

Power BI

# Microsoft Power BI in Financial Services

Modernize financial services  
with intelligent insights

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# Banking



# Unlocking new opportunities with data-driven insights

Digital transformation is changing the financial sector. Customers expect fast, user-friendly service; AI and chat bots are everywhere; and robust data analytics are a must to stay ahead of the markets. The right solution can meet these rising demands and unlock further growth.

Reduce risk, delight customers, and protect yourself against financial crime through data analytics.

Loan Details					
Loan ID	Due Date	Loan Duration	Amount	Pending Amount	Default Probability
6534	21-Oct-17	5	5,967,282	4,574,916	11%
6791	25-Jan-18	5	5,723,064	4,673,836	51%
5447	14-Nov-17	5	5,466,120	4,555,100	86%
5132	19-Feb-15	5	5,438,850	1,269,065	22%
5569	22-Jan-18	5	5,090,400	4,157,160	61%
6436	24-May-18	5	5,001,318	4,417,817	56%
6415	13-Feb-16	4	4,804,368	2,602,366	11%
5043	27-Dec-17	5	4,727,406	3,781,901	11%
5486	14-Jun-16	4	4,712,741	2,945,463	31%
5976	28-Dec-16	4	4,701,590	3,624,143	40%
5725	24-Jul-15	4	4,493,126	1,778,529	71%
5561	31-Aug-18	5	4,418,346	4,123,777	14%
5419	06-Feb-17	5	4,199,580	2,589,741	67%
5830	30-Aug-17	5	4,098,378	3,005,477	21%
6272	22-Dec-14	5	4,026,264	805,398	31%
5329	17-Oct-16	5	4,000,812	2,267,206	21%
7271	03-Oct-16	5	3,963,846	2,180,061	0%
6338	26-Aug-17	5	3,945,666	2,893,537	11%
6554	30-Jan-16	4	3,939,970	2,052,068	11%
5589	06-Jun-17	4	3,939,000	3,364,541	51%
5236	16-Sep-16	4	3,930,274	2,702,018	69%
5282	25-Aug-15	4	3,923,971	1,961,937	87%
7209	02-Dec-17	5	3,894,156	3,180,194	70%
5174	14-Jun-16	4	3,889,550	2,431,005	4%
5563	02-Mar-16	5	3,839,616	1,663,834	17%
6585	30-Oct-16	5	3,758,412	2,129,767	16%
5041	13-Jul-17	5	3,726,900	2,608,921	4%
8109	04-Jun-16	5	3,725,688	1,800,749	41%
<b>Total</b>		<b>624</b>	<b>329,276,766</b>	<b>201,749,809</b>	<b>12%</b>



## Challenges

# Building a future-proof strategy for tomorrow



Security risks can be minimized through secure, scalable solutions that don't sacrifice corporate agility



Customer needs can be better anticipated through analytical insights, facilitating compelling offerings



Communicate best practices throughout the organization to strengthen customer relationships



Costly criminal transactions can be spotted more quickly through advanced machine learning



Respond to disruptive innovations more quickly through agile, cloud-based systems

## Solutions

# How Power BI can help overcome challenges



### Manage risk across the enterprise

- Protect clients from risk with intelligent insights
- Identify and secure sensitive organizational data
- Strengthen advanced risk modeling with analytics



### Combat financial crime

- Monitor and analyze account activity in real-time
- Uncover criminal activity with payment analytics
- Quickly respond to anomalies and criminal patterns



### Deliver differentiated customer experiences

- Personalize experiences with predictive analytics
- Drive insights with a 360-degree customer view
- Make meaningful recommendations in real-time



### Modernize payments and core banking

- Challenge non-traditional competitors with insights
- Unlock new revenue streams using AI analytics
- Discover new opportunities by analyzing payment data



### Empower employees through teamwork

- Increase productivity and accelerate proposals
- Empower remote work with greater connectivity
- Reduce silos for improved employee collaboration

# Manage risk across the organization

## Protect clients from risk with intelligent insights

Secure identities and manage sensitive data against external threats and internal risks with a trusted, agile, hyperscale Power BI data platform. Leverage scalable compute to power modeling and regulatory reporting.

