



## Vizalytics Technology

### The Vizalytics Knowledge Graph: Banking Solutions

The world-changing power of open public data can bring the immediacy of data creation to the day-to-day, even minute-to-minute lives of businesses and citizens. But what if prospective users don't have time to navigate to disparate data sources, or compare information among them?

Vizalytics created [Mind My Business™](#) to solve that challenge for shopkeepers and local businesses eager to take advantage of open data. Customized for commercial banks, Mind My Business™ brings real-time, hyper-local information granularity to loan prospecting and review.

#### Mind My Business™ for Banking

The Vizalytics Knowledge Graph gives Mind My Business™ subscribers real-time alerts about construction, traffic, regulatory issues, inspections, fines, events, complaints, and other concerns. Mind My Business™ creates a tangible, productive connection between Vizalytics clients – local governments, institutions, and enterprises – and local businesses. The Knowledge Graph ends your dependence on your audience's initiative to engage on line, and makes you the initiator.

For commercial banks, Vizalytics can configure Mind My Business™ in two ways:

- As an adjunct to on-line banking to provide commercial banking and loan customers with the real-time operational advantages of open data access
- As a prospecting tool for loan customers looking to site a business, adding the Vizalytics Business Builder tool to gauge the business and competitive climate

#### Pulse of the City

Mind My Business™ debuted in New York City in 2014, providing geo-targeted alerts to local shopkeepers that represent the day-to-day pulse of a city. On any given day, a subscriber might receive alerts about transit delays, sewer problems, permitting reminders, inspection reports, risks for fines, and more. Mind My Business™ also features neighborhood maps that locate events, incidents, and reports, plus money-saving tips and community content.

#### Potential for Business

As a prospecting tool for loan customers and loan officers, Mind My Business™ customized with the Business Builder uses open data to gauge the potential for commercial success in your bank's service area. Say a customer wants to open a pizzeria in your service area. Your Mind My Business™ Business Builder tool will look at the prospective address and report on nearby

**Vizalytics Technology** enables smart cities by unlocking the potential of open data, connecting the governments that create it to the citizens and businesses who need it. The cloud-based, patent-pending Vizalytics Knowledge Graph receives a continuous stream of data from hundreds of public and private open data sources. The Knowledge Graph then applies context-focused analytical lenses to the data and feeds insights to our users, in real time, via geo-located alerts, visualizations, and maps. Vizalytics clients – local businesses, neighborhoods, governments, enterprises, and individuals – receive predictive guidance about our changing world, saving money and time, increasing efficiency, and uncovering opportunities.





pizzerias, neighborhood ambiance, business visibility, potential foot traffic, nearby transit options, and delivery access—and generate a viability score like this:

- There are 7 pizzerias nearby, an average number of competing businesses for pizzerias.
- The shop is on a corner, and therefore is highly visible.
- Your street gets a lot of foot traffic, which is great for pizzerias.
- Transit options are a bit far from this location, so commuters may not see the shop.
- Delivery trucks may have a hard time unloading due to high traffic.
- Opening a pizzeria in this area has a viability score of 78 out of 100.

The Business Builder drills into each aspect to give a sense of daily commercial life in the area.

### **Unified Relationships**

Through the Knowledge Graph, Mind My Business™ unifies your relationship with a banking customer or prospect. The Business Builder helps loan prospects and your loan officers assess opportunities, with a contextual snapshot of conditions in a particular location.

- Mind My Business™ continuously monitors those same conditions and more to give business customers an ongoing tool to manage their enterprises more efficiently. It cements customer relationships with your bank and reminds them of that relationship each time they receive alerts – they don't just bank with you on line, they manage their minute-to-minute business with your help, using a tool you provide.
- The Business Builder dashboard aggregates your customer base according to the same conditions that help you assess a prospect – you'll know at any given moment who's being inspected, where complaints are coming from, and the like.

You accomplish all this by taking contextual control of a dizzying array of data sources.

- You and your customers don't need to navigate to a range of disconnected data sources and figure out whether and how they relate. Vizalytics does it for you, 24x7.
- Loan prospects don't need a month to learn about traffic, transit, competition, schools, whatever, to find out whether their ideas have legs. Business Builder does it instantly.
- Nobody needs to become a data scientist. The Knowledge Graph ingests, relates, concludes, reacts, and advises – the only limitation is the available data.

### **Contact Us to Get Started**

Mind My Business™ – named Best Mobile App at BigApps NYC 2014 – can be deployed in any data-driven city. Vizalytics can tailor Mind My Business™ for your bank. Contact us to see how.

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