

Business Intelligence

Overview

Right information is the lifeblood of financial institutions in today's dynamic business environment. Yet many organisations struggle to provide the right information to the right people at the right time.

When correctly channeled, information not only improves decision making; it becomes a means to communicate and align organisational strategies. It enables users to track performance, understand business drivers, and consequently driving enterprise performance efficiently.

Rubikon BI monitors and manages the information flow for the decision makers through:

- ✔ **Dashboard** - providing executive management key performance indicators
- ✔ **Performance Managers** - to set and monitor business goals
- ✔ **Set Analysis** - to identify and analyse business segments
- ✔ **OLAP** - to slice and dice business operational data giving multi-dimensional views
- ✔ **Prediction** - analytical glimpse into the future performance
- ✔ **Business Modelling** - what-if and sensitivity analysis of the business



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Dashboard Manager

Dashboard Manager is a pervasive method to present information to the management. All the critical activities of the business are aggregated, measured and analysed by the Performance Manager to give clear insight into business efficiency.

This dashboard allows the management to track performance indices, gain insight into underlying analysis and change business rules as conditions evolve within the industry. This gives a consistent, clear and dynamic view of the whole organisation to the management.

Dashboard Capabilities

- ✔ Metrics engine
- ✔ Business rules engine for alerts and notifications
- ✔ Analytic templates
- ✔ Personalised dashboards
- ✔ Metric trees





Performance Manager

This is a core engine, which drives framework for deploying analytical applications. The performance manager is a tool to launch the application management and improve performance of the measured value.

Performance management applications provide industry best practices for business analysis, supported by a framework that can be customised and adapted to the unique customer needs. We deliver a set of focused applications that provide pre-packaged performance metrics, reports, and insight across the enterprise.

Rubikon BI embeds industry and domain-focused business metrics, pre-built dashboards and scorecards, and best-practice analysis techniques to drive insight into your key business issues. So your managers gain an easy-to-use tool for their business analysis. And your entire organisation receives accelerated return on investment (ROI) thanks to easy-to-customise, packaged analytics that address your most pressing business challenges. Our applications are built on a common analytic data model and help you achieve enterprise-wide consistency. This provides unprecedented insight into operational details as well as into broader issues and opportunities.

Pre-packaged applications can accelerate your business intelligence implementation. However, many companies require the flexibility to build customised applications - in addition to those they purchase - that focus on their unique business processes and key performance indicators.

Rubikon BI combines both approaches into an integrated business intelligence platform to provide a unique build-and-buy approach that ensures customers receive the highest return on investment.



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The framework extends its processing power to the integrated analytical engines used in areas such as set analysis, statistical process control and also predictive analysis.

The performance manager enables the analysed information to be delivered through an easy to read, powerful and flexible dashboard.

Set Analysis

The BI Set Analysis helps the user define, monitor, and analyze business units' contributions to achieve the set of organisational goals on KPIs. The functionality helps managers of the business to understand how each business unit contributes towards the reach of set goals, providing insights to their respective performance trends.

Predictive Analysis/ Forecasting

Institutions and organisations take a large number of decisions everyday. This module is one of the most crucial decision support tools as it allows users to take proactive decisions.

The data population helps to create the business process model. The more the detailed information, the closer is the model. The forecasting engine uses this model to predict the outcomes on the time series.



Using historical data, Business Intelligence can build up a statistical model and extrapolate information to generate predictive analysis, giving statistically sound indication of measurements such as:

- ✔ Customer acquisition
- ✔ Net interest margins
- ✔ Product performance
- ✔ Bank's average cost of funds
- ✔ Bank's average lending rate

The system uses various statistical algorithms and chooses the closest fit by analysing the historical data to develop a robust model. The main features are:

- ✔ Multiple statistical algorithms for modeling
- ✔ System based model selection with numeric indicator of the closeness or fit
- ✔ Flexible user selection for statistical model correction

Statistical Process Control

This enables organisations to automate the tracking of multiple quality variables throughout the enterprise through industry standard alarm rules and control chart types in support of quality improvement initiatives.

Capabilities

- ✔ Statistical Process Control (SPC) engine
- ✔ Analytics driven by the SPC engine



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Technology

Rubikon offers a BI platform designed for scalability, reliability, fault-tolerance, extensibility, and 24/7 availability.

Recognising the importance of diverse, global deployments, we have made the platform Unicode and Windows, UNIX, and Linux compliant. This means that it can easily grow from a single BI project to support an enterprise-wide standardisation initiative.

