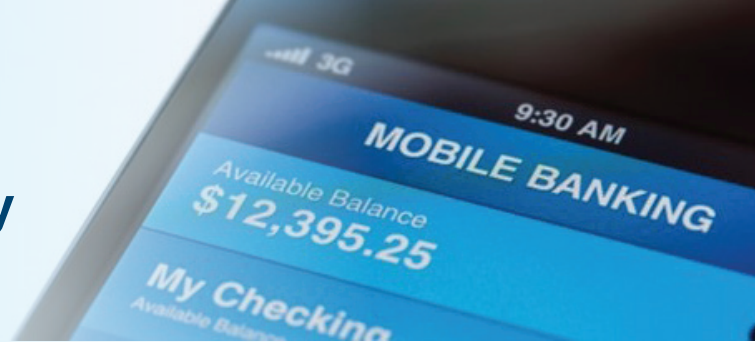


# IBM Machine Learning for z/OS in the banking industry



## How machine learning can transform your organization

Today, data is one of the most valuable resources an organization possesses. Deriving insights from that data to drive optimal business decisions becomes one of the biggest challenges.

To maximize the value of that resource, your enterprise may need to integrate additional external data sources to extract hidden insights. Fortunately, data science, machine learning and advanced analytics offer automated tools that help create value by identifying patterns and discovering similarities in data sources.

### The market reality

Organizations rely on IBM® Z® to execute business critical transactions every day. They look to use that transactional data, along with structured and unstructured data from other platforms, to construct a continuous learning environment.

Using this merged data, these organizations strive to automate the building, training and deploying of models that can deliver significant customer benefits and highlight new opportunities. For example, data science, machine learning and advanced analytics in the banking industry can help:

- Shift from a product-centric to a customer-centric business by understanding customer segmentation through demographics, daily transactions, on-line interactions and external data such as the value of various assets
- Determine the amount of credit to offer new customers by supplementing income and expense data with past spending behavior and pattern insights
- Recognize fraudulent behavior based on a customer's purchase and financial history and distinguish it from normal behavior

### The IBM solution

IBM Machine Learning for z/OS® offers a comprehensive solution that manages your entire machine learning workflow beginning with quick ingestion and transformation of IBM Z data where it resides. This solution then securely creates, deploys and manages high quality self-learning behavior models to help you extract hidden insights that more accurately anticipate your organizational needs.

## **The IBM value proposition**

Take advantage of data science, machine learning and advanced analytics to build banking models that help:

- Identify industry-specific patterns and construct predictive models based on those patterns
- Deploy models with new data and allow business processes to recognize transaction patterns
- Maintain the models over time by tracking model performance and degradation

## **How to move forward**

IBM has extensive experience with data science, machine learning and advanced analytics. You can take advantage of this expertise by:

- Attending a 2-day workshop at the IBM Machine Learning Hub in San Jose, California, where you can strengthen your data science skills
- Requesting an interactive engagement with an IBM Lab in North America, France or China for design briefings, demonstrations, test drives and proof of concept projects



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