

Altosoft for Financial Services

ENHANCED BUSINESS INTELLIGENCE FOR COMPETITIVE ADVANTAGE

Altosoft enhances business intelligence within financial services organizations, making it easy to access and analyze essential data, monitor and optimize business processes, and respond cost-effectively to business change. Altosoft supports a wide variety of critical applications within financial services, ranging from sales and marketing to compliance to back office operations.

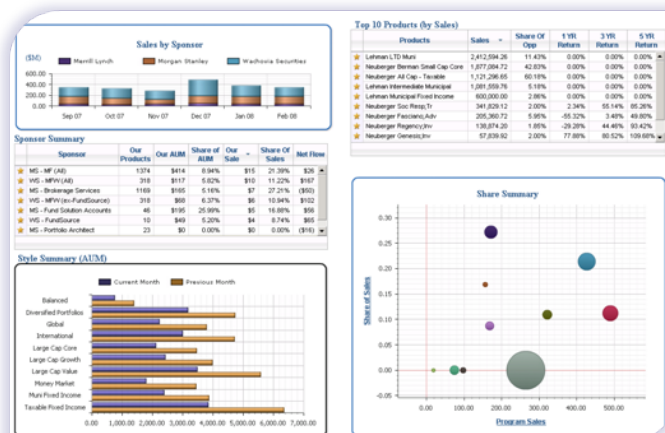
Dozens of the world's largest financial institutions rely on Altosoft technology. Across the financial services industry, Altosoft can be used to track, analyze, and optimize core business processes, manage and control risk, monitor policies and ensure compliance, and improve customer, product, and channel profitability.

Altosoft solutions offer a variety of inherent advantages over alternative approaches, but are designed to work seamlessly to enhance the BI investments that you already have in place, such as reporting or a data warehouse. Altosoft implementation is fast and maintenance costs are low. Initial projects typically take just one to two weeks, delivering rapid return on investment.

Typical Financial Services Applications

Sales and Marketing. In a highly competitive market, it is essential to maximize limited sales and marketing resources, and selectively target customers for outreach. With Altosoft, you can:

- Develop an integrated view of customer information and history across the enterprise. Analyze transaction patterns to learn who is selling which product to whom – using this information to identify business opportunities.
- Focus and optimize marketing campaigns and sales outreach based on customer demographics and other criteria, offering the right product to the right customer at the right time.
- Monitor and manage channel performance.
- Analyze customer attrition, identify risk factors, and use this information to build new retention campaigns.
- Deliver custom dashboards to high value clients so they can monitor their investments, improving client satisfaction.



Altosoft solutions can be built and deployed in just days.

Compliance. Financial services organizations must comply with a variety of regulatory requirements, but at the same time are driven to achieve competitive advantage by achieving compliance as efficiently as possible. With Altosoft, you can:

- Achieve seamless visibility of compliance activities even when business activity occurs across multiple operational systems.
- Actively monitor compliance processes in accordance with Sarbanes-Oxley requirements.
- Monitor new customer acquisition processes. Identify bottlenecks that can lead to new client attrition, and ensure compliance with the AML requirements of the Bank Secrecy Act.
- Streamline internal reporting activities.
- Facilitate and accelerate daily fund accounting operations.

Risk and Fraud Assessment. The right technology can help protect both financial services organizations and their customers from fraud and other risks. Altosoft enables you to:

- Automatically identify high-risk claims or transactions, and notify key personnel via automated alerts.



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- Monitor customer account activity to proactively flag errors and potential credit risks, identity theft events, and more. Facilitate portfolio risk analysis.
- Simplify and accelerate risk assessment for new loans, customer accounts, etc.
- Aggregate financial operational, portfolio, and customer information to achieve an enterprise view of risk.

Business Integration. The financial services industry changes quickly. With Altosoft, you can efficiently achieve consolidated visibility in the event of internal reorganizations, acquisitions, and mergers:

- Normalize and monitor key performance indicators across merging or consolidating organizations.
- Rapidly roll up business performance data into an integrated enterprise view.
- Compare performance across similar functional groups in different organizations. Identify superior business processes and seize opportunities to consolidate and create more efficiency.

Operations. Superior operational performance reduces cost, increases customer satisfaction, and gives you a competitive advantage. The result is better performance on the top and the bottom lines. With Altosoft, you can:

- Monitor any business operation – ranging from customer support, to trade settlement, to loan processing, and more – in real-time, and analyze its efficiency in the context of historical performance.
- Measure business process quality. Identify best performing processes; benchmark and reconcile similar processes across the enterprise; and target poorly performing processes for re-engineering.
- Optimize the efficiency of call center operations using business process monitoring and analysis. Identify support process exceptions for targeted follow-up.
- Build, monitor, and manage incentive-based programs for customer support operations based on customer satisfaction metrics.

