


A Specialized Solution, Built by Bankers for Banks!

 **Veri-sens** Business Intelligence is not mere reporting, but an analyzed and packaged presentation of information for action.

Retail Lending Banking

As it exists today, data is available enterprise wide, sometimes in an organized manner and sometimes spread over numerous systems. Even if data is organized, the answer to the question as to whether this is being used effectively is mostly "No".

The power of the data lies in the ability to convert the data to Information. Business Intelligence Systems typically gather basic information available throughout the organization- sieve, segregate, and intelligently assemble key information.

However, stopping the process at this stage will only leave the organization half way down the path they have embarked on. The key here is to convert this information into meaningful Insights, which could then be used as Knowledge, the knowledge to take decisions knowing that they are based on numbers and trends and are not just gut feelings.

Finally, this information is appropriately presented to different levels of decision makers to help assess the business environment (internal and external) and enable decision-making, thus resulting in enterprise- wide Collaborative Action. Banks and Financial Institutions use inputs from Business Intelligence Systems to gain sustainable competitive advantage and regard BI as "Core strategy information".

Veri-sens Solution

Veri-sens provides ready intelligence for Retail banking. It is based on a proven Business and Technology framework. At the core of this framework lies its heart - the domain knowledge- which goes behind the 'Best-In-Class' reports.

Veri-sens is specifically designed to meet the needs of Banking and Financial institutions by providing extensive analytical capability and maximizing ROI through:

- Loosely coupled architecture
- Use of industry standard tools
- Intelligent manageability

This framework ensures industry-leading enterprise performance, improved scalability and reliability for data-intensive, business critical computing, and headroom for growth.

A truly ready-to-use business solution for Retail banking!

Veri-sens has a ready suite of reports which span areas like Sales, Marketing, Credit, Collections, Finance, Risk etc. The reports have been developed using the knowledge and experience gained from multiple implementations for global clients. This provides timely and appropriate information to various levels in the organization hierarchy with the power to:

- Get Pre-formatted reports, which are flexible
- Report building capabilities
- Integration with top industry tools

Veri-sens reports cover key business indicators like applications, sales, attrition, delinquencies etc. They empower business users with 'actionable' knowledge, provide a better insight into internal operations and help enhance business relationships with customers and external partners.

Veri-sens also provides dashboards for key business indicators. Dashboards allow users to get a quick and clear view of the health of the business by using easy-to-interpret graphics.

Veri-sens is not just a technical solution.

It is an integrated offering combining rich domain knowledge in the banking and financial services area coupled with technical expertise. Business logic and formulae are already built into these reports, saving time and effort of your analysts / business users, which would have otherwise been, spend on defining detailed requirements. Apart from coming with a ready-made knowledge base, using the reports is also easy.

Multiple Information Sharing & Delivery Channels for reports

- Viewed on the web as HTML or PDF
- Exported to Excel and other formats
- Printed on paper
- E-mailed as HTML or PDF or other appropriate format

Flexible Viewing Options

Reports can be viewed as tabular data or graphs:

- Every report can be viewed across multiple dimensions.
- The data for each report can be custom-set using filters.
- You can drill-down to more detailed views where available or view aggregated numbers, and build formulae for metric value calculation

Business Benefits

Veri-sens is a quick, cost-effective solution for your Business Intelligence needs. The Veri-sens framework ensures that every stakeholder of the Business Intelligence system is benefited:

- Management
 - Intelligent reports for business
 - Effective and efficient track of business health
- Business Analysts
 - Standard reports to kick-start implementation
 - Easy-to-use report definition capability
 - Access to industry best practices
- Line Managers
 - Up-to-date, consistent reports for business managers
 - Easy-to-use report viewing features
- System Administrators
 - Compatible toolset
 - Easy management of tools, configuration and operations
- IT Department
 - Compatibility with industry standard tools
 - Full project life cycle support
- Operations Center
 - Easy to schedule, monitor and manage entire operations
 - Ability to work on offshore model



Veri-sens is an ideal BI solution for Banking and Financial institutions that delivers:

- A structured approach to the information integration exercise
- Time to deploy shrunk by a minimum 50%
- Ability to focus on customisation and integration
- A proven methodology - no trial & error
- A Modular implementation architecture enabling best mix & match strategy with 3rd party tools /Existing product

