WHITE PAPER

DRIVING FACTORS
MISER BUSINESS INTELLIGENCE

MISER Business Intelligence

Industry Standard Tools

Costs are reduced by using Microsoft's SQL Reporting Services and Excel applications. Most people are familiar with the basic concepts of Excel, and the drag-and-drop nature of Reporting Services reduces training time and costs, while putting the power of information into the hands of the decision makers. Additionally, you can eliminate the licensing cost of Crystal Reports once all reports have been converted over to Reporting Services.

IT-less Solution

Once implemented, all users in the organization can be trained to use the toolset included in the FIS™ Business Intelligence (BI) product suite. Prior to BI, most institutions still maintained their reporting management within the IT department, therefore limiting the time IT could spend on other tactical events. With BI, the tools are so intuitive that most users can write and schedule reports to meet their individual requirements.

Easy Report Scheduling

By using the Subscription Service feature in Reporting Services, users and administrators are able to develop a schedule for queries and reports. Custom report prompts can also be defined within the subscription so that the same report can be delivered to more than one user with different criteria for each. Microsoft also provides an assortment of delivery methods such as email and file share sites.

Report Models

Report models are linked groupings of related data that otherwise may be located in different tables. An example of this would be customer and account information. The Customer Report Model lists all applications a customer has as well as the demographic information about the customer. These tables are maintained independently in MISER and would have to be joined via SQL in the original MISER Business Intelligence solution. With each release, the report models are kept current with any changes or additions to the MISER database. For the advanced user, report models can be created by your institution to link other relevant tables for reporting. Both Business and Enterprise report models are available in BI which identify fields by business name or database field name respectively.

Analytics for Trending

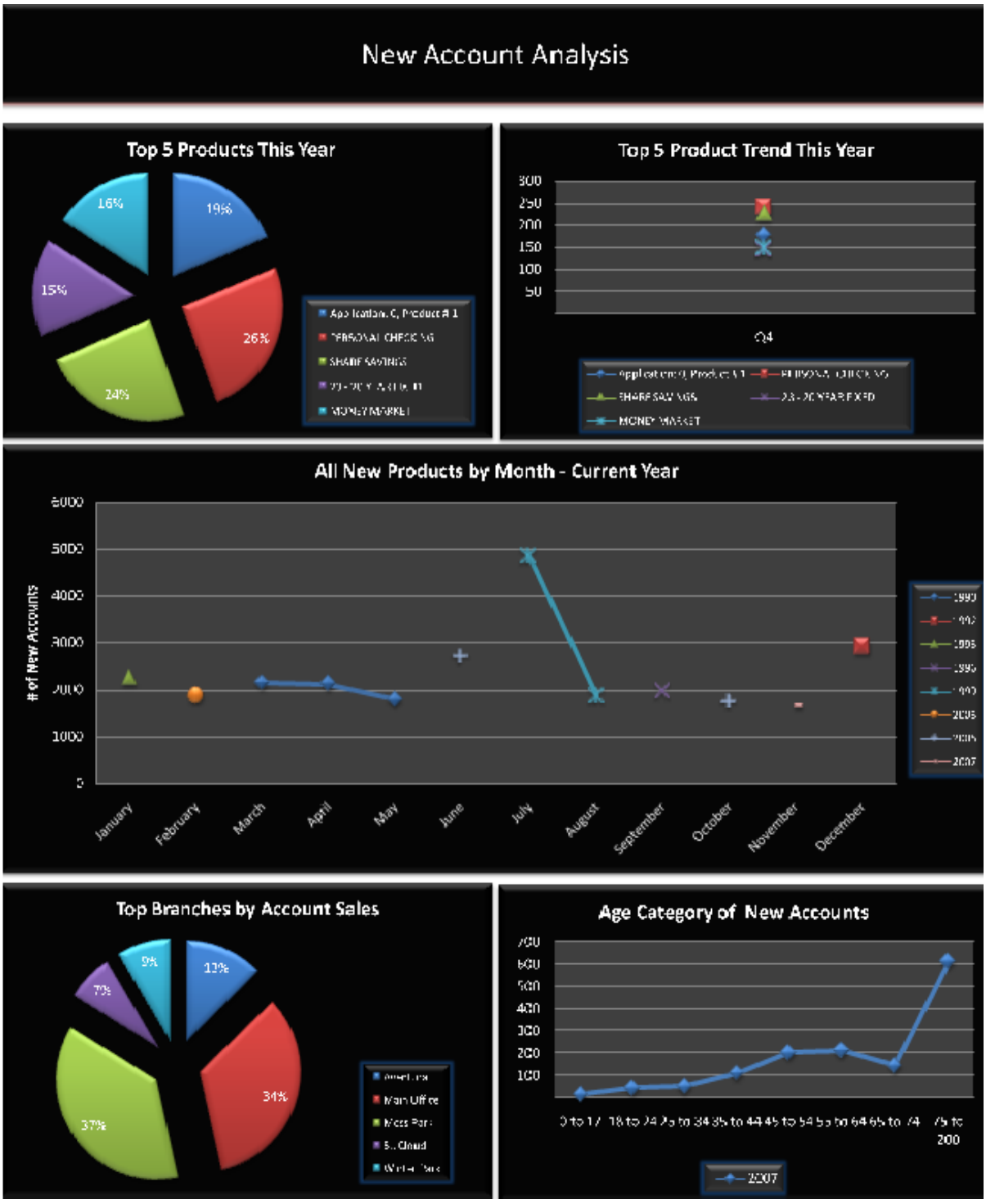
Analysis cubes can be licensed with the new BI solution. These cubes will provide multiple snapshots of specific data that can be viewed to understand trends in your organization. For example, the Core Banking Cube Solution can provide transactional data over a time period to help you better understand your branch traffic. As another example, you can see how account balance growth has changed for a specific age group from year to year. The Lending Solution can give you an instant view into your delinquencies. This information is easily accessible through Microsoft Excel. More and more analysis solutions will be designed in future deliverables of BI.