## Identify and secure sensitive data

Provide tools to identify, govern, and protect sensitive data, records, and communication channels. Empower admins with Power BI tools that secure user identities, control access, and protect against cybersecurity threats.

## Realize better returns with advanced risk analytics

Accelerate your decision making with rapid risk analyses that quickly calculate credit and portfolio risk. Leverage analytics in Power BI to manage capital requirements and build new business models that bolster your bottom line.

Aggregating data in real-time for enhanced reporting capabilities

**“Our ability to aggregate data in real time helps us with everything from monitoring and mitigating risk to improving value for our customers,” says Fransen. “With our combination of SQL Database and Power BI, we can offer unique reporting capabilities. And that’s great, because it’s increasingly becoming what our customers expect.”**

Zach Fransen,  
Director of Data Management  
Clearent



# Empower your employees through teamwork

## Increase collaboration through easier communication

Break down information silos and empower employees to communicate and collaborate across the organization with secure digital insights. Access key account analytics to make data-driven decisions from any location.

## Strengthen customer connections with banking reps

Unleash innovations that win customers and improve operational effectiveness with Power BI insights. Leverage compliant data practices, knowledge management, and virtual leadership connections to enhance competitive advantage.

## Boost remote productivity with secure cloud systems

Foster organizational and employee productivity with easy-to-use tools that facilitate secure and compliant remote work scenarios. Enhance employee engagement, retention, and satisfaction with collaborative dashboards.

Strengthening team results through sharing best practices

**“Employees had differing best practices, rhythms, and tools they used to publish their data, which led to data discoverability issues. The very small investment of our time that it took to implement Power BI in Teams has paid off extremely well. We’ve brought alignment to all our portfolios and programs, and we begin all our meetings with a focus on effectiveness through standardized visuals.”**

José Buraschi,  
Director of Program Management  
PayPal



# 5 ways to modernize banking experiences with analytics

**Manage risk across the organization**



Protect client and strengthen business processes with secure analytics

**Empower employees through teamwork**




Enhance remote environments for data-driven productivity and collaboration

**Combat financial crime**



Uncover suspicious activity and respond in real-time with intelligent insights

**Deliver differentiated customer experience**

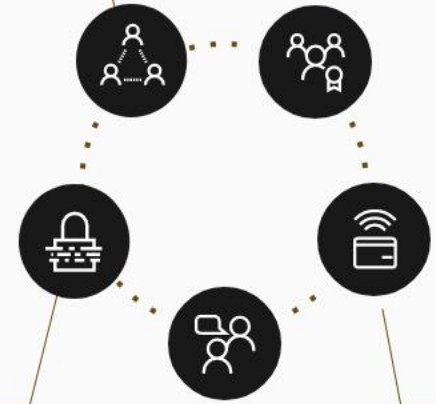


Accelerate growth through increased personalization and recommendations

**Modernize payments and core banking**



Challenge non-traditional competitors to unlock new revenue with analytics



[Learn more >](#)



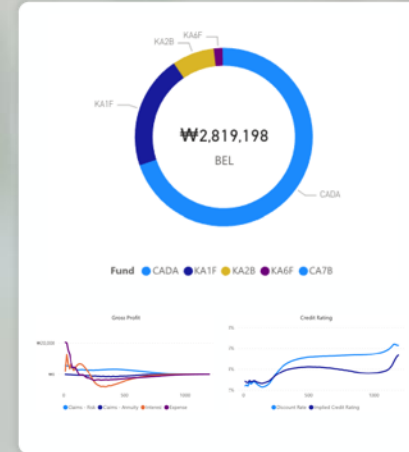
# Capital Markets



# Empowering the capital markets platform of the future

Digital transformation is upping the ante on customer expectations, introducing complex regulation requirements, and increasing threats from new competitors and cyber security predators. But these challenges present an opportunity to differentiate your offerings through advanced cloud computing and the **collaborative, secure, and analytical** potential it unlocks.

