

### UNISON RISK Insight suite

Unison Risk Insight Suite is the integrated solution for BASEL III Regulatory Reporting, Liquidity Risk Management and Interest Rate Risk Management in the Financial institutions. Our product suite leverages the power of Next Generation Big Data Eco Systems to deliver regulatory reports across multiple regulations, compute key Liquidity risk indicators including LCR and NSFR, organize granular Balance Sheet Data with embedded Analytics and Generate Intra-Day Liquidity cash flow.



#### Current Challenges

Traditional tools to manage liquidity risk suffers from the ability to manage huge volume of fragmented data, the ability to answer frequent changes in regulatory and internal requirements and providing granular cash flow computation to support varied liquidity risk indicators in an efficient and timely manner. The key challenges include the need of a robust system to compute the complex liquidity risk indicators and publish regulatory reports using commodity hardware with built in scalability and support for multi-tenancy. It is even more critical to stay ahead of the regulatory landscape today with advanced analytical tools.

The above challenges lead to the realization of the need for strongly improved liquidity risk management tool and how liquidity risk indicators and ratios can be implemented, reported and disclosed.

Unison Consulting is proud to introduce the next generation Risk Insight Suite built with the core design principles to solve today's problem and tomorrow's challenges

DESIGN

PRINCIPLES

- · Ability to process data in gigabytes and petabytes and at the lowest granularity provides much more insight and broadens the scope.
  - Risk Insight leverages Hadoop ecosystem to achieve this right from data processing to delivering final insights.
- With Hadoop ecosystem being the backbone of Risk Insight it can ported easily across any of the standard Hadoop distributions, namely Hortonworks and Cloudera.

PERFORMANCE

**BIG DATA** 

Performance is key when it comes to analysis, decision making and reporting and Risk Insight focuses on achieving the same.
Risk Insight has the power of processing gigabytes of data and yet achieve much better performance compared to any standard RDBMS based software solution.

SCALABILITY

BUSINESS

RULES FRAMEWORKS

Analytics

- With data volume increasing each day, scalability is a core principle for making an application future proof.
- Each and every component of Risk Insight is built on a scalable Hadoop platform that can scale across hundreds of nodes

Common Framework to configure regulatory mapping rules

Semantic Framework for Template specific treatments and adjustments

• Pre-built embedded analytics reports to take actionable insights

Ability to perform LCR Forecast and Intra Day Liquidity

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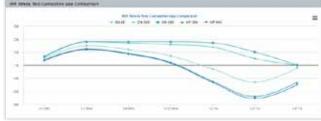
LCR by Entity Pre Built Dashboard



Balance Sheet by Entity Pre Built Dashboard





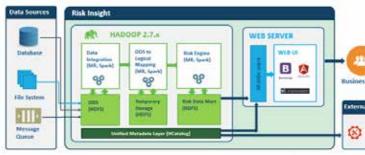


Interest Rate Repricing Gap

IRRBB Rate Shifts Scenario Analyzer

#### System Solution

Risk Insight leverages latest technology like Hadoop for Core Data Model and Computation Layer. The user interface of Risk Insight is built on the principles of HTML5 to enables consistent look and feel across multiple delivery devices







# WHY CHOOSE RISK INSIGHT

Unison Consulting understand the success of the product is not on the sales but on the successful implementation. Risk Insight is built for lean deployment with controlling the cost of overall implementation. That includes

- Ability to run on Commodity Hardware
- Lower cost on storage and use of standard technologies help reducing the total cost of ownership and maintenance
- Scalable to handle Petabytes of data seamlessly
- Pre Build Adjustment functionality with row level Audit Capability.
- Generate cash flow at individual trade level
- Support Multiple regulation without incurring additional cost
- High performance 10x faster can nearest competitor tools
- Inbuilt embedded analytics to support timely decisions
- Faster Implementation timeline
- Multiple deployment options including cloud based SaaS offering and traditional in-premise deployment to support subscription based licensing and enterprise licensing

## ABOUT UNISON CONSULTING

Unison Consulting was launched in Singapore on September 2012, the hub of the financial industry, with innovative visions in the technocratic arena. We are a boutique next-generation Technology Company with strong businessinterests in Liquidity risk, Market Risk, Credit Risk and Regulatory Compliance. Unison provides technology consulting and services to implement Risk Management and Risk Analytics System for Financial Institutions. Unison Consulting started its product development division on the year 2014 with vision to build next generation risk engines in liquidity Risk Domain.



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