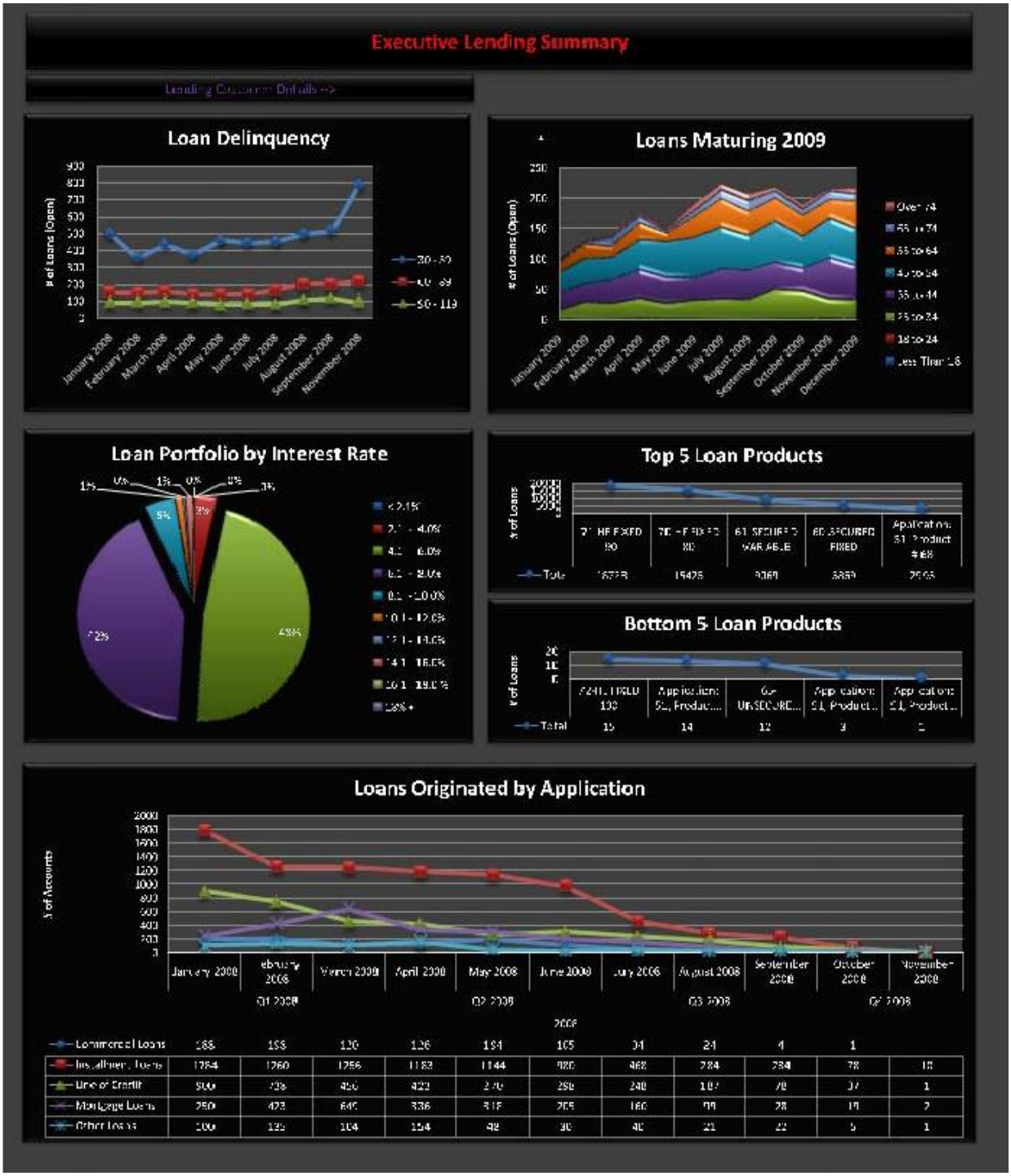
Dashboards

Turn your data into bar graphs and pie charts for easy interpretation. Use key performance indicators to quickly display the state of the organization. Dashboards can provide a top-down view into important decision-making information while giving you one-click access to the details.

New Development

All new development for Business Intelligence and Analytics will be developed for the BI solution. We will continue to support the original MISER Business Intelligence solution for new