

Real-Time Streaming Ingestion and Analytics Transforms Financial Services Data into Opportunity

Minimize risk, protect customers, accelerate profits, and enhance relationships

Financial services companies have access to vast amounts of data—much of it crucial to business success and protection. Yet, this vast array of data is as complex as it is valuable. Some is transactional, some is non-transactional, and it's derived from various sources, represented in different formats, and travels at varying speeds. This complexity makes data ingestion, management, and analysis a daunting task for financial services companies. For some, the ability to make sound decisions from the data they gather is out of reach.

To derive insights and capture the opportunity in data in-motion, financial services companies need a highly performant, low-latency stream data processing solution that can extract the value out of their data as soon as it is generated. A powerful data ingestion and analytics platform supports such business critical functions as real-time fraud detection, risk prevention, market analysis, and enhanced responsiveness and customer engagement.

BENEFITS FOR FINANCIAL SERVICES

- **Minimize risk and reduce fraud**
Monitor and prevent fraudulent behaviors in real time to minimize financial losses and protect company reputation.
- **Generate deeper market insights and higher profits**
Richer data on market trends supports better investment decisions.
- **Prevent account takeover and minimize customer friction**
Stop identity theft as it happens to reduce financial loss and negative customer experience.
- **Enhance customer satisfaction**
Real-time data leads to better insights on customer needs.

DATA DRIVES BETTER DECISIONS—AND BIGGER PROFITS

For financial institutions, time is money. The faster a business can capture and analyze data, the shorter the time to decision, action, and profit. A sophisticated data ingestion and analytics platform provides protection and enhances profits: it can save tens of millions of dollars from fraudulent transactions and, by using the most current and accurate data for market analysis, can increase investment profits.

The industry's most highly performant platform, DataTorrent RTS gives financial services companies the data ingestion and analytics capabilities to tackle even the most demanding big data challenges. Powered by the open-source engine Apache Apex, Data Torrent offers dynamic scalability, fault-tolerance, real-time monitoring and visualization tools, and fast time-to-production—all at a lower total cost-of-ownership.

DataTorrent's powerful ingestion and analytics platform enables:



Real-time fraud detection to minimize financial losses

As transactions and communications become ever more digital, fraud also proliferates. Fraud takes many forms, from stolen identities to counterfeit goods, and fraud patterns continuously evolve, making detection extremely difficult. Data ingestion and analytics to detect and counteract fraud in real time pose significant challenges to financial institutions.

- *Real-time money-laundering monitoring and prevention*
Traditional BI or data warehouse systems can't capture and process the large volume of available data to support instant detection of money-laundering activity. With DataTorrent, financial institutions can calculate

- anti-money-laundering risk scores in real time, better manage risk, and more quickly respond to incidents to minimize financial loss and meet stringent regulatory compliance.
- *Real-time data to combat account takeover and identity theft*
DataTorrent helps financial institutions better monitor and understand transaction activity from multiple channels and product areas across the entire organization, all in real time—leading to better account protection and minimized customer friction.

DataTorrent RTS helps companies better meet these challenges. With powerful ingestion and analytics capabilities, its platform enables companies to quickly detect and react to fraudulent transactions. And, it offers big data application development without writing code, thus significantly accelerating the development cycle and time-to-production.



Real-time, richer market data analysis drives better investment decisions

Other data analytics platforms take limited sample data for market analysis. DataTorrent RTS allows financial institutions to incorporate into their market model all available data from a variety of sources. Richer data drives smarter decisions and higher profits. With better information, traders can ask all possible questions and investigate all possible scenarios, generating a deeper understanding of market behaviors faster—resulting in better investment decisions and higher profits.



Build and enhance customer relationships

With multiple transaction channels and touch points, customer loyalty management, targeted campaigns, and customer churn analysis all depend on timely and relevant data from different sources. DataTorrent RTS gives financial services providers tools to develop a more holistic understanding more quickly of customer behaviors across channels.

- *Create personalized offers*
Use data mining techniques to better segment and profile customers and create personalized offers in real-time
- *Steward relationships, reduce churn*
By using real-time data to model customer churn, identify unsatisfied customers and reasons for dissatisfaction, financial services companies can take immediate action to improve and protect customer relationships.

SPEED YOUR TRANSFORMATION TO A DATA-DRIVEN BUSINESS

DataTorrent RTS provides powerful data ingestion and analytics capabilities for financial services companies, bolstering protection against fraud, driving sounder investment decisions, and building stronger customer relationships.

Imagine what you could achieve with real-time, powerful data-in-motion ingestion and analytics.

[Download](#) the Sandbox, Community, Enterprise or Cloud version of the DataTorrent platform, and explore our difference today. Learn more about our products and solutions at www.datatorrent.com.