Benefits to Banks

Track Enterprise Performance

- ✔ Rubikon Business Intelligence unlocks the data in all of your operational and enterprise applications, delivering it to a variety of user interfaces, including reports, dashboards, Microsoft Office documents and portals.

Understand Business Drivers

- ✔ We help to deliver decision support tools for executive management.

Empower Decision-Maker

- ◇ **Prediction**
- ✔ Forecasting banks future business conditions and performance
- ✔ Predicting how the future of critical aspects of business such as cash flow, asset capitalisation, debt ratios look like after a period of time in un changed conditions





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◇ Business Modelling and what-if-analysis

- ✘ Business model development
- ✘ Future performance forecast for different business scenarios
- ✘ Sensitivity analysis of business models
- ✘ Ability to determine optimal operational mix for future business plan.

◇ Profitability

- ✘ Monitors overall net interest income throughout the institution.
- ✘ A Dashboard to indicate profitability comparison over business lines – funding / fee (charged)
- ✘ Profitability analysis vis-à-vis spread
- ✘ Interest rate sensitivity analysis and effect on short term and long term profitability
- ✘ Cost excess analysis

◇ Returns

- ✘ Quick view of return on assets; return on investments
- ✘ Performance framework linking to affecting parameters
- ✘ Product performance vis-à-vis regions, branch, period
- ✘ Portfolio performance with product geography spread, instruments
- ✘ Location performance for financial growth, customer retention, deposits



◇ Dependency Analysis

- ✘ Performance linked to products such as mortgage, portfolio, and customer acquisition
- ✘ Improve customer acquisition ratio through customer satisfaction analysis
- ✘ Time spent at the counter
- ✘ Number of meetings held
- ✘ Operating hours with location