releases and fixes, but will add all new feature functionality to the newer solution until such time as a sunset date is set for the original MISER BI.

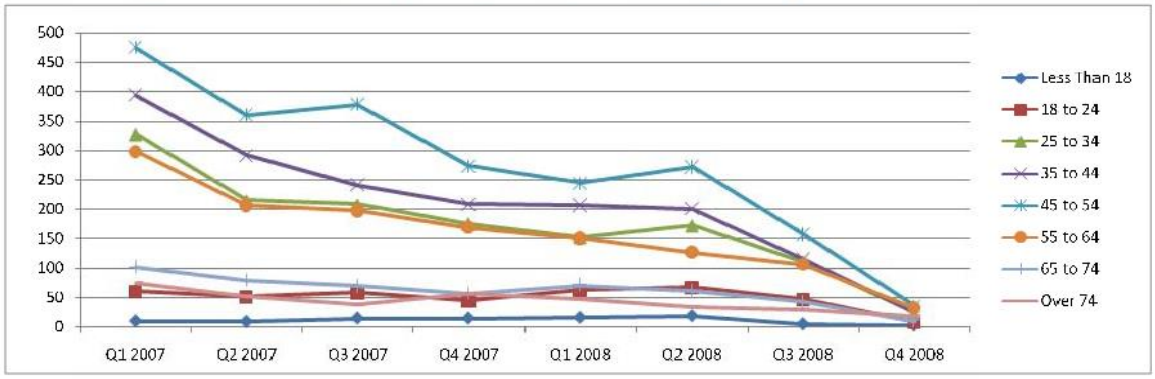



Executive Lending Summary
Loan Delinquency
# of Loans (Open)
30 - 59
60 - 89
90 - 119
Loans Maturing 2009
# of Loans (Open)
Loan Portfolio by Interest Rate
Top 5 Loan Products
# of Loans
Bottom 5 Loan Products
# of Loans
Loans Originated by Application
# of Accounts
Commercial Loans
Installment Loans
Line of Credit
Mortgage Loans
Other Loans

