity Risk App. Developed with Panopticon, QlikView Technology Partner

“ One of the best things we've discovered using QlikView is the value of transparency both with our senior management and our regulators. ”

Senior Risk Manager, Top 10 Global Bank



Example: Credit Risk App

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# QlikView

## QLIKVIEW FOR EXPENSE MANAGEMENT IN FINANCIAL SERVICES

### Analyzing Spend and P&L

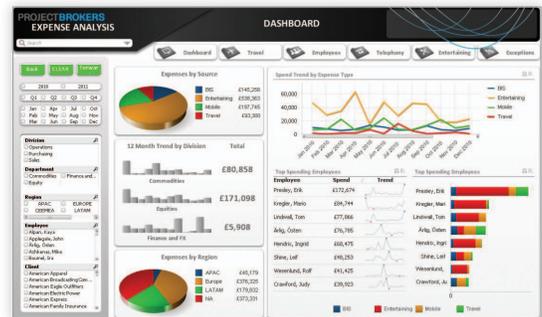
#### CHALLENGE

Now more than ever, financial services firms are looking to do 'more with less'. Investments must show near-term ROI and new projects must show tangible cost reduction or revenue growth. Since financial services firms have very large expense budgets, even a small percentage reduction in expenses will result in significant cost savings. Firms that operate efficiently and reduce costs can more effectively improve profitability, better manage economic capital and increase overall shareholder value.

#### SOLUTION

QlikView and the partner community have built a number of 'QlikView Apps' to address and demonstrate capabilities related to this solution area. *QlikView for Expense Management* apps allow business users to make faster and better informed decisions by allowing them to:

- Discover, search and analyze large volumes of expense data from disparate sources in a single, intuitive expense dashboard in online, offline and mobile environments
- Investigate activity-based costs and expenses across multiple geographies, languages and currencies to identify spending trends and efficiency opportunities while ensuring complete consistency and transparency
- Produce consolidated and interactive on demand analysis quickly and securely while eliminating the reliance on end-of-month static reports
- Annotate expense discrepancies and use collaborative sessions to create a live review of outliers and trends so users can make better informed decisions with others



Example: Expense Management App. Developed by Project Brokers, Elite QlikView Solution Provider

“ We discard Excel in favor of QlikView ”

VP Expense Management, Top 5 Global Bank

#### CUSTOMER EXAMPLES

- A top 10 investment bank saw a 6,000% ROI saving in just 1 year by deploying QlikView for Market Data Services analytics
- A top 10 global bank realized 7 figure savings by deploying QlikView across 120+ GLs and a \$4 billion+ budget
- A leading credit card company now analyzes expenses daily, not monthly, giving better client servicing, reducing risk and improving use of capital
- A leading US bank saw a 7% reduction in expenses after just 3 weeks



Example: Supplier Spend Analysis App

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# QlikView

## QLIKVIEW FOR CUSTOMER ANALYSIS AND TARGETING IN FINANCIAL SERVICES

Empowering sales teams to grow revenue

### CHALLENGE

Good customer relationships are key to the success of any business, and even more so in challenging market conditions. Sales teams are under growing pressure to deliver outstanding service to their clients while leveraging analytical solutions that will give them a competitive advantage. However, while all customers are important to an organization, forward looking sales teams strive to ensure they allocate their limited resources and spend to areas that will produce the greatest return on investment. A system that provides analytics on integrated customer data can help sales teams target the right prospects and strengthen relationships with their most valued and profitable customers.

### SOLUTION

QlikView and the partner community have built a number of 'QlikView Apps' to address and demonstrate capabilities related to this solution area. *QlikView for Customer Analysis and Targeting* apps allow business users to make faster and better informed decisions by allowing them to:

- Improve customer analysis through integrated data, leading to improved sales and marketing campaigns and facilitating better up-selling and cross-selling
- Incorporate social media data to analyze customer sentiment and correlate customer behavior and buying trends
- Analyze and calculate customer profitability which empowers sales teams to focus on the most important customers
- Leverage industry benchmark and third party reference data to gain an accurate view of true market conditions, present performance, assessment of potential and opportunity spotting

### CUSTOMER EXAMPLES

- California Casualty's use of QlikView allowed sales managers to increase average telesales per agent from 1.6 to 2.0 per day or approximately 200 sales per month, an improvement of more than 25%
- Colonial Life has provided online access to sales and customer data to more than 7,800 sales agents, creating greater efficiency in enrollment and renewal processes
- Berenberg Bank leveraged QlikView for more efficient customer relations by using up-to-date, complete, and transparent data
- A top Nordic bank deployed QlikView to 6,000+ users across 500+ branches to enable more effective customer targeting at the individual branch level. Increased volume and quality of customer interactions with expected revenue impact of >\$21 million