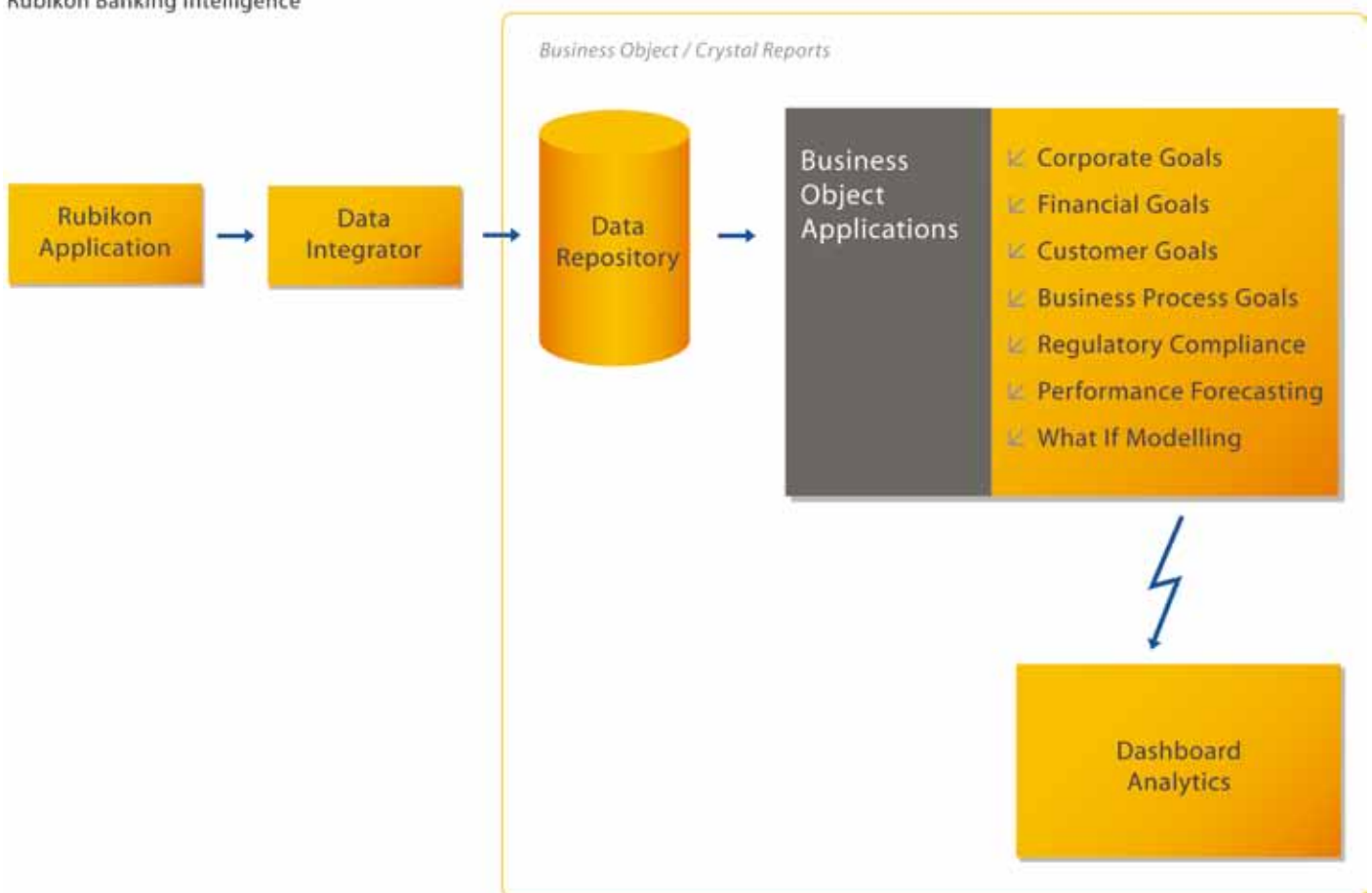
◇ Multiple Analysis Styles

Providing the right tool for each need is fundamental to your success. Rubikon BI uses many different methods to analyse information.

- ✘ *Ad Hoc Query and Analysis*: Integrates powerful query and analysis functionality in a single analysis interface, or in a spreadsheet within your BI system
- ✘ *On-Report Analysis*: For users who need to re-orient, resort, or filter to specific detail - without any report developer involvement
- ✘ *OLAP Analysis*: Designed for business analysts who need speed-of-thought analysis with interactive slice and dice, drill, rank, etc., and who have chosen a multidimensional (OLAP) engine approach to store and interact with data

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Rubikon Banking Intelligence

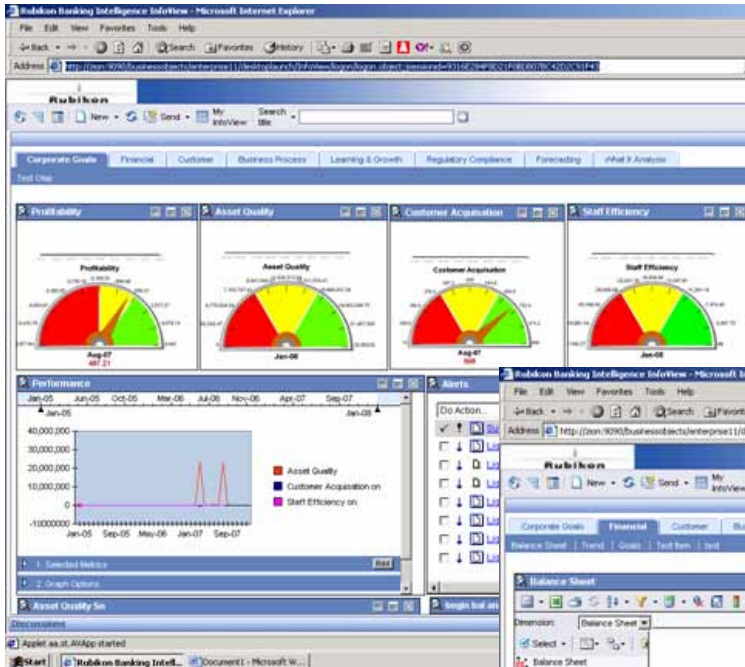


Business Intelligence Standardisation

Rubikon BI offers a single platform to address all your business intelligence needs that helps you significantly improve end-user efficiency. It reduces duplication in your back-end infrastructure, and lowers total cost of ownership (TCO) by consolidating the number of BI tools and technologies in use.