New Loans by Age Group

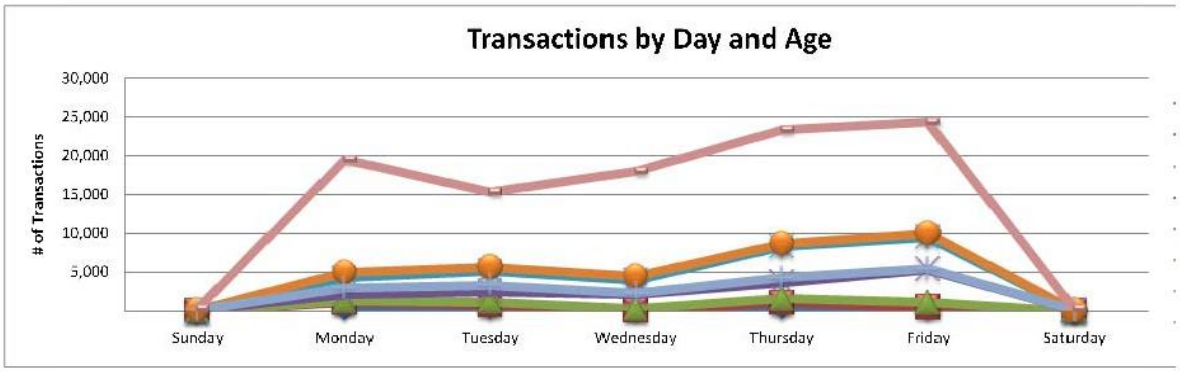
Month	November 2008
Origination Year	(Multiple Items)

Number of Loans	Column Labels							
Row Labels	Less Than 18	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	Over 74
Q1 2007	10	61	327	394	474	298	101	75
Q2 2007	9	52	214	292	360	207	79	51
Q3 2007	15	59	207	242	378	198	69	37
Q4 2007	15	44	175	209	273	169	56	56
Q1 2008	16	62	152	207	244	150	71	47
Q2 2008	19	67	172	201	271	126	61	33
Q3 2008	5	46	110	115	157	106	43	28
Q4 2008	3	8	24	25	35	32	10	17

