



**SAP® CRYSTAL SOLUTIONS**

THE NEW NAME FOR BUSINESS INSIGHT  
BEYOND YOUR IMAGINATION

SAP Crystal Solutions

THE BEST-RUN BUSINESSES RUN SAP™





# CONTENT

- 4 SAP Crystal Solutions Overview**
- 4 Meet the Family That Brings Crystal Clarity to Your Numbers
- 4 SAP Crystal Solutions Make You the Hero of Your Department
  
- 5 SAP Crystal Solutions At a Glance**
- 5 SAP Crystal Reports
- 5 SAP Crystal Presentation Design
- 5 SAP Crystal Dashboard Design
  
- 6 Solutions Ideally Suited to the Financial Services Sector**
- 6 How You Can Use SAP Crystal Solutions
  
- 7 Spotlight on Risk Management and Compliance**

# SAP® CRYSTAL SOLUTIONS OVERVIEW

At the dawn of the digital decade, we consumers are used to having information at our fingertips. With that mindset, individuals at every level of your company demand immediate access to financial, customer, risk, and operational information in a clear, easily digestible format so they can make decisions in the best interests of your business.

The trouble is, if your organization is like many others, that information tends to be locked in disparate systems, manually aggregated, and then presented in tables of text trapped within documents, in spreadsheets of dubious origin, or as static PowerPoint charts that quickly surpass their use-by date. Decisions are predicated on guesswork or instinct rather than informed, rational judgment.

## Meet the Family That Brings Crystal Clarity to Your Numbers

SAP® Crystal solutions, incorporating SAP Crystal Reports® software, SAP Crystal Presentation Design software, and SAP Crystal Dashboard Design software, offer an integrated, affordable, and intuitive family of tools for reporting, presentation, visualization, and ad hoc analysis. Now any nontechnical business user, rather than a dedicated analyst or IT expert, can readily convert raw data into polished insight. This insight can be used to monitor financial performance, identify growth opportunities, proactively manage risk, ensure regulatory compliance, and attain the transparency required to rebuild public trust in financial firms. Best of all, SAP Crystal solutions are quick to deploy, quick to master, and quick to add value.

## SAP Crystal Solutions Make You the Hero of Your Department

Armed with simplified, at-a-glance views of your data, you can turn financial information into a strategic asset and supercharge everyday activities, such as generating and distributing reports. SAP Crystal solutions enable you to create your own personalized, actionable view of your entire business, using a library of visualization components and what-if functions to predict the outcome of decisions with greater certainty. The numbers have never looked better.



# SAP CRYSTAL SOLUTIONS AT A GLANCE

## SAP Crystal Reports

Using SAP Crystal Reports offerings you can:

- Design interactive reports connected to virtually any numerical data source
- Use on-report sorting and filtering to execute financial decisions instantly
- Make compliance easier by sharing regulatory reports externally over the Web, via e-mail, or embedded within familiar productivity applications
- Enable anyone to open and interact with your reports online or offline while preserving the interactivity, drill-downs, and visualizations
- Answer more business questions with fewer and more flexible reports, reducing dependency on IT support

## SAP Crystal Presentation Design

With SAP Crystal Presentation Design software you can:

- Bridge the gap between financial analysis and visual presentation to turn information into real insight
- Transform mind-numbing spreadsheets into professional-looking presentations with eye-catching, interactive charts, graphs, and analytics
- Gain a holistic view of your business performance with point-and-click ease
- Share and distribute information quickly thanks to one-click export to Microsoft Office and Adobe PDF documents
- Communicate ideas more clearly and concisely so you can win over your audience more quickly

## SAP Crystal Dashboard Design

Use SAP Crystal Dashboard Design software to:

- Create professional-looking, interactive dashboards from spreadsheets or connect multiple live sources of corporate data (see Figure 1)
- Use visual components like sliders and gauges to model “what if” scenarios and plan for the future with greater certainty
- Gain an action-centric view of your numbers by uncovering key trends and drive performance improvements through greater collaboration
- Quickly share and deploy financial dashboards via SAP Crystal Reports, Microsoft Office documents, Adobe PDFs, or over the Internet
- Establish a company-wide monitoring and measuring system with dashboards for key performance and risk indicators



Figure 1: Role-Specific Dashboards for the CFO

# SOLUTIONS IDEALLY SUITED TO THE FINANCIAL SERVICES SECTOR

The financial services sector is emerging from the most extraordinary period of instability in many decades. Away from the headlines, small to midsize finance firms – including retail, investment, and corporate banks as well as insurers and investment companies – are under pressure to identify profitable customers and product lines, manage risk, and cut operational costs to be more efficient.

To manage this extraordinary change and drive new levels of profitability, companies like yours need intuitive access to real-time information held in back-office operational applications. Yet, while the depth of business insight and three-dimensional analysis has increased significantly in recent years, many businesses across the financial services sector are struggling with self-service access to critical information with little or no support from IT.

## How You Can Use SAP Crystal Solutions

SAP Crystal solutions can play a pivotal role in giving business users greater self-sufficiency when it comes to managing financial information, enabling them to react faster and more confidently to the changing industry landscape. Examples of the ways some of your peers are using SAP Crystal solutions to address their unique demands include:

- Liquidity management
- Customer sentiment analysis
- Core bank reporting
- Customer wealth management reporting
- Operational risk management
- Credit risk management
- Custody-client experience analysis

- Solvency II reporting
- Annuities distribution
- Branch sales performance
- Loan default analysis
- Customer revenue and retention analysis
- Claims analytics
- P&L what-if analysis
- Policy analysis
- Trade exception reporting
- HR reporting and analysis



Figure 2: Visibility into Financial and Operational Data

# SPOTLIGHT ON RISK MANAGEMENT AND COMPLIANCE

The credit crisis and debt challenges have driven increased regulatory scrutiny at national and international levels. The complexity of today's products and services means that you generate huge volumes of customer and risk data that often lies isolated in disconnected silos. The net result is that you need to better assess and mitigate risk to manage credit risk exposure, reduce losses, increase transparency and accountability, and optimize compliance.

SAP Crystal solutions give you the tools to consolidate, integrate, visualize, and interact with your data, improving your understanding of risk exposure company-wide. With the accurate, up-to-date information provided by reports and dashboards, you can monitor and track market, credit, and operational risk indicators and find new ways to reduce costs while moving with greater agility than your competitors to seize emerging opportunities.

SAP Crystal solutions provides sophisticated functionality through a robust, user-friendly interface, allowing you to perform complex tasks in a few mouse clicks. With greater visibility into data about your business operations (see Figure 2), you can unify your corporate strategy with operational initiatives and loss mitigation practices, and can conduct sophisticated performance analysis that used to be the preserve of specialists. Imagine being able to:

- Aggregate, understand, and mitigate risk factors by using dashboards that connect disparate data silos and create a "single version of the truth"



- Weigh new opportunities against the related financial and operational risks to minimize exposure
- Report, query, and analyze data by any dimension and drill down to investigate, pinpoint, and mitigate risk exposure, instead of manually slicing and dicing risk data
- Use key performance indicator (KPI) dashboards to monitor and track risk indicators, visualize key exposures, and be immediately alerted when high-impact or high-probability risks exceed company-specified thresholds
- Improve your capability to produce the myriad reports required for regulatory compliance, such as Basel II requirements, in the format dictated by regulators
- Disseminate risk insight directly into the hands of everyone in your business that needs it while keeping interactive features intact

SAP Crystal solutions eliminate the opportunity for human error and