

IBM Financial Risk APIs

Leverage the cloud for immediate access to sophisticated risk and investment management tools.

Highlights

- Rapidly deployable. No implementation needed.
- Start working as soon as you are provisioned access.
- Cost effective, scalable and easy-to-use.
- Get simplified access to sophisticated risk models using API requests.
- Compute extremely large requests at speed.
- Leverage the power of IBM Cloud infrastructure and per-use pricing model.
- Built for innovation.
- Sample use cases provide a foundation for innovation labs.

[APIs on the IBM Cloud for Financial Services platform](#)

Modern financial institutions including banks, asset managers, pensions, hedge funds, endowments and insurance companies can operate more effectively by leveraging highly accurate risk projections and investment calculations. Yet speed, access and accuracy may be constrained by infrastructure and computing power costs. Risk and investment tools are often sold as enterprise packages, not as individual components, which can make it difficult to add or change capabilities. Switching providers can be costly and lengthy – carrying both enterprise risk and career risk for the decision makers involved.

While legacy institutions want to keep pace with fintech disruptors that offer differentiated cloud capabilities, the high cost of fixed, subscription pricing limits entry to new markets and desired use cases.

[IBM Financial Risk APIs differentiators](#)

IBM Financial Risk APIs provide a cloud-native ecosystem of risk and investment management microservices enabling simplified, immediate access to sophisticated tools delivered by application interfaces (APIs). With two APIs currently available - IBM Managed Financial Data and IBM Simulated Instrument Analytics – and more to come, these APIs can be leveraged together or separately based on business need. Additional IBM Financial Risk APIs releases are planned for the future.

Financial Risk APIs are offered via an attractive consumption-based pricing model. Clients can pay as they go based on how much they actually use the tools. As each service is offered as a multi-tenant solution, the central infrastructure can be scaled dynamically to meet client demands by harnessing the breadth of the IBM Cloud.

As the tools are accessible via APIs on IBM Cloud Catalog, there is no need for long deployment timelines. Seamless data and hardware integration allow for intuitive use of the RESTful APIs in the programming language of your choice. Not only does this simplify deployments for financial institutions, it democratizes access to complex tools for those less versed in the underlying methodologies yet still want to rely on the power and robustness of IBM's proven capabilities.

[Addressing client needs with IBM Financial Risk APIs](#)

Each of the Financial Risk APIs provides a foundational building block to address common risk and investment management pain points. These modular capabilities can be used independently or can be strung together to accomplish more complex workflows.

IBM Managed Financial Data API

Users often need to obtain, transform, persist and validate their own data when using risk and investment management tools. This can be a burdensome, time-consuming process that limits the productivity of teams leveraging such tools. Instead, users can pass their Managed Financial Data key to other Financial Risk APIs to have all of their data needs met for their computational request. Provides a curated data repository for reference time series data required for the valuation of financial securities.

IBM Simulated Instrument Analytics API

Users need to leverage sophisticated models in order to compute mark-to-market prices, analytics and sensitivities, and stress tests on portfolios of financial securities for investment and risk management and regulatory reporting. Simulated Instrument Analytics API computes full revaluation models on financial securities. Users need only supply the exchange traded identifiers and the analytics that they wish to compute in order to obtain financial analytics across most major asset classes.

[Designed for the financial institution of tomorrow](#)

IBM Managed Financial Data API provides a data repository for reference and time series data. This API offers a curated data repository for reference data and time series data that are required for the valuation of financial securities. It can be used to seamlessly provide data to other, more computational IBM Financial Risk APIs. This helps remove the burden on users who might otherwise need to procure, obtain, transform, persist, and validate their own data when using risk and investment management tools.

IBM Simulated Instrument Analytics API computes full-revaluation financial models. This API computes full-revaluation models on financial securities. Users need only supply the exchange-traded identifiers and analytics they wish to compute in order to perform a calculation.

Migrate workflows to cloud APIs. IBM Financial Risk customers can migrate to the IBM Financial Risk APIs to cut the cost and compute time of their regular workflows. They can also leverage the consumption-based pricing for irregular, large workflows.

Open architecture for seamless integration. The solution integrates seamlessly with other APIs in the Financial Risk API ecosystem, such as Watson Artificial Intelligence and other IBM offerings including Algo Workspace Analyzer and IBM Cloud Infrastructure. Third party capabilities are supported as well.

Instant productivity. As a cloud offering, no implementation is needed. Access is provisioned via API key. Users can immediately begin using the solution when they receive their API key. They can start working with data and financial modeling tools at once to manage risk and investments more effectively and efficiently.

[The art of the possible](#)

IBM Financial Risk APIs help teams innovate. Through a developer-friendly RESTful API interface to robust calculations, sophisticated risk and investment management capabilities can be leveraged by a wider audience. Innovation labs, fintech startups, or even individual users looking to leverage sophisticated risk and investment management technology can build tomorrow's financial services infrastructure. "Code Patterns," or simple instructions on how one or more APIs can work together to accomplish a workflow, are offered to demonstrate what is possible and get developers up and running more quickly and effectively. Available on IBM Developer, these use cases provide a starting point that can be adapted by self-directed developers or through consultative engagements.

Why IBM?

Incorporating decades of IBM risk expertise, best practices and technologies, IBM Financial Risk APIs provides analytics, workflow efficiencies and insights to decision makers at multiple levels of financial institutions. By enabling more effective risk and reward management, this solution from Watson Financial Services gives decision makers the capabilities they need to help grow and improve profitability, while also continuing to protect the enterprise.

About Watson Financial Services

IBM works with organizations across the financial services industry to use IBM Cloud, cognitive, big data, RegTech and blockchain technology to address their business challenges. Watson Financial Services merges the cognitive capabilities of Watson and the expertise of Promontory Financial Group, an IBM company, to help risk and compliance professionals make better-informed decisions to manage risk and compliance processes. These processes range from regulatory change management to specific compliance processes, such as anti-money laundering, know your customer, conduct surveillance and stress testing.

For more information

To learn more about IBM financial risk and regulatory compliance solutions, contact your IBM representative or IBM Business Partner, or visit ibm.com/RegTech. Follow us on Twitter [@IBMFinTech](https://twitter.com/IBMFinTech).

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