



IBM Information On Demand

Unlock The Business Value Of Information



IBM Information On Demand Unlock The Business Value Of Information

The Business Value of New Intelligence

Something Meaningful Is Happening...

*“Every human being, company, organization, city, nation, natural system and man-made system is becoming **interconnected, instrumented and intelligent.** This is leading to new savings and efficiency—but perhaps as important, new possibilities for progress.”*



More Information Than Ever Before

■ Volume of Digital Data*

- ▶ 15 petabytes of new information generated every day
 - 8x more than the information in all U.S. libraries

■ Variety of Information

- ▶ Creating new types of data everyday
 - Digital TV, sensor-based applications, social network updates, ...

■ Velocity of Decision Making

- ▶ Businesses are challenged to utilize complex information everyday

Follow The Data !

■ Old Intelligence

- ▶ Experts make decisions based on what they know
 - Well known data
 - Experience

■ New Intelligence

- ▶ Employees make decisions based on changing data
- ▶ Use tools to -
 - Find all data relevant to the task
 - Derive understanding from the data
 - Act on the data

Businesses Need New Intelligence

Businesses must use data in a strategic way to accomplish business goals

- Business Goals
 - ▶ Increase revenue and productivity
 - ▶ Reduce risk
 - ▶ Flexibility to adapt quickly to changing market conditions

- New Intelligence is a strategic way to get more business value from your data
 - ▶ Capture information on-line
 - ▶ Integrate information specific to the task
 - ▶ Analyze your data to create new intelligence
 - ▶ Deliver new intelligence to the people who need it

Service Oriented Finance Needs To Reduce Risk

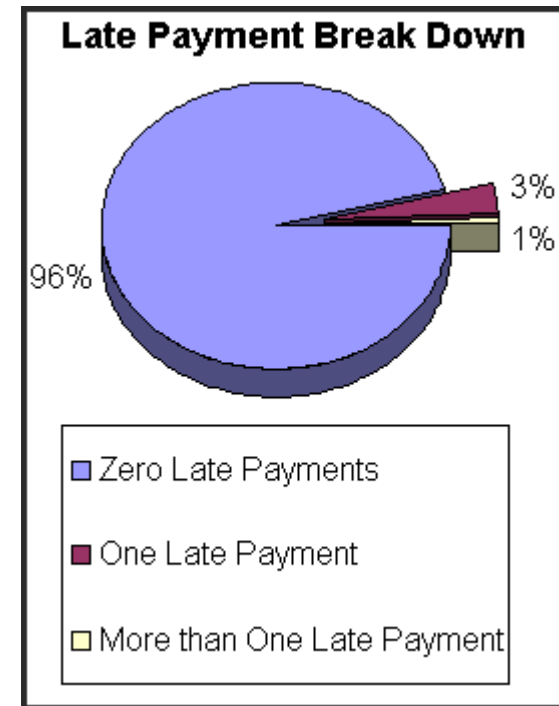
I have an opportunity to resell our risky mortgages.

Our mortgage business seems to be fine but I know some of our customers are struggling.

