



Customer Service

# Clarifying Financial Information With Visualization Tools

For private investors, the sheer number of financial market instruments available for investing can be difficult to grasp. Financial advisors may feel overwhelmed by the number of instruments and the variety of questions they receive about those instruments from their customers. In the field of derivatives alone, there are more than 10,000 newly issued products per month. In Germany, the number has climbed to approximately 200,000 securities. What's more, new types of instruments, such as Real Estate Investment Trusts (REITs), are issued regularly.

Much of this information is available today on public Web sites of media portals, online brokers and banks. However, a number of these sites run the risk of becoming confusing databases that won't help many investors. At the same time, due to improvements in technology, it can be easier for users at home to access and process larger amounts of data. Financial Web sites can therefore enhance their data offerings, resulting in an ever larger amount of data for investors to take in.

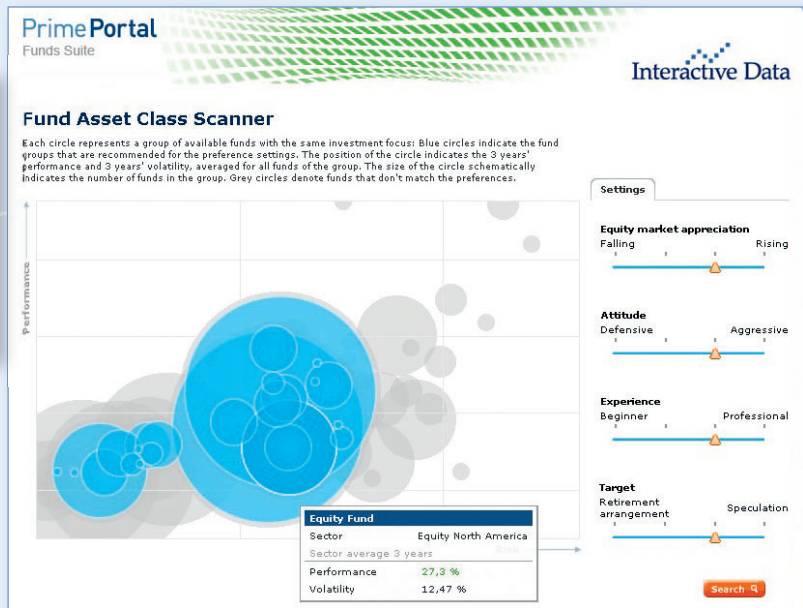
So the question is, how can investors cope with this huge amount of data, and how can financial institutions and Web and media portals help make this information more useful and understandable?

One solution can be to present the financial information in a visual form. Industries like the automobile industry have long used graphic models to display complex data. This technology can offer great potential for banks, financial service providers and media portals that want to help their clients and users. Adopting this technology can also be helpful for providers, because clients and users tend to be more comfortable acting on financial information if they can easily grasp and understand it.

	3 M	6 M	Bd. Jahr	1 J	3 J	5 J
	4.32%	4.00%	6.93%	3.75%	2.75%	45.00%
	12.81%	13.43%	11.49%	11.32%	0.88%	10.89%
	4.49	-1.41	0.81	0.06	0.75	0.85
	0.00%	0.00%	50.00%	56.56%	65.67%	72.72%
	0.32%	0.45%	2.27%	0.00%	60.67%	83.33%
	0.00%	66.67%	83.33%	83.70%	88.88%	88.88%
	-1.70%	9.38%	9.38%	-9.37%	9.044	-13.050
		0.44	0.30	0.81	0.87	0.84

	2007	2006	2005	2004	2003	2002	2001	2000
	1.08%	6.01%	2.67%	-2.04%	0.26%	1.89%	0.51%	-3.51%
	-2.04%	51.8%	NAME_INVESTMENT_FUND	100.00%	NAME_INVESTMENT_FUND	2.49%	3.05%	3.05%
	1.30%	3898	Bond based funds	4.25%	0.30%	3.20%	Funds of funds	9.15%
	4.25%	5678	Bonds Australia	2.42%	6.77%	6.76%	Fixed Interest Funds	3.01%
	2.42%	5678	Bonds Australia	0.23%	0.69%	2.76%	Fixed Interest Funds	6.75%
	0.23%	5645	Bonds Europe	1.94%	0.32%	3.94%	Fixed Interest Funds	4.07%
	-1.84%	5660	Bonds Emerging Markets	40%	1.47%	-1.98%	Fixed Interest Funds	6.72%
	-1.84%	5534	Bonds Europe	0.02%	3.10%	3.60%	Fixed Interest Funds	-4.93%
	-0.02%	5534	Bonds Europe	1.71%	2.35%	-2.26%	Fixed Interest Funds	3.93%
		5534	Bonds Europe	3.42%	3.14%	3.14%	Fixed Interest Funds	-0.79%
		5534	Bonds Europe	3.22%	3.76%	Fixed Interest Funds	2.56%	
		5534	Bonds Europe	3.76%	1.06%	Fixed Interest Funds	16.06%	



▲ Visualizing data can distill meaning from spreadsheet graveyards.