Staying ahead of the curve requires data-driven strategies and systems that empower your employees to collaborate, innovate, and provide a seamlessly positive user experience remotely.



## Challenges

# Building a future-proof strategy for tomorrow



Speed decisions with rapid risk analysis and deep insights to intelligently respond to portfolio risk



Leverage a 360-degree client view to deliver more personalized, profitable, and proactive experiences



Offer compelling products and services developed through cloud analytics and insights



Make remote collaboration more productive through easy and secure sharing and communication



Quickly scale insights to enrich trading performance and market data management strategies

## Solutions

# How Power BI can help overcome challenges



### Manage risk across the enterprise

- Simplify Consolidated Audit Trail (CAT) compliance
- Cut costs and boost speed
- Protect clients from risk with intelligent insights



### Reimagine collaboration and productivity

- Break down information silos with sharable reports
- Automate data insights to accelerate proposals
- Leverage remote scenarios for greater productivity



### Deliver differentiated customer experiences

- Decrease churn through a personalized touch
- Increase customer satisfaction with timely insight
- Develop customized products and services



### Modernize core platforms

- Quickly scale trading monitoring and insights
- Leverage AI to optimize trading strategies
- Improve investment advice with deeper analytics



### Enable a green financial services industry

- Boost sales by creating new green asset products and services
- Encourage client engagement through digital tools
- Stay ahead of trends with advanced analytics

# Manage risk across the enterprise

## Simplify Consolidated Audit Trail (CAT) compliance

Reduce time spent on CAT reports and diminish the risk of mistakes by equipping brokers and dealers with an off-the-shelf compliance solution for submitting event logs.

## Cut costs and boost speed

Accelerate insight-driven decision-making with rapid risk analysis and high-performance compute for workloads portfolio risk. Scale business insights in Power BI when needed and become more agile.

## Protect clients from risk with intelligent insights

Secure identities and manage sensitive data against external threats and internal risks with a trusted, agile, hyperscale platform. Leverage scalable compute to power modeling and regulatory reporting.

Mitigating risk in real-time to provide increased customer value

**“We’ve invested in Power BI to help us make better use of our data. Let’s say our fixed income group is researching investments in municipal bonds in a certain geography. Through Power BI, we can show everything that’s happening in that geography by analyzing all data elements associated to the local municipality. This gives us information of real value for our research analysts to develop new investment management products and services.”**

Joe Boerio,  
Senior Vice President  
Franklin Templeton



# Reimagine collaboration and productivity

## Break down information silos with sharable reports

Foster organizational and employee productivity with tools that facilitate secure and compliant collaboration and communication through more accessible and discoverable information systems.

## Accelerate proposals with automated data insights

Streamline and optimize core business processes to remove barriers and increase the speed at which investment bankers, research analysts, and portfolio managers turn ideas into opportunities.

## Boost productivity with easier remote collaboration

Integrate productivity, enterprise social, collaboration, and unified communication functions to become an agile and innovative capital market firm that's driven by interpersonal interactions.