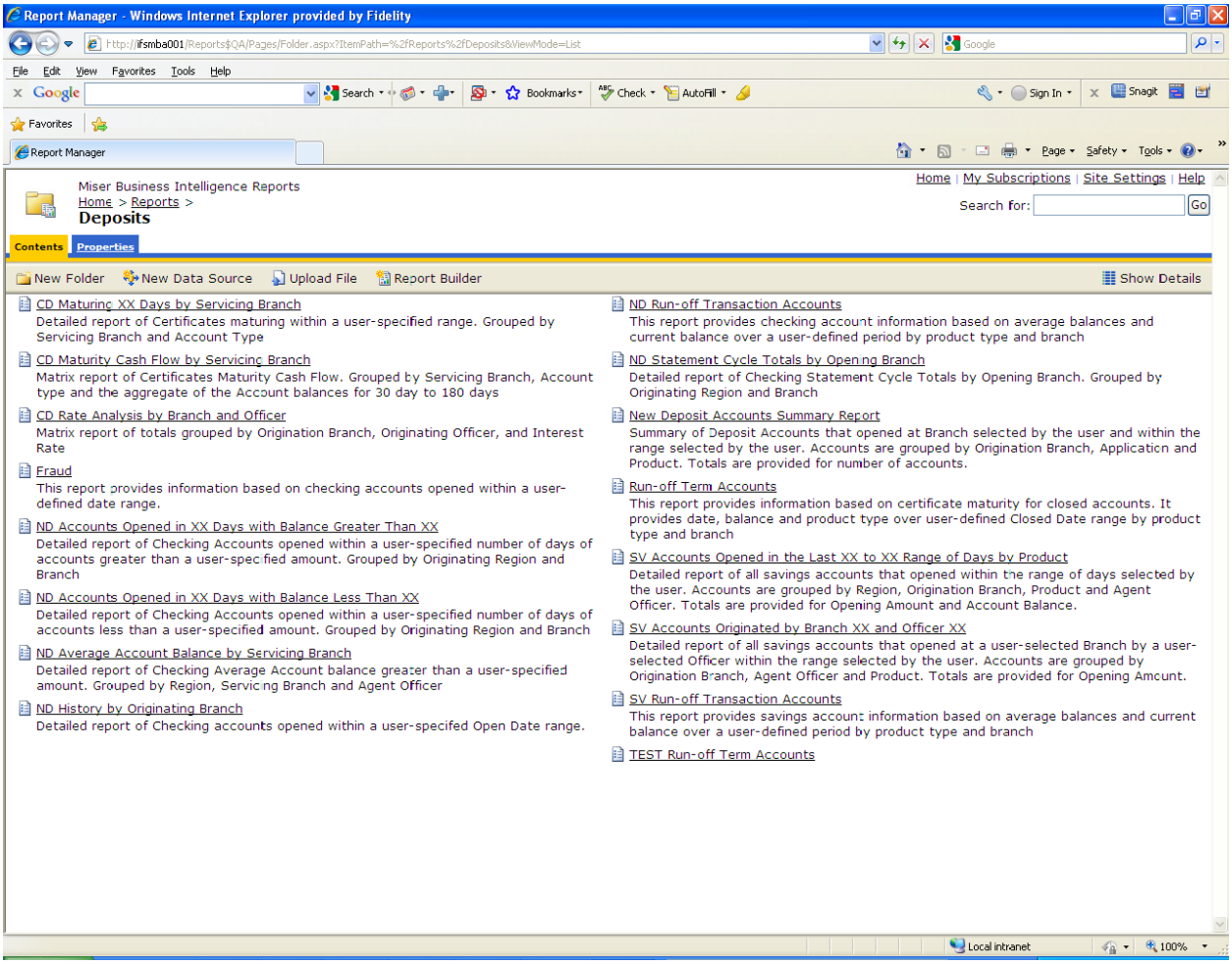


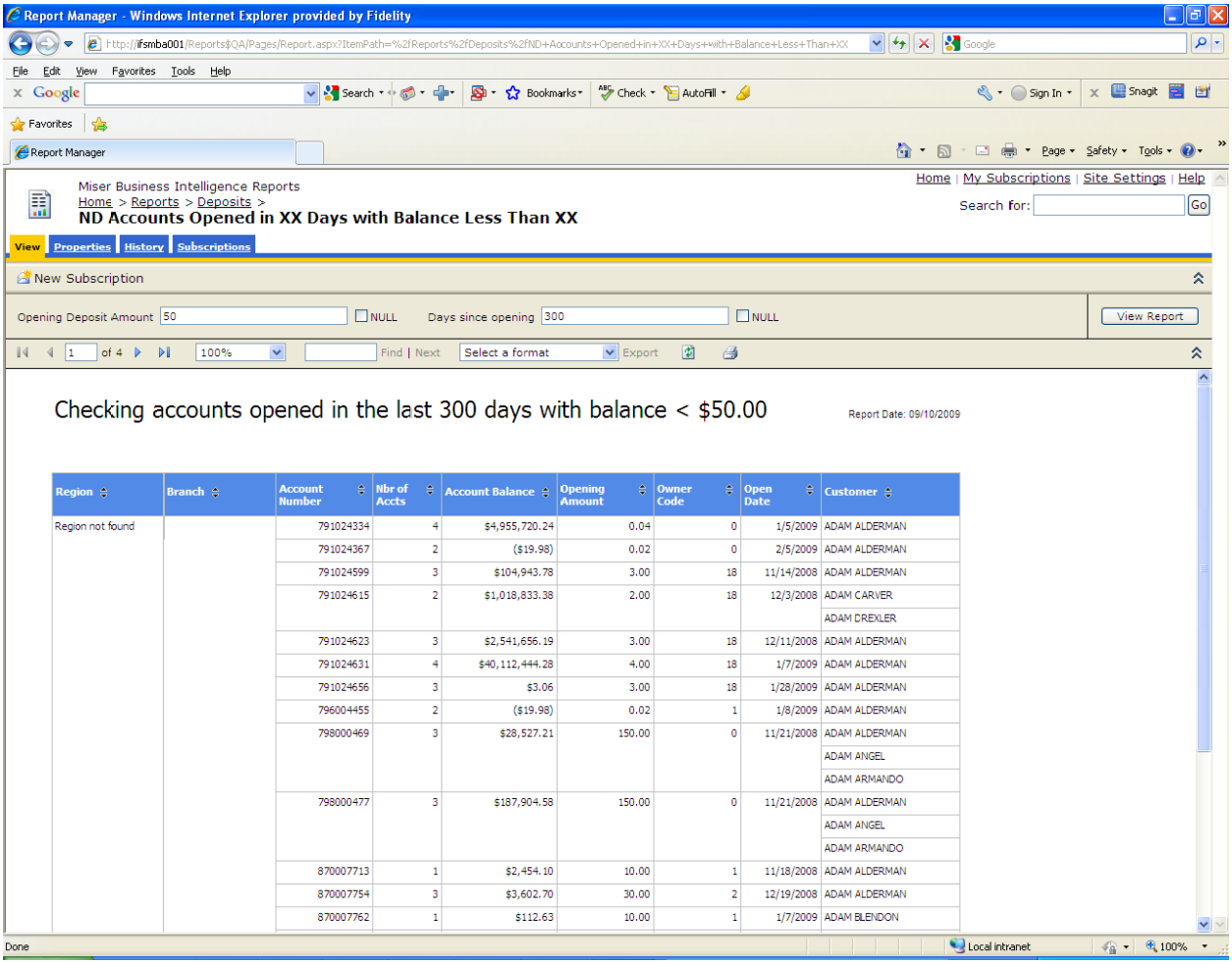
Quarter	Q2 2008

Number of Transactions	Column Labels								
Row Labels	0 to 17	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75 to 200	Grand Total
Sunday		5	15	24	23	71	68	278	484
Monday		329	1,023	1,322	2,017	4,181	4,912	2,926	19,477	36,187
Tuesday		390	707	1,171	2,481	5,108	5,655	3,354	15,329	34,195
Wednesday		142	60	297	2,017	3,900	4,485	2,267	17,953	31,121
Thursday		393	1,032	1,600	3,694	8,246	8,596	4,302	23,316	51,179
Friday		214	472	1,058	5,367	9,496	9,968	5,480	24,350	56,405
Saturday		3	4	14	29	41	43	95	251	480
Grand Total		**1,471**	**3,303**	**5,477**	**15,629**	**30,995**	**33,730**	**18,492**	**100,954**	**210,051**