I need to find out which ones I should remove from the balance sheet

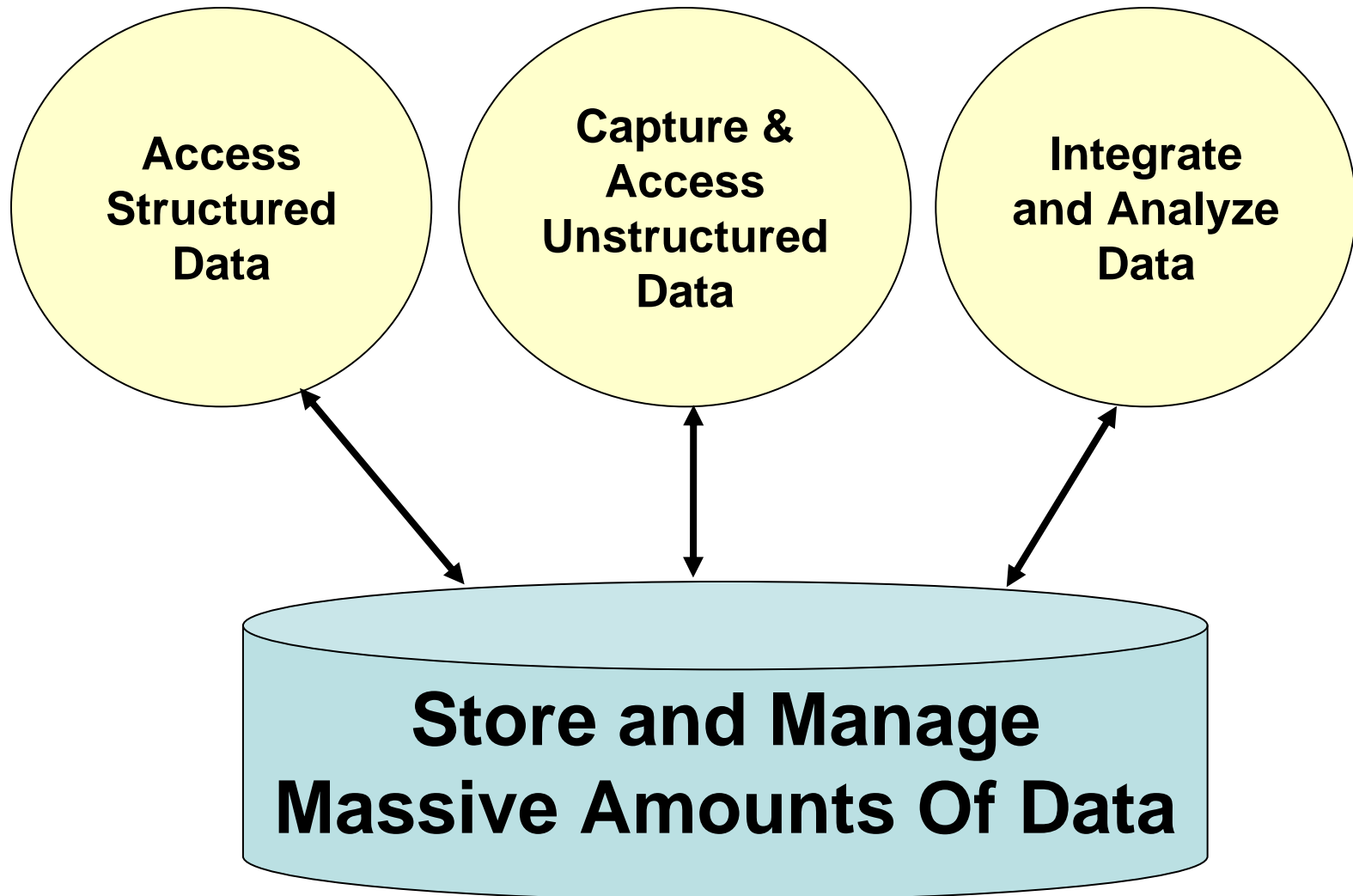


**Service Oriented Finance
CEO**



**Mortgage Business
Spreadsheet Report**

Create New Intelligence Through A Smarter Information Management Strategy



First You Need To Efficiently Capture Your Data

- Traditional transactional data is changing
 - ▶ Increased scale and performance is needed to handle growth
 - ▶ Data growth also requires more efficient storage use
 - ▶ New data type standards, required by business partners for easier integration
- Growth of Digital Content (unstructured data)
 - ▶ Capture paper forms on-line for efficiency
 - ▶ Agility to easily optimize/change current content flow for new business
 - ▶ Manage content in compliance with regulatory laws to reduce risk

Then Gather And Integrate All The Data Needed For A Specific Task

- First you need to understand what data you have
 - ▶ Need to make sure the data contains what you think it does
 - ▶ And is described in your business terms
- Then you can decide which data is needed
 - ▶ Understand which data is the data of record for your task
- And integrate all the various data sources for your task
 - ▶ Either by accessing the data in its original location, or extracting it into a new system depending on your needs.

Finally You Need Tools To Analyze The Data And Deliver It To The People Who Need It

- Easy to use web tooling
 - ▶ Decreases development cost and supports easy deployment and delivery
- That creates common analysis and report artifacts
 - ▶ A common data model that works across the tools enables the greatest collaboration and reuse
- And produces output in most common standard formats
 - ▶ Makes sure the data is available to the people that need it in the format they can use it in

Creating New Intelligence Requires Leveraging Data Across All Lines Of Business

We already know the mortgages that have defaulted.
We need to predict which ones will default in the future.