## Generating greater business insights with Power BI

**"Last year, Vipps p2p transactions increased 75 percent, but paid transactions grew more than 300 percent. As merchants continue to see more sales with Vipps, we will use Azure and Power BI analytics and reporting to help them generate more business insights."**

Thomas Wold Johansen,  
Chief Technology Officer  
Vipps

**vipps**

# 5 ways to enable capital market firms with data



Learn more >

# Insurance

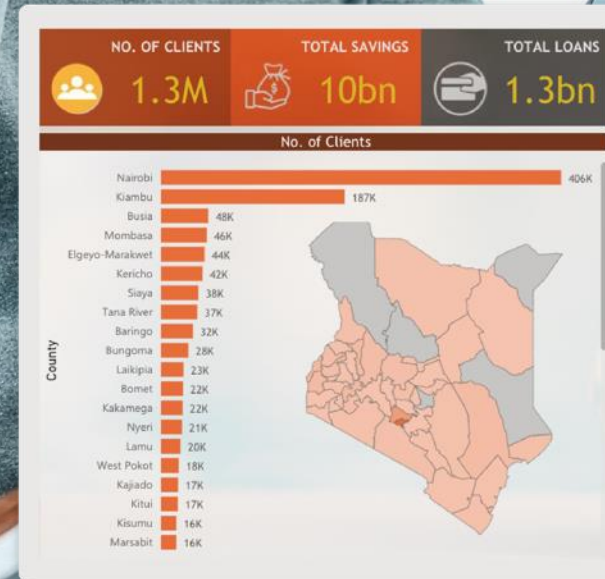




# Redefining the future of customer experiences

The insurance industry was born from the first exercises in data analytics, and its reliance on accurate data and value-driving insight hasn't changed over the years, even as digital transformation has introduced new ways of doing business. Deeper customer insights can produce personalized insurance policies, and changes in how information is shared have led to new business models and more compelling ways of interacting with consumers.

With the right solutions, insurers can leverage a flexible, trustworthy approach that delights customers and drives operational growth.



## Challenges

# Building a future-proof strategy for tomorrow



Reducing risk can free up capital to accelerate business growth while complying with regulatory requirements



The right tools can empower employees to engage with customers when personal interactions aren't possible



Sales effectiveness can be bolstered when agents and brokers get real-time, data-driven recommendations



Operational efficiency can be increased through streamlined underwriting and claims processing

## Solutions

# How Power BI can help overcome challenges



### Improve risk modeling

- Visualize data to better understand risk
- Improve risk insight across business with AI
- Ensure regulatory compliance with built-in data governance



### Empower employees and agents through teamwork

- Streamline and automate key processes
- Strengthen relationships with virtual meetings
- Break silos with easy cross-corporate communication



### Deliver personalized policy holder experiences

- Bring together disparate data sources for greater insight
- Equip agents and brokers with a 360-degree customer view
- Use AI to identify upsell and cross sell opportunities



### Modernize core insurance systems

- Improve underwriting and claims process efficiency
- Enhance policy pricing and underwriting with AI
- Lower operational costs and risks with the cloud

# Improve Risk Modeling

## Visualize data to better understand risk

Create an agile culture that lets talent experiment with and test new ideas to mitigate risk. Deliver models faster, more efficiently, and more cost effectively. Add new data sources to improve risk assessment.

## Improve risk insight across business with AI

Manage actuarial, financial, and catastrophic risk with cloud compute capacity and new AI tools that model and analyze risk. Minimize workflow complexity with better integrated data and models.

## Ensure regulatory compliance

Industry-proven technology and a global partner ecosystem facilitates a trusted cloud experience. Leverage cloud scale to run models faster, save on cost, and comply with regulatory requirements.

Empowering personalized recommendations with deeper customer insights

**“With Power BI, we analyze the demographic characteristics of people. We can compare this data with the purchase behavior of customers, and ultimately reach a conclusion to find the best products that we can offer.”**