### ABOUT QLIKVIEW



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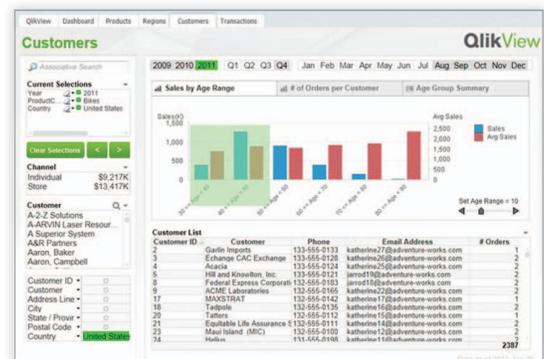
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Example: Retail Banking Customer Analysis App

“ Thanks to QlikView, customer data is now available to us more quickly, more clearly, and more comprehensively than before. This transparency is a significant prerequisite for the efficient organization of our customer relations. ”

Markus Zwysig, Member of the Board, Berenberg Bank in Switzerland



Example: Customer Analysis and Targeting App

## ASSET MANAGEMENT AND INVESTMENT ANALYSIS IN FINANCIAL SERVICES

Unlocking present activities for future gain

### CHALLENGE

Financial institutions are facing increasing pressure to maximize return on existing investment and improve the ability to spot and seize new opportunities for increased revenue. For asset and investment managers, this requires insight into questions such as: Which investments are under performing; Which funds are experiencing portfolio drift and why; What is the exposure to companies, industries, and related securities most affected by the recent economic crisis; What is the forecasted level of redemptions etc. There is a need to reduce investment transaction costs and identify areas of inefficiency. Sales and relationship managers can also use analytics to improve performance and encourage the distribution of new products or high-margin cross-sells.

### SOLUTION

QlikView and the partner community have built a number of 'QlikView Apps' to address and demonstrate capabilities related to this solution area. *QlikView for Asset Management and Investment Analysis* apps allow business users to make faster and better informed decisions by allowing them to:

- Analyze portfolios down to individual position level while comparing performance and costs by broker, portfolio manager, fund, sector, market and other dimensions
- Understand performance and analyze scenarios across asset classes including Equities, Fixed Income, Foreign Exchange and Alternatives
- Incorporate external industry and market data to investigate scenarios related to interest rates, FX rates and commodity prices to manage risk and ensure more balanced portfolios
- Interact and collaborate with investment professionals including external clients to improve servicing and cross-selling

### CUSTOMER EXAMPLES

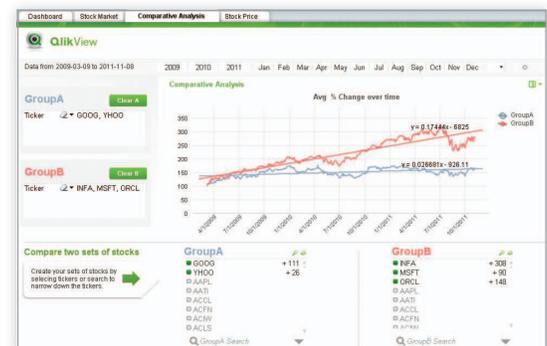
- A leading UK asset manager deployed QlikView in over 40 business areas including AUM, Attribution analysis, Performance analysis, MIS, Fees and money movements, Asset class/Asset exposures, Operational dashboarding, and others
- A global asset management firm analyzes over 1 billion rows of investment data in a single QlikView application and compressed 50+ GBs of data to <10% of its original size in QlikView
- ABN Amro Banque Neufilze OBC Investments realized 120 staff days saved in preparing reports for monitoring application of procedures
- A leading European investment manager eliminated manual Excel processes and replaced it with QlikView for all of their exposure and market risk analytics



Example: Asset Management App

“The applications have been far wider than we hoped for when we made the business case. Qlikview has reached into almost every area of the business in some way”

IT Manager, Ruffer Investments



Example: Financial Stock Analysis App

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# QlikView

## QLIKVIEW FOR CLIENT SERVICING IN FINANCIAL SERVICES

Better serve remote employees and clients

### CHALLENGE

Financial Services organizations strive to provide the best service for their remote employees and clients/customers. While month-end static reports provide an accurate summary of performance, this approach lacks self-service and on demand access to flexible analytics. Remote employees such as a retail banking branch manager, a wealth management financial advisor or an insurance agent all need fast and easy ways to analyze data so they can improve performance and effectively service their clients. Additionally, external clients of financial institutions can benefit from self-service analytical capabilities which correlates to higher customer satisfaction and retention.

