

BECOME INFORMATION-DRIVEN

# POWERING THE INFORMATION-DRIVEN FINANCIAL ORGANIZATION



## Introduction

Today's banking and finance markets are more diverse and yet more interconnected than ever before. U.S. investments are traded overseas long after the markets close in New York and Chicago. Trading in stock index futures has made the world's stock markets more volatile than ever before. Currency fluctuations are affected by current events and governmental actions in every corner of the globe. And the common element that tethers this vast world of finance is and will always be data.

Banking and finance data is structured and unstructured and comes in all shapes and sizes including transactions, trade records, credit/debit card histories, customer inquiries, call logs and online interactions stored and shared across hundreds of thousands of databases and data centers around the world. U.S. banks alone store more than an estimated 1-exabyte data.

Financial research analysts and other knowledge workers in this data-intensive environment experience a cognitive burden that stems from the extra thought and effort required to evaluate unclear options and make optimal decisions. They encounter this burden whenever they load their minds with unclear choices and ambiguous phrases. Financial organizations face this cognitive burden at an aggregate level that is directly proportional to the quantity of knowledge workers and the magnitude of the burden encountered by each during mission-critical work.

Companies are using automation to leverage context and make connections across the enterprise digital landscape to evolve from being "data-driven" to "information-driven". Those that fail to evolve can miss opportunities or fall victim to avoidable missteps that put them and their customers at risk. With the help of Sinequa, leading financial companies are taking an information-driven approach that alleviates cognitive burden and clears the way for better decisions, improved customer service, and new ideas that can help uncover new revenue sources.

## Transform Financial Data into Actionable Information

Being information-driven requires relevant data to be intelligently and securely processed into information within the context of the work at hand and aligned with the organization's goals. This all varies greatly by financial institution. For example, a retail bank might need information that improves customer service or enables cross-selling from a checking account to a home mortgage and car loan.

Insurance companies rely on back-office capabilities to analyze demographics, behaviors and even meteorological patterns to determine at-risk clients and speed settlements. Credit card companies require the same back-office capabilities to identify credit risks.

## Information that Drives Innovation

The Sinequa platform synthesizes all enterprise banking and finance data in all formats and languages into information that is relevant, secure and easily accessible. With Sinequa, critical business processes across banking, insurance, leasing, property management and asset management companies are now empowered by information that is relevant and aligned with business tasks and organizational goals.

Sinequa's next-generation Cognitive Search and Analytics platform helps leading financial institutions create instant 360-degree views of their customers, portfolios, investment targets, contracts, financial performance and any other subject linked to their business. This comprehensive customer view connects relevant information across dispersed applications and repositories to enable an optimized customer experience.

Sinequa enhances visibility across all business units – from banking to insurance, leasing, property management, asset management and beyond. This information-driven approach provides intuitive and unified content access across all internal and external data sources, including customer contracts, insurance claims, payment history, email communications,

CRM data, policies and processes and more. Employees no longer need to know where data is stored, in which format or how to access it.

## One Solution, Multiple Financial Landscapes

Sinequa's information-driven approach can be used across many financial landscapes.

- **Retail banking** - Crédit Agricole, one of the biggest banks in the world, has launched an ambitious project to deliver a new digital workplace, offering a 360° view of customers to its representatives as well as to the customers themselves. The bank's more than 60,000 internal users will be able to know the exact situation of the customer in front of them, to find the most relevant offerings for the customer and the corresponding procedures. The customers connecting to the bank's online service find themselves in a similar "work place" that allows them to know the current status of all their business with the bank (accounts, contracts, records of transactions, share portfolio and share prices, banking charges, additional services, etc.).

Creating a 360° view of a customer requires information from internal sources but also from external sources like stock exchange data, corporate websites, financial and trading news feeds, etc. The Sinequa platform is an integral part of this new workplace, offering intuitive access to all relevant information to Crédit Agricole's employees and customers, delivering an impressive ROI in both time savings and increased customer satisfaction.

- **Insurance companies** - Sinequa's complete and consistent customer views enable the sharing of information across a large network of agencies and brokers. This information can also help determine risks based on a customer's behavior and location, and their contract with different business units or subsidiaries.
- **Fraud detection** - Financial fraud is becoming more creative and menacing by the day, especially in large data environments. Sinequa provides dynamic relationship mapping to securely connect people, bank accounts, credit card numbers, financial transactions and many other data types. Machine Learning helps analysts uncover behavior patterns through a combination of interactive charts, timeline analyses, tables and relationship maps.

### Other key capabilities and features of the Sinequa platform include:

- **Machine Learning algorithms** auto-classify documents based on a training set, or classify documents based on internal characteristics using techniques not practical with rule-based methods.
- **A logical data warehouse** that efficiently stores the structured, categorized and enriched financial information to power information-driven applications.
- **Extreme scalability, high performance and deep analytics** to cope with high volumes of structured and unstructured data – while maintaining deep analytical capacities.
- **Natural Language Processing** that covers more than 20 languages spoken by 95 percent of the world's population for financial institutions with a global footprint.
- **Support for multiple search indices** to combine various indexes that offer a different perspective or emphasis. Search support is included for a fulltext index, structured index and semantic index.
- **Strong security controls** designed to support the complexities and multiple security layers of today's enterprises.
- **Contextual enrichment** to learn any vernacular within the context of an industry and organization language.
- **Relevance Feedback Model** automates relevance tuning by adjusting term weights for the original content, which then applies to the given query and all expanded versions of that query.

- **Intuitive presentation designs** provide an aesthetically pleasing and understandable user experience that adapts to the user's intuition. Sinequa knows good design is unobtrusive and contextual to the user's goals.

## Trusted and Built on Years of Success and Industry Recognition

Sinequa's expertise and innovation have been forged by years of experience with some of the world's largest projects within Global Fortune 2000 companies. Over the years, Sinequa's approach to information-driven businesses has helped many leading financial and insurance institutions achieve their goals, including customers like Crédit Agricole, DZ Bank, Groupama, International Monetary Fund, LCL, Navy Federal Credit Union and Société Générale.

Sinequa, a recognized leader in the Gartner Magic Quadrant for Insight Engines 2018 and Forrester Wave for Cognitive Search and Knowledge Discovery 2017, continues to receive positive recognition from its customers, analysts and the press for its role in powering information-driven organizations that drive value for their customers.

## About Sinequa

Sinequa is an independent software vendor providing a cognitive search and analytics platform for Global 2000 companies and government agencies that connects people with the information, expertise and insights necessary for organizations to become information-driven. For Sinequa customers, this means actionable information presented in context to surface insights, inform decisions, and elevate productivity. The platform has been forged by experience in projects for large organizations in complex environments with large and diverse sets of data and content. Sinequa's unified platform is fully integrated and configurable to support current and future needs around becoming information-driven.

Sinequa develops its expertise and its business around the world with a broad network of technology and business partners. For more information, visit [www.sinequa.com](http://www.sinequa.com).



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