**Service Orient Finance
Mortgage Line of Business
VP**

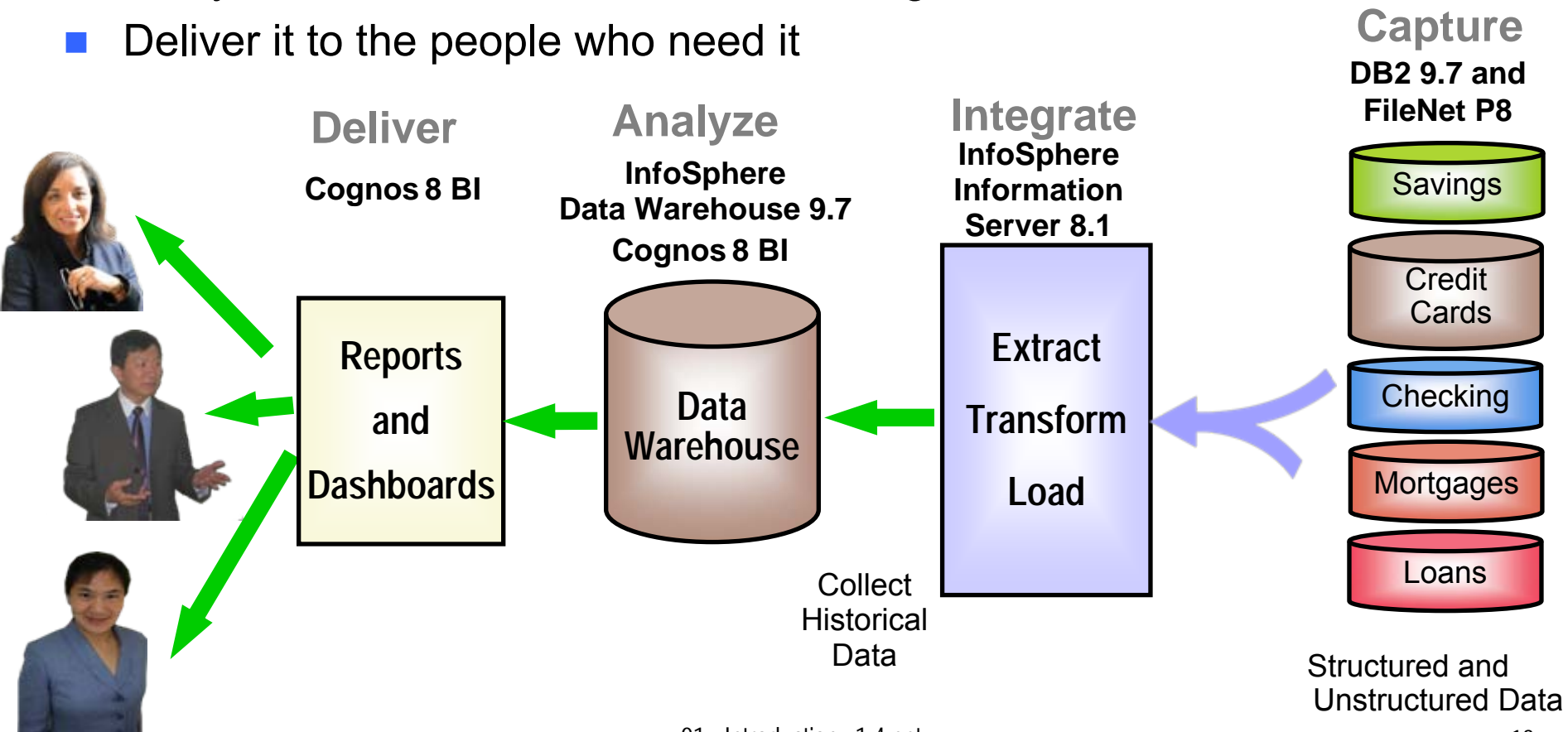
Getting a complete picture of your customers is essential.
Once you have that you'll be able to identify risky mortgages.



IBM

Service Oriented Finance Can Create New Intelligence With IBM Information Management Software

- Capture all required data online
 - ▶ Both unstructured and structured
- Gather (integrate) all relevant information for the task at hand
- Analyze relevant data for actionable insight
- Deliver it to the people who need it



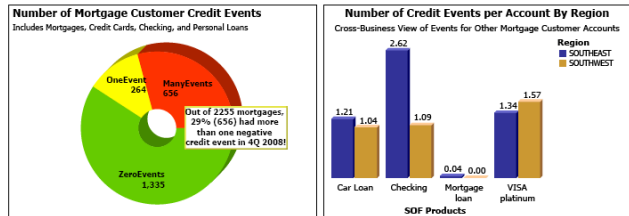
Demo: Identify Risky Mortgage Accounts Using Cognos 8 BI

1. Show report generated in Cognos Report Studio in PDF format
2. Report identifies high-risk mortgages by looking at negative credit events in customers other SOF accounts (CC, Checking, etc...)



