

Information Builders enables agile information solutions with business intelligence (BI) and integration technologies. WebFOCUS – the most widely utilized business intelligence platform – connects to any enterprise system or application and enables simple and intuitive interaction with information.

# Predictive Analytics for Financial Services

WebFOCUS RStat Increases Profitability, Productivity, and Efficiency

WebFOCUS RStat and Visual Discovery combine predictive and exploratory analytics with highly interactive, color-coded data visualizations to:

- Fight fraud
- Mitigate risk
- Boost customer acquisition and retention
- Enhance marketing success



Financial services firms are embracing predictive analytics because of its ability to help forecast future business events and outcomes, from predicting the needs and behaviors of customers and prospects to uncovering fraud and financial risk. WebFOCUS RStat from Information Builders is a comprehensive information management platform that enables financial services organizations to leverage advanced predictive analytics technologies to make proactive decisions based on the patterns and trends they uncover in their historical data.

Financial services firms gather and store a tremendous amount of data. Customer applications, transactions, accounts, demographics, promotions, and other business functions contain vital intelligence that often goes untapped. Predictive analytics combines power-

## Find Out More

To find out how our solutions can help your company succeed, talk to an Information Builders representative today. Contact your local Information Builders office, visit us at **informationbuilders.com**, or in the U.S. and Canada, call **(800) 969-4636**.

ful, fully automated discovery and analysis technologies to enable financial services organizations to prepare for the future by learning from the past.

### **Increase Customer Acquisition and Retention**

Enhanced customer profiling and segmentation enables companies to glean a variety of customer information, including loyalty, churn rates, product usage, and the overall lifetime value of a customer. Appropriate effort can be applied to acquire and retain the most valuable customers to ensure continued growth.

### **Enhance Marketing Success**

With a better understanding of the market and customer needs, financial institutions will be able to deploy more targeted promotions and more effective cross-sell/up-sell initiatives, as well as more accurately predict the impact of planned campaigns. Campaign revisions can be implemented prior to rollout to maximize effectiveness and ROI.

### **Fight Fraud**

The ability to anticipate illegal or suspicious activities and transactions – such as identity theft and money laundering – allows financial firms to prevent them from occurring. Since fraudsters continually revise their tactics, automated discovery and predictive analytic methods must be employed to combat these changes.

### **Mitigate Risk**

Risk can be reduced dramatically with the ability to price insurance coverage more appropriately, predict profitability more accurately, foresee risky loan and credit applicants, and better understand debtor behaviors for collection and recovery efforts. Identifying these hazards enables companies to deploy resources proactively, making risk management manageable and forward-looking.

### **WebFOCUS RStat: State-of-the-Art Predictive Analytics for Financial Services**

Leveraging the 'R' open source language, and providing a single environment for both BI and predictive analytics, RStat lowers the cost of predictive analytics by eliminating the need for additional hardware and maintenance. Containing the most commonly used techniques for advanced analytics, RStat's graphical user interface (GUI) simplifies the model creation and testing process, and lets our customers build predictive models without having to learn code or syntax.

Unlike traditional reporting tools that can only shed light on what happened in the past, WebFOCUS RStat empowers financial services firms to accurately anticipate – and handle – customer needs, changing market place demands, and other impending events and conditions. The ability to make business decisions based on experience and intuition is enhanced with robust scoring applications that enable precise, validated predictions. Consistent, complete, and accurate results can be used to make better decisions about tomorrow, resulting in higher profits and reduced costs, while maximizing ROI and customer satisfaction.