The Altosoft Edge

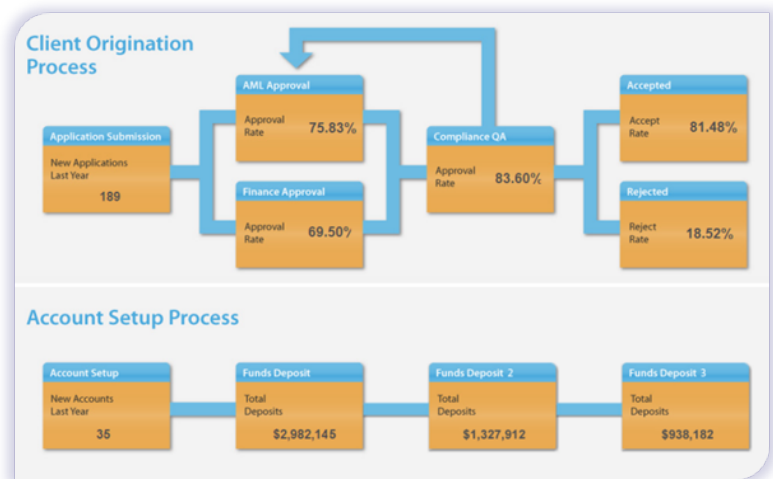
Altosoft is designed to *enhance*, rather than replace, your existing business intelligence investment. Altosoft can add to your capabilities in a number of different areas:

Accelerated, Efficient Data Integration. The most common challenge that most financial organizations face is simply getting easy access to their essential data. Many organizations spend significant cycle time writing, running, and maintaining custom queries to get their data. Even organizations that have built an enterprise data warehouse generally find they don't have *all* their relevant data in the warehouse.

Altosoft makes it easy to get the data you need – quickly, flexibly, and efficiently. Data can come from any source – including existing BI infrastructure, like an existing data warehouse. Bringing the data together is fast and requires **zero** coding. There is no SQL, script, or anything else to write or maintain. Altosoft makes it easy to quickly build a mart consisting of all the business metrics you need, and then it automatically maintains that mart with up-to-date data. The mart itself is based on a standard, openly accessible format, so it works with any dashboard or reporting tool you already own.

Real-Time / Low-Latency Monitoring. Altosoft is ideal for monitoring and analytical applications that require working with real-time or low latency (hours/minutes/seconds) data. Altosoft uses a non-traditional architectural approach that can not only handle data from real-time, event-based feeds, but also deliver extremely low-latency monitoring and analysis on relational data sources. Specific metrics within Altosoft can be configured to refresh based on the business requirement for latency, down to sub-minute refresh – without overwhelming operational data sources with heavy query loads.

Business Process Monitoring and Analysis. Focusing on process improvement enables organizations to define and measure goals for operational efficiency -- directly impacting the bottom line. Traditional BI/DW architectures aren't very good at process monitoring and



Altosoft adds advanced process monitoring and analysis capabilities to traditional business intelligence.

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analysis, because they aren't designed to track the sequence of business activities in an individual business process. So it's difficult to get the answers to essential questions like these:

- How long does it take me to get an average customer through an AML approval process?
- Where are the bottlenecks and inefficiencies in my new client acquisition processes?
- What is the average time it takes to originate a new loan, and how has this changed over time?
- Who are my most error-prone trade settlement specialists?
- Which process for credit collection is most effective for a particular customer demographic?

Altosoft incorporates unique technology that can track and monitor the status of any process, even if it unfolds across different operational systems. Altosoft can deliver comprehensive metrics related to both process *performance* and *quality*. It can also monitor individual processes (e.g., a loan application from a particular customer) to automatically alert you if something goes wrong with that process, so you can take action immediately.

Rapid Implementation and Ease of Change. Rather than taking a traditional “boil the ocean / build a warehouse” approach to the project, solution configuration in Altosoft starts by identifying only those specific records that are required to calculate the metrics that business users require. Altosoft's architecture does not require initial construction of a data warehouse, so you can stay focused on your business goals – specifically, building the metrics that you need, together with the right interfaces (dashboards, reports, etc.) to deliver those metrics.

A typical Altosoft implementation takes between one and two weeks.

Cost Effectiveness. Altosoft can be implemented quickly. It doesn't require expensive ETL software. It doesn't require development of a data warehouse or cubes. It is easy to change and extend, and requires zero coding skill – no SQL, Java, C++, etc. You don't even need to learn a scripting language. Altosoft enables end-user self-service for reporting. Maintenance costs are low. It is based on a cost-effective Microsoft platform. The net result is a solution that facilitates rapid return on investment and delivers more bang for the buck.

Try It

To demonstrate the speed and effectiveness of Altosoft solutions, Altosoft offers qualified financial services organizations a free, no obligation proof of concept (POC). For more information, please contact an Altosoft representative, or email us at tryinsight@altosoft.com.

About Altosoft

At Altosoft, we make BI work. Altosoft's process-aware solutions eliminate the cost and complexity of conventional BI while delivering advanced functionality for operational performance improvement. Altosoft delivers the three critical enablers needed to transform existing business intelligence into a powerful, flexible engine of competitive advantage. First, Altosoft's business process intelligence capability adds essential process monitoring and analysis capability. Second, Altosoft provides agile data integration that makes the hardest part of BI easy by gathering data from various sources and converting dynamically it to KPI metrics. Finally, Altosoft facilitates rapid, reliable BI solution development with guided, code-free configuration and data governance features.



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