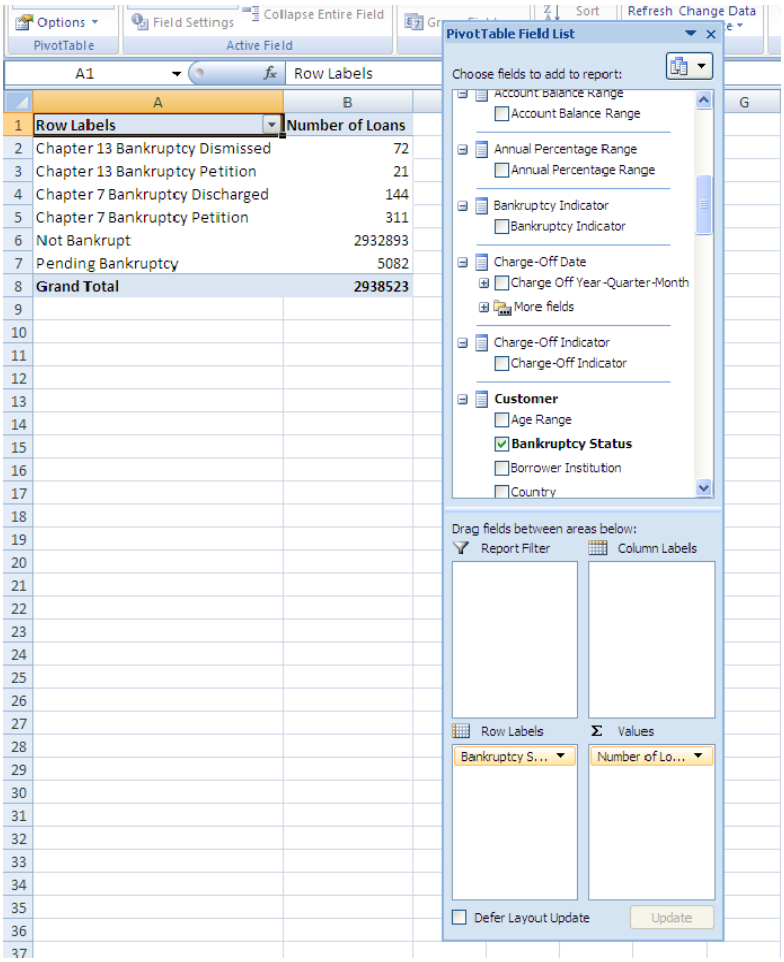
Reporting Services

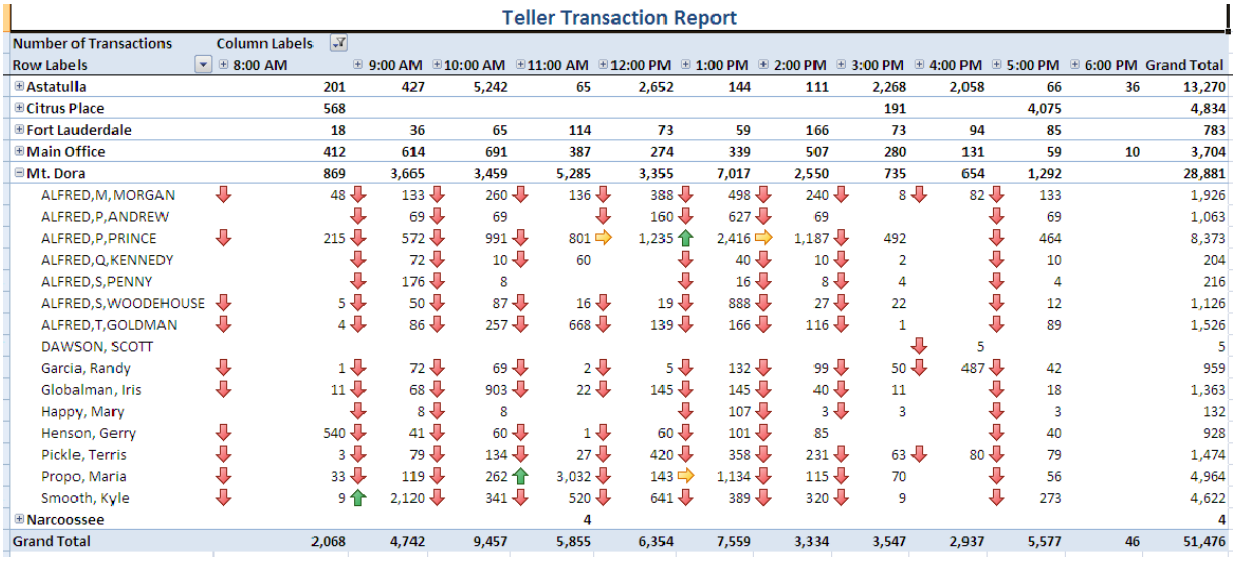




Region	Branch	Account Number	Nbr of Accts	Account Balance	Opening Amount	Owner Code	Open Date	Customer
Region not found		791024334	4	$4,955,720.24	0.04	0	1/5/2009	ADAM ALDERMAN
		791024367	2	($19.98)	0.02	0	2/5/2009	ADAM ALDERMAN
		791024599	3	$104,943.78	3.00	18	11/14/2008	ADAM ALDERMAN
		791024615	2	$1,018,833.38	2.00	18	12/3/2008	ADAM CARVER
								ADAM DREXLER
		791024623	3	$2,541,656.19	3.00	18	12/11/2008	ADAM ALDERMAN
		791024631	4	$40,112,444.28	4.00	18	1/7/2009	ADAM ALDERMAN
		791024656	3	$3.06	3.00	18	1/28/2009	ADAM ALDERMAN
		796004455	2	($19.98)	0.02	1	1/8/2009	ADAM ALDERMAN
		798000469	3	$28,527.21	150.00	0	11/21/2008	ADAM ALDERMAN
								ADAM ANGEL
								ADAM ARMANDO
		798000477	3	$187,904.58	150.00	0	11/21/2008	ADAM ALDERMAN
								ADAM ANGEL
								ADAM ARMANDO
		870007713	1	$2,454.10	10.00	1	11/18/2008	ADAM ALDERMAN
		870007754	3	$3,602.70	30.00	2	12/19/2008	ADAM ALDERMAN
		870007762	1	$112.63	10.00	1	1/7/2009	ADAM BLENDON

Analysis Services





Teller Transaction Report

Number of Transactions	Column Labels											
Row Labels	8:00 AM	9:00 AM	10:00 AM	11:00 AM	12:00 PM	1:00 PM	2:00 PM	3:00 PM	4:00 PM	5:00 PM	6:00 PM	Grand Total