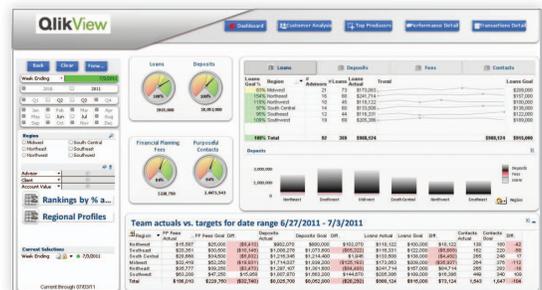
### SOLUTION

QlikView and the partner community have built a number of 'QlikView Apps' to address and demonstrate capabilities related to this solution area. *QlikView for Extranet Client Servicing* apps allow business users to make faster and better informed decisions by allowing them to:

- Embed QlikView into customized online extranet portal websites which can also be accessed via mobile devices (tablets and smartphones) and offline
- Meet stringent website SLAs through QlikView's consistently fast user performance which is enabled through its in-memory technology
- Address the analytical needs of both the remote employee (branch/advisor/agent) as well as the end client/customer
- Provide self-service access to information which helps improve customer loyalty and revenue while decreasing costs associated to creating and delivering static month-end reports

### CUSTOMER EXAMPLES

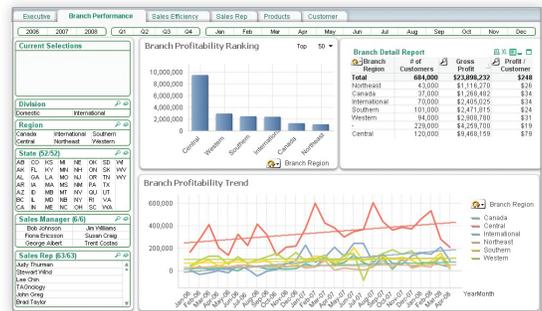
- Colonial Life Insurance has provided online access to sales and customer data to more than 7,800 sales agents, creating greater efficiency in enrollment and renewal processes
- A large insurer deployed QlikView to 30K+ external agents so they can analyze claim and policy data at both summary and detail levels. QlikView is integrated into a custom online portal which streamlines analytics and strengthens agent relationships (whitepaper available)
- A top Nordic bank deployed QlikView to 6,000+ users across 500+ branches to enable more effective customer targeting at the individual branch level. Increased volume and quality of customer interactions with expected revenue impact of >\$21 million
- A leading global financial services firm deployed QlikView to 2,500+ external corporate clients to analyze business and renewals. The analytics provided in the app resulted in >\$25M in revenue



Example: Wealth Management App

“ In order to compete in a very competitive market, we needed a solution that harnessed all of our data, presented it in a timely manner, and provided greater insight and operational effectiveness for our company. ”

David Robinson, Chief Information Officer, Lockton Insurance



Example: Branch Performance App

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# QlikView

## QLIKVIEW FOR SALES AND REVENUE ANALYSIS IN FINANCIAL SERVICES

### Assessing performance to drive future strategy

#### CHALLENGE

For large organizations such as financial institutions, accurately appraising the current state of sales performance can be challenging due to geographically dispersed teams, complex product offerings and disparate data sources. Getting a complete view of performance is often time consuming and error prone due to reliance on manual efforts. A consolidated view of sales performance gives decision-makers the opportunity to not only understand the present financial standing of the business, but also analyze and discover areas of potential under-performance and opportunity spotting. By better understanding drivers of strong sales performance, it is possible to put in place strategies that can reduce overheads and grow revenue streams.

#### SOLUTION

QlikView and the partner community have built a number of 'QlikView Apps' to address and demonstrate capabilities related to this solution area. *QlikView for Sales and Revenue Analysis* apps allow business users to make faster and better informed decisions by allowing them to:

- Improve management and performance by providing comparison points and benchmarking against internal peers, industry competitors and operational performance metrics
- Provide stronger revenue tracking against forecasts, and more robust analysis of sales by region, product, customer, and therefore improve focus of profitable products and lines of business
- Empower decision-makers to analyze sales and revenue information for improved insights. Content can be annotated, shared in collaborative sessions or consumed on mobile devices regardless of where users are located

