

**INDUSTRY USE CASE**

# Real-time analytics for financial services

**Save millions by extending customer lifetime value, making faster and smarter decisions, and reducing risk**

The financial services industry is changing rapidly, even after years of ongoing digital transformation. Whether FinServ companies are credit card issuers, banks, lenders, or investment services, they share common exposure to trends such as consumer demand for a fully integrated, self-service experience; payments becoming increasingly digital and exposed to fraud; risk becoming harder to calculate; increased competition from FinTech players; and regulations growing in number, complexity, and expense.

As a result, to survive and thrive, financial services companies need access to sophisticated, real-time data analytics at scale for use cases like precision marketing, improving the speed and efficiency of financial close, detecting more fraud in real time, automating and accelerating credit scoring, and building richer what-if scenarios to optimize the balance sheet while preserving compliance.

Unfortunately, all the status quo options fail that test in one way or another.

## Key facts

**88%**

Percentage of industry executives who say their business is “at risk” due to competition from FinTech companies  
*PricewaterhouseCoopers*

**30%**

Percent of financial services firms that have invested in data lakes  
*Deloitte*

**2.7 trillion**

Number of transactions that will move from cash to cards or digital payments by 2030  
*Accenture*

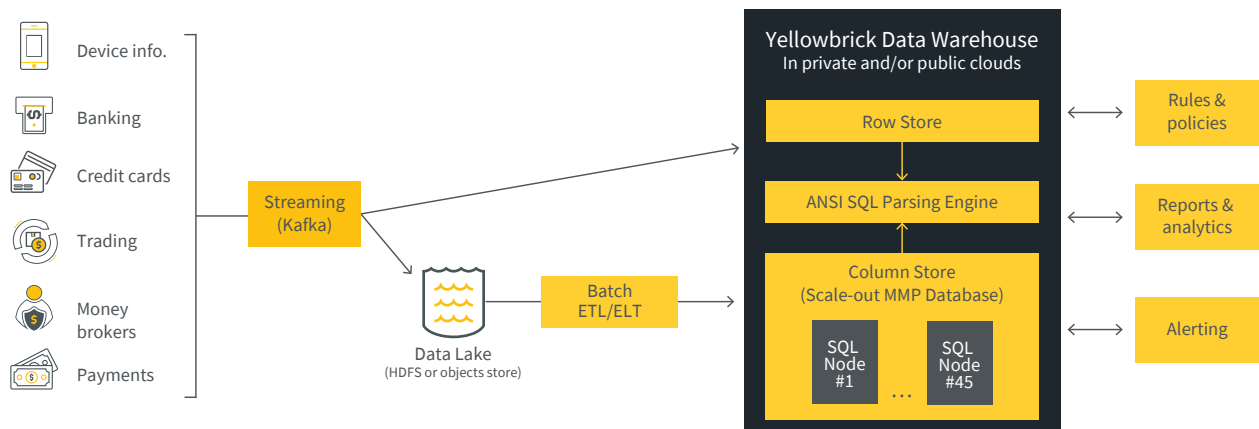
“Successful banks deliver a truly **seamless multichannel experience by gathering real-time data** and using analytics to understand the customer.” — McKinsey & Co.

### Modern analytics with Yellowbrick Data Warehouse

Legacy approaches like Teradata, SQL Server, and Oracle are inflexible and expensive to own and scale. Cloud-only options like Snowflake and Amazon Redshift have poor and unpredictable price/performance beyond a few terabytes or tens of users and offer no on-premises options for security and compliance needs. And data lake query engines have failed to enable large-scale, interactive analytics on top of data lakes.

Instead, Yellowbrick Data Warehouse is a fully modern platform that shatters those limitations. Based on a ground-breaking redesign of analytics databases from the ground up to take advantage of modern hardware accelerators, Yellowbrick offers the best price/performance and flexibility for real-time data analytics that financial services companies can buy—whether deployed in a data center for compliance reasons, as SaaS in public clouds, and both at the same time (hybrid).

### Real-time fraud detection with Yellowbrick Data Warehouse



Yellowbrick's disruptive technology helps you quickly leave common financial services industry roadblocks behind:

Challenges		Opportunities
Flat growth and high churn	→	Get a richer Customer 360 view that spans multiple channels and years of history for highly targeted precision marketing
Compliance	→	Get faster access to more granular data for automated and ad hoc regulatory disclosures
Credit risk management	→	Enrich credit models with more data from more sources to improve and accelerate credit scoring
Liquidity risk management	→	Get deeper, richer insights about cash flow to optimize liquidity management
Financial close	→	Run deeper, faster what-if scenarios to improve the speed and accuracy of financial close
Responsive customer service	→	Give customer service reps real-time access to up-to-the-second data about customer accounts
Fraud detection at scale	→	Detect and respond to fraud as it happens at massive scale, even across multiple complex variables
Cloud journeys	→	De-risk cloud journeys via freedom to choose data centers, public clouds, and both (hybrid) for deployment
Security	→	Encrypt data at rest by default, with rapid de-encryption when data access is required by authorized users

### Fast & easy migrations

Yellowbrick is compliant with industry standards for plugging seamlessly into existing environments that include common data integration, BI, and identity management tools. Migrations are fast and easy from any legacy platform, and we'll work with you to validate your use cases and success metrics along the way.

Try our free 7-day Test Drive: [yellowbrick.com/test-drive](https://yellowbrick.com/test-drive)

## Case Studies



### TOP 10 Financial Services

**A top 10 multinational financial services corporation** with hundreds of billions of dollars in annual revenue deployed Yellowbrick as its enterprise data warehouse for use across multiple business units, merchant networks, and more. Results include:

- Faster decision making across the business, with some queries running up to 100X faster at a fraction of the cost-per-query compared to the previous solution
- More accurate results, with five years of transactions (over 2PB) available for queries by 4000+ users
- Some data loads that used to take 10 hours now complete in less than 20 minutes and are available for queries immediately



**BMW Group Financial Services** is one of the leading financial service providers in the automotive sector serving customers worldwide. Previously a SQL Server customer, BMW has now standardized on Yellowbrick to:

- Accelerate its loan pipeline, with queries running 152X faster on average
- Reduce risk exposure by making decisions based on more and fresher data
- Drastically reduce management and maintenance costs



**LexisNexis®**

**ThreatMetrix (part of LexisNexis Risk Solutions)** is a global anti-fraud SaaS product accessed by thousands of end-users. With Yellowbrick Data Warehouse powering analytics on the back end, it helps 5,000 brands validate 5 billion online transactions per month. Results include:

- Even with real-time ingestion happening in the background, LexisNexis can deliver richer insights to its customers, more quickly, and with fresher data than its previous solution.
- Yellowbrick automatically reallocates resources to respond to spikes or unusual usage patterns, and downtime is no longer a concern.
- With Yellowbrick instances located in different global regions, workloads can shift seamlessly between instances when needed.