Astatulla	201	427	5,242	65	2,652	144	111	2,268	2,058	66	36	13,270
Citrus Place	568							191		4,075		4,834
Fort Lauderdale	18	36	65	114	73	59	166	73	94	85		783
Main Office	412	614	691	387	274	339	507	280	131	59	10	3,704
Mt. Dora	869	3,665	3,459	5,285	3,355	7,017	2,550	735	654	1,292		28,881
ALFRED,M,MORGAN	48	133	260	136	388	498	240	8	82	133		1,926
ALFRED,P,ANDREW		69	69		160	627	69			69		1,063
ALFRED,P,PRINCE	215	572	991	801	1,235	2,416	1,187	492		464		8,373
ALFRED,Q,KENNEDY		72	10	60		40	10	2		10		204
ALFRED,S,PENNY		176	8			16	8	4		4		216
ALFRED,S,WOODEHOUSE	5	50	87	16	19	888	27	22		12		1,126
ALFRED,T,GOLDMAN	4	86	257	668	139	166	116	1		89		1,526
DAWSON, SCOTT									5			5
Garcia, Randy	1	72	69	2	5	132	99	50	487	42		959
Globalman, Iris	11	68	903	22	145	145	40	11		18		1,363
Happy, Mary		8	8			107	3	3		3		132
Henson, Gerry	540	41	60	1	60	101	85			40		928
Pickle, Terris	3	79	134	27	420	358	231	63	80	79		1,474
Propo, Maria	33	119	262	3,032	143	1,134	115	70		56		4,964
Smooth, Kyle	9	2,120	341	520	641	389	320	9		273		4,622
Narcoossee				4								4
Grand Total	2,068	4,742	9,457	5,855	6,354	7,559	3,334	3,547	2,937	5,577	46	51,476

Contact Us

For more information, please contact your strategic account manager.

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