Identifying At-Risk Mortgages Using Credit Event Data from Across the SOF Business

Many SOF mortgage account holders also hold SOF credit cards, checking accounts, and personal loans. This is a report of negative credit events in non-mortgage accounts belonging to current SOF mortgage holders. A credit event is any non-payment of a balance due. Checking account credit events are Insufficient Fund (ISF) events ("bounced checks").



4Q 2008 Mortgage Customer Detail by Region and State

Colors: Credit events numbers are color coded. Accounts with greater than 8 events are shown in **block red**.
Link: Customer ID link opens customer's mortgage document folder using FileNet Workplace XT. Authentication required.

Region: SOUTHEAST

State: FL

			Checking		VISA platinum		Car Loan		Mortgage loan		Summary	
			Negative Credit Events	Current Balance	Negative Credit Events	Current Balance	Negative Credit Events	Current Balance	Negative Credit Events	Current Balance	Negative Credit Events	Current Balance
TAMPA	2026	Norman Miller	11	\$1,433.86	3	\$865.48	3	\$24,465.55	0	\$232,285.82	17	\$259,050.71
		7928	Julia P Lemonsaw	11	\$1,433.86	3	\$865.48	3	\$24,465.55	0	\$232,285.82	17
2366	7948	Julia P Lemonsaw	4	\$1,251.57	2	\$891.85	2	\$52,120.40	0	\$722,748.89	8	\$777,012.71
		7948	Kelly O Montecalvo	4	\$1,251.57	2	\$891.85	2	\$52,120.40	0	\$722,748.89	8
2041	8044	Kelly O Montecalvo	4	\$1,127.24	2	\$844.82	2	\$74,670.00	0	\$323,366.59	8	\$400,068.65
		8044	Shad I Davis	4	\$1,127.24	2	\$844.82	2	\$74,670.00	0	\$323,366.59	8
8036	8036	Shad I Davis	4	\$780.11	2	\$830.11	2	\$43,230.00	0	\$919,073.43	8	\$963,013.65
		8036	Shad I Davis	4	\$780.11	2	\$830.11	2	\$43,230.00	0	\$919,073.43	8

- At risk customers are identified and contacted to refinance
- Mortgages are saved from default

Information Agenda

Old Intelligence



Separate individual projects and initiatives

Information Agenda

Transform information into a trusted strategic asset that can be rapidly leveraged across applications, processes and decisions

New Intelligence



Sustained competitive advantage

- A strategy to create new intelligence for your organization
 - ▶ Establish information driven strategy to enable business objectives
 - ▶ Prioritize information intensive projects aligned with the strategy
 - ▶ Use agile technology and leverage existing information for speed and flexibility
 - ▶ Design trusted information to sustain competitive advantage
- IBM can help you do this !

Start now with a [Information Agenda Assessment](#) to see where you are,

Then use an [Information Agenda Workshop](#) to create your roadmap

Today's LIVE Demo Environment

IBM InfoSphere Information Server 8.1
WebSphere Application Server 6.0
InfoSphere Federation Server
InfoSphere FastTrack
InfoSphere Information Analyzer
InfoSphere Information Services Director
InfoSphere DataStage
InfoSphere QualityStage
InfoSphere MashupHub v1.1

DataStudio 2.1
IBM InfoSphere Warehouse 9.5
InfoSphere Design Studio 9.5
IBM Cognos 8.4 BI
FileNet P8
FileNet eForms
FileNet Content Manager
FileNet Business Process Manager

NEW

DB2 9.5 **DB2 9.7**
SQL Server 2008
Oracle 10g

Eight VMware Images

IBM ThinkPad
T60 (3GB
RAM)



IBM ThinkPad
T60 (3GB
RAM)

Today's Agenda

1. The Business Value of New Intelligence	(30 min)
2. Building a Trusted View of Your Data With Information Server	(70 min)
--- Break 15 minutes ---	
3. Understanding Your Data With Cognos	(50 min)
--- Lunch 60 minutes ---	
4. Handling the Digital Content Explosion	(45 min)
5. Information Delivery in the Web 2.0 World	(40 min)
--- Break 15 minutes ---	
6. Why Choose DB2 As The Foundation For New Intelligence	(45 min)