#### CUSTOMER EXAMPLES

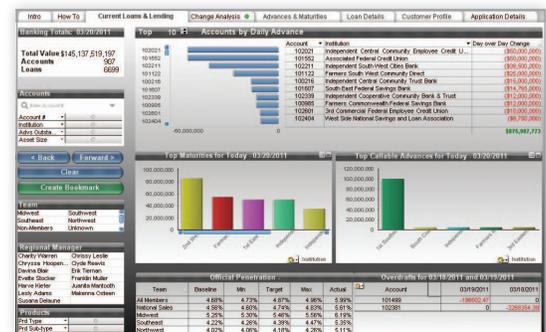
- In just 10 days Standard Life Asia deployed two QlikView applications to analyze broker sales performance and lapsed policies. Return on initial investment in 3 months
- Lockton Insurance can now put information at brokers' fingertips and deliver reports and analysis in minutes
- California Casualty improved sales conversions rates by 25% in the first three months of deploying QlikView
- A UK asset management firm's sales traders made so much more money after deploying QlikView that they collected funds and awarded their QlikView developers for making such an impact to sales



Example: Equity Sales Commission App

“ We needed much more accurate management information that was timely and consistent and which gave us a single version of the truth. The previous process was laborious, time consuming, and immensely burdensome for the IT department. ”

Andy Clachers, Chief Operating Officer, Standard Life Asia



Example: Commercial Lending App

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# QlikView

## QLIKVIEW FOR IT MANAGEMENT IN FINANCIAL SERVICES

### Ensuring effective allocation of IT resources

#### CHALLENGE

Constantly evolving technology and market changes result in an increasing set of demands on IT departments. At the same time, financial services firms are constantly focused on reducing costs which means all IT investments are closely scrutinized and need to show justified return on investment. IT departments are responsible for managing assets, service level agreements, project portfolios and other technology initiatives. Financial institutions operating across a wide number of geographical locations must scale technology assets and staff numbers up and down while ensuring employees are fully equipped to be successful. Properly managing this process and controlling costs requires an effective IT management solution and frequent communication between various departments including IT, Finance and Human Resources.

#### SOLUTION

QlikView and the partner community have built a number of 'QlikView Apps' to address and demonstrate capabilities related to this solution area. *QlikView for IT Management apps* allow business users to make faster and better informed decisions by allowing them to:

- Collaborate between the IT and Finance departments to investigate existing technology investments, depreciation, and analyze write-off/sell-off values for retired items
- Monitor inventory of fixed assets and perform comparative analysis of upcoming new hires and planned recruitment positions to foresee the future needs of assets
- Analyze purchasing trends to spot efficiency opportunities, allocate risk across vendors and identify cost outliers
- Leverage associative analysis to oversee Project Portfolio Management (PPM) initiatives and optimize the mix and sequencing of proposed projects

#### CUSTOMER EXAMPLES

- A top 10 global bank deployed balanced scorecards to 500+ leaders across the global IT organization. Users have complete top-to-bottom visibility for process goals, people/staffing around IT services, project management and financial metrics
- A top 10 global bank loads data from 200k+ employee badges and compares it against real estate data to see who is using office space so they can allocate offices and downsize where needed
- A top 10 global investment bank analyzes system management and network statistics from over 3,000 global sites across the corporate WAN and places QlikView in the hands of traveling field technicians
- A top 10 global bank deployed QlikView for IT SLA Management and Capacity Planning and estimated an \$8M+ cost avoidance in the first year

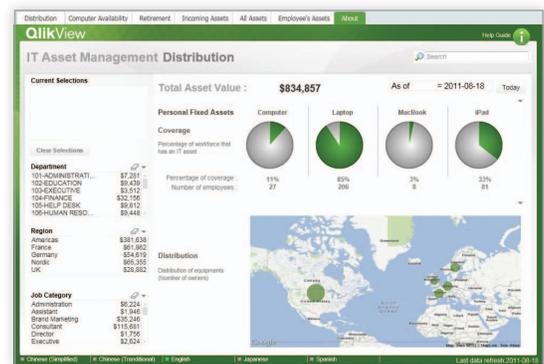
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Example: IT Asset Management App

“ The AxisGroup Compass PPM (QlikView) solution gave us visibility to data that allowed us to achieve a \$10M spend reduction for the quarter, and we still delivered everything we committed to! ”

Carol Church, CareFirst BlueCross BlueShield



Example: Project Portfolio Management App. Developed by Axis Group, Elite QlikView Solution Provider



## INSIGHT EVERYWHERE

QlikTech has offices worldwide with expert, friendly staff ready to help you drive smarter, faster decisions with QlikView.

For contact details please visit:

<http://www.qlikview.com/us/company/contact-us>

### GLOBAL HEADQUARTERS

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