Web sites can be more appealing if they offer clear navigation and useful visualization tools. These tools are designed to help financial advisors enhance their services as well as increase customer satisfaction and sales. In addition, the tools can help private investors make independent and more informed decisions.

### Offerings For Advisors And Investors

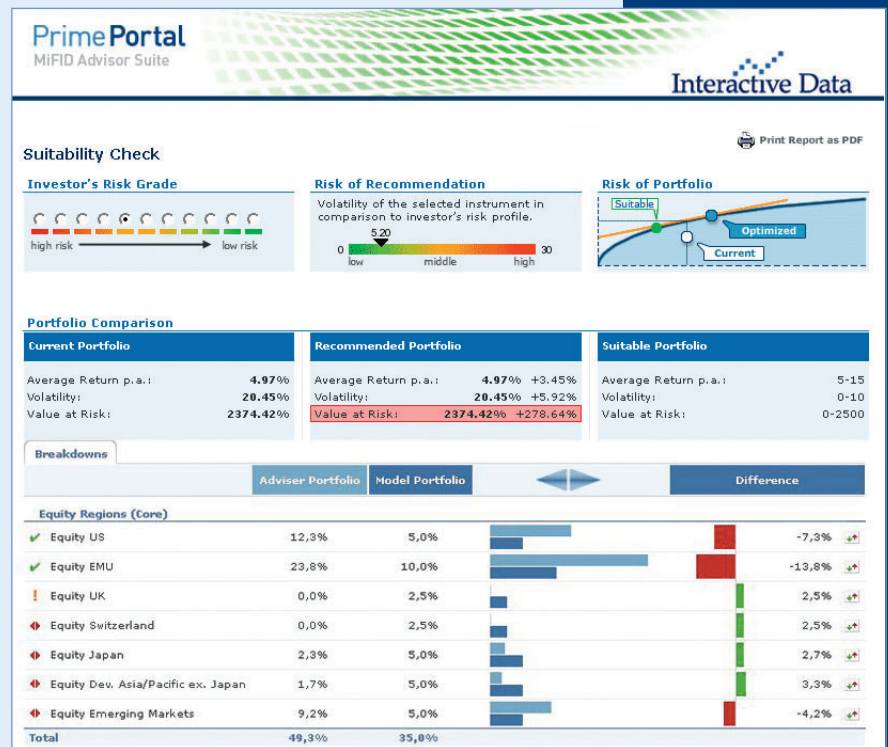
Interactive Data Managed Solutions has Internet and intranet-based offerings including visualization tools intended to assist both financial advisors and retail investors to analyze information.

Applications for advisors that use visualization can help make the advisory process more efficient. For instance, the MiFID Advisor Suite features a “suitability check” module that uses easy-to-understand graphics and visualization designed to help the advisor determine appropriate investment recommendations by taking into account the individual customer’s profile. The module both helps the advisor to optimize his workflow and makes information more understandable to customers.

Private investors tend to focus on investment funds, which may also be suitable with visualization technology. In particular, the ability to search for funds, view the search results and view detailed product fact sheets are all functions that tend to be appropriate for visualization. For instance, when looking for suitable funds, it can be helpful for investors to see the funds universe displayed as a whole, perhaps in a risk/return framework. It’s also helpful for private investors to see search results ranked in terms of their relevance to the investors’ needs. Once the user has detected an interesting investment, the user can get additional help with interpreting key figures such as volatility, alpha or best sharpe ratio without actually computing the mathematics of those figures.

### Technology Of The Future

Technology plays a major part in the visualization of financial market data. One example is Ajax (Asynchronous Javascript and XML) – a technology which is increasingly being used for innovative Web sites. Interactive Data Managed Solutions has experience in working with such Web 2.0 technologies, and can provide advice on how to use them. In short, visualization of market data will become increasingly important in the financial industry. Interactive Data Managed Solutions can help your firm optimize the use of this very useful technology.



▲ MIFID Advisor Suite: Visualization for better efficiency during advising processes.

