BigMemory for
Financial Services

The in-memory solution for real-time big data

BigMemory stores hundreds of terabytes of data in memory for ultra-fast access to transaction, customer and risk data. It snaps into applications easily to deliver unmatched performance at any scale.

Banking on Big Data

Boost performance and profits with BigMemory.

Benefits

- Improve the performance of high-speed, high-volume applications
- Manage risk and allocate capital more effectively
- Profit from smarter, faster fraud detection
- Cultivate more valuable customer relationships
- Outpace competitors with real-time big data intelligence

Why BigMemory

One out of three Fortune 500 banks, as well as the world's largest credit card and online payment processors, rely on BigMemory to power their applications and analytics. Why? Financial services firms live big data. They also need speed. And nothing goes as big or as fast as BigMemory. By taking advantage of real-time access to huge amounts of data for operations as varied as fraud detection, risk analytics and trade order management, BigMemory customers have added millions to their bottom line.

BigMemory's Impact

Real-time fraud detection
A Fortune 500 online payments processor dramatically improved the speed and accuracy of fraud detection, savings tens of millions of dollars annually.

Trade order management
The largest security services firm doubled its order processing capacity—without adding servers—to handle growing trade volumes.

Risk management
A Fortune 20 financial firm slashed risk reporting time from 45 minutes to 45 seconds for faster, more responsive decision-making.

Credit card processing
A global financial group has saved millions by flagging blacklisted credit cards instantly, meeting its service level agreement with merchants 99.995 percent of the time.

DOWNLOAD TRIAL
terracotta.org/financial

Why in-memory?
- Speed data access by 100x or more
- Boost throughput by 10x or more
- Turn big data into fast data
- Gain instant business insights
- Take action in real-time
- Slash costs with cheap RAM

Why BigMemory?
- Low latency at terabyte scale
- Easy, cost-efficient scaling
- Ultra-high availability
- Data consistency guarantees
- Persistence and fast restart
- Easy snap-in integration

Financial services firms count on Terracotta to:
- Accelerate payment processing
- Thwart fraudsters in real-time
- Scale trade order management
- Achieve a trading edge
- Quickly gauge risk exposure
- Improve online banking

Your Data in Real-Time

- Transaction data
- Quotes and trades
- Financial assets
- Pricing and valuation data client and counterparty data
- Tick data
- Reference data
- News/vendor feeds
- Risk and fraud rules
- Credit data
- Historical data
- Customer accounts
- Demographic and behavior data
- Social media data
- Clickstream data
- Geolocation data

Our Proven Track Record with BigMemory

4TB
Fraud rules **in-memory**

30x
More transactions **per second**

99.999%
SLA **compliance**

$10 MILLION
Saved **annually**

Why BigMemory is a Big Deal

Game-Changing Innovation for Financial Services

Turbocharge your most time-sensitive, data-intensive applications to increase transaction throughput, better manage risk, deepen customer engagement and gain real-time enterprise intelligence. BigMemory makes a big impact across the financial services sector, including market leaders in: capital markets, retail banking and payment services.

Trading

Trade order management—Manage orders in-memory to increase processing throughput and scale seamlessly with transient trading peaks and long-term growth.

Trade reconciliation—Boost the speed and stability of trade reconciliation applications to improve efficiency and limit operational risk.

Risk and Asset Management

Risk and compliance reporting—Use in-memory data to speed analytics and reporting for faster, more informed decisions on how to best deploy capital and mitigate risk.

Collateral management—Reduce risk exposure and support a higher volume of collateralized loans with real-time access to the data required to re-price and recall assets.

Payment Processing

Payment Authorizations—Accelerate the processing of online and mobile payments and boost profits by instantly identifying and rejecting blacklisted accounts.

Real-Time Fraud Detection—Prevent millions in losses with in-process fraud detection based on complex algorithms with thousands of rules.

Customer Engagement

Customer portals—Build customer loyalty by improving the convenience of online and mobile banking with reliable, ultra-fast access to account and other self-service information.

Personalization—Deepen customer relationships and increase profits with targeted cross-sell offers, displayed instantly through Web or mobile channels.

Real-Time Intelligence

Real-time big data analytics—Unlock the value in transaction, portfolio, market, customer, and other data. Improve performance and profits with real-time intelligence that can enhance investment decisions, risk management, customer targeting, and much more.

Integration—Pair BigMemory with Hadoop®, exchanging data through an in-memory hub to speed big data analysis and leverage the resulting insights more quickly.

Event Stream Processing (ESP)—Power event-driven applications, such as trading or risk management systems. Achieve low, predictable latencies and handle high-volume, high-velocity data streams in order to respond to market events in real-time.

Find out how to power up your Digital Enterprise at **www.SoftwareAG.com**

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