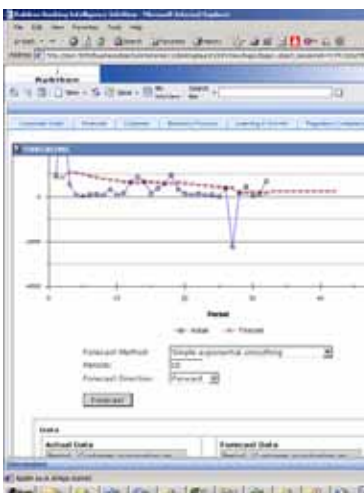
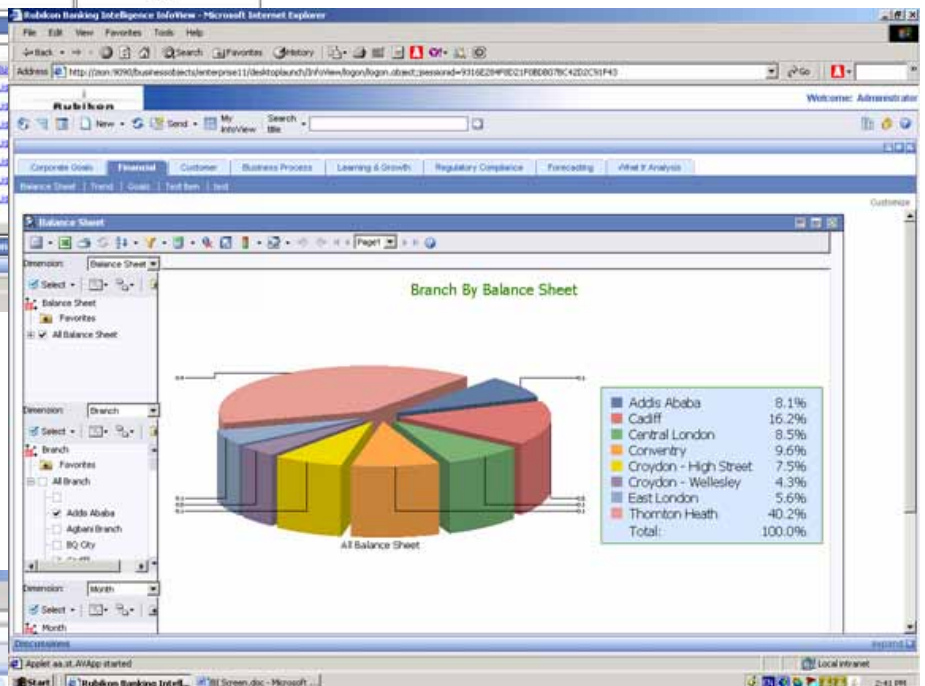


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► Corporate dashboard that measures KPIs at corporate level.

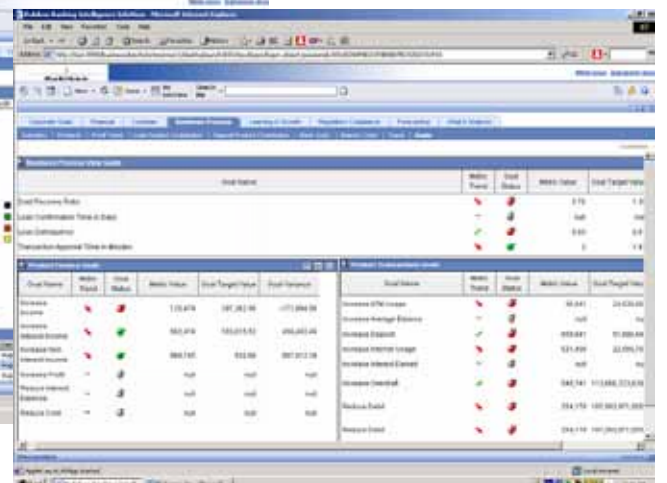
► Balance sheet pie showing percentage contributions of the strategic business unit.



▲ Forecast values & graph.



▲ Time series of corporate KPIs.



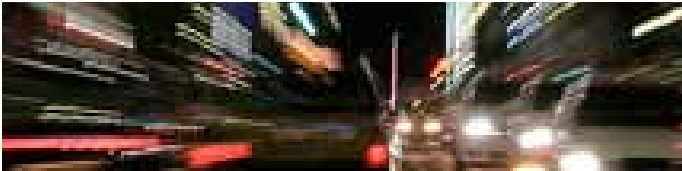
▲ KPI corporate goals attainment status.



Neptune Software has delivered mission-critical core systems to over 65 financial institutions and has the proven experience needed to meet the requirements of internationally recognised banking practices. In 2008, Neptune achieved a top 5 ranking in the IBS Sales League of international banking systems vendors. Neptune has 6 locations in EMEA, a development centre in Chennai and a growing global partner network.

Since 2005, Neptune has demonstrated continuous process improvement by regularly passing ISO 9001:2000 TickIT audits. Since 2006, Neptune has been awarded the highest available rating, 4 Stars, by CGAP (an organisation housed at the World Bank). This rating is based on functional coverage of the applications and customer feedback in terms of projects being delivered on time and within budget.

Neptune has a solid track record of financial stability and profitability with sustained re-investment into research and development of its products. This has allowed the development of Rubikon, a brand new world-class banking technology platform.



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