María Orozco, Vice President of Affinity Aon Colombia



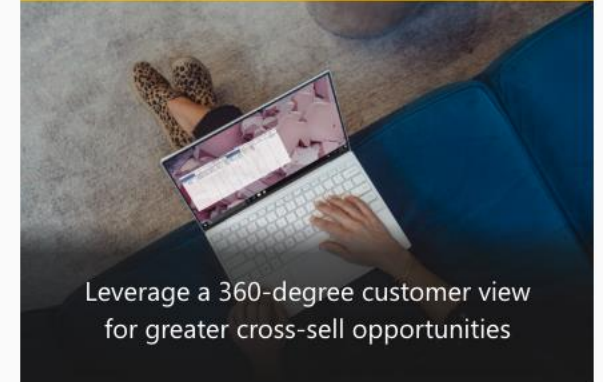
# 4 ways

to empower  
intelligent  
insurance with  
insights

## Improve risk modeling



## Deliver differentiated policy holder experiences



## Empower employees and agents through teamwork



## Modernize core insurance systems



[Learn more >](#)

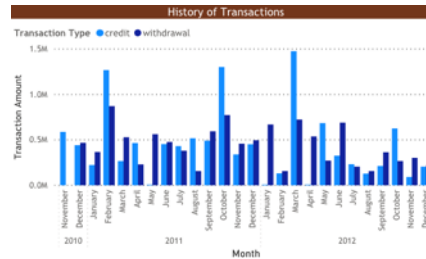
Power BI Resources

# Support Your Organization for Data-Driven Growth



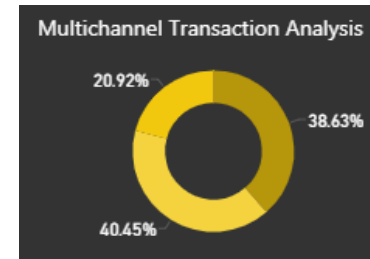
# Explore Power BI reporting and dashboards

Start with pre-built data stories and customize to acquire key value insights for your company



## Banking dashboard with machine learning

Monitor the probability of customers defaulting on loans to make data-driven predictions that inform new customer interactions.



## Investment analysis

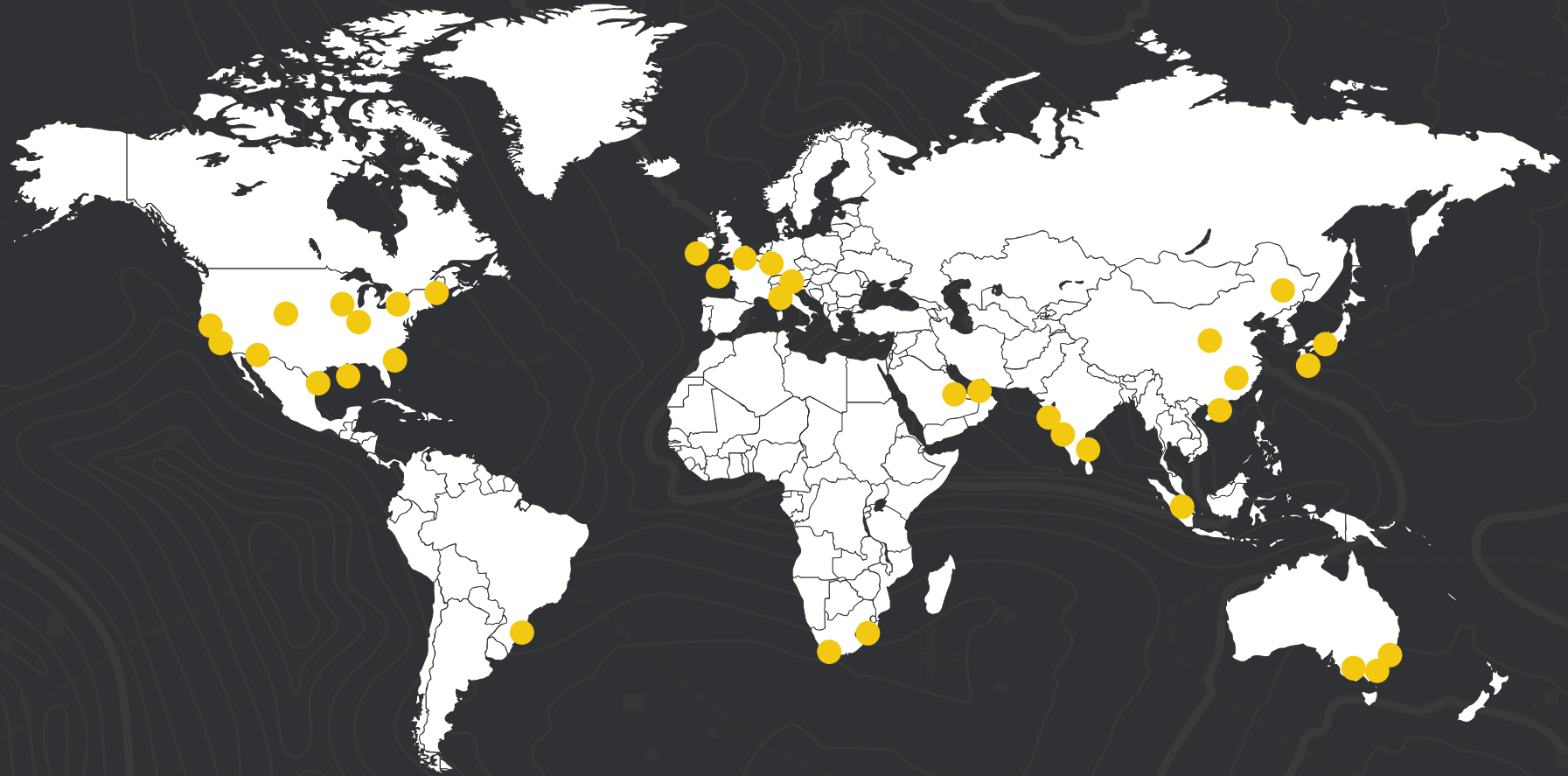
Analyze stock investments and their merits, such as management competence, pricing power, and other characteristics.

Company	PV Net Cash Flow	BEL	Reserve	Policy Loan	BEL/Reserve
ABC Life	W2,922,680	W2,819,198	W2,965,904	W78,657	98.19%
AAA	W1,939,093	W1,883,194	W1,941,728	W50,226	99.56%
AAAIA01	W585,235	W572,759	W591,040	W10,628	98.69%
AAAIA10	W451,528	W433,867	W462,373	W16,111	97.22%
AAAIA06	W275,757	W265,567	W265,450	W9,230	103.64%
AAAIA04	W210,797	W206,802	W212,152	W3,762	99.24%
AAAIA13	W155,216	W149,773	W153,725	W5,360	100.95%
AAAIA11	W137,420	W134,718	W134,969	W2,435	101.65%
AAAIA05	W46,269	W45,042	W45,746	W816	100.25%
AAAIA03	W31,232	W30,623	W29,238	W527	106.66%
AAAIA07	W29,174	W27,915	W30,819	W1,075	93.85%
AAAIA02	W9,853	W9,640	W10,104	W182	97.16%

## Best estimate liability (BEL) analysis

Identify insurance contracts and measure whether BEL is greater than Reserve to better manage interest rate risks.

# Secure



Better protect Power BI data with Microsoft Information Protection and Microsoft Cloud App Security, one of the most trusted choices in the world.

**44** Languages

**40** Primary and backup datacenters worldwide

**National Clouds** US Government, China & Germany







# Get Started with Power BI

Create a data-driven culture throughout your organization with collaborative and interactive data visualizations.

[Try for Free](#)

Walk through the extensive and powerful capabilities of Power BI with self-paced courses for every level.

[Start Learning](#)

Learn how Microsoft is empowering transformation in the financial services industry.

[Explore Banking and Capital Market Solutions](#) | [Explore Insurance Solutions](#)

Connect, learn and discuss best practices with business intelligence experts from a variety of industries.

[Join the Community](#)

Register for upcoming live webinar events and watch recorded sessions on-demand.

[Watch Webinars](#)

Take your data to the next level with the best tips and tricks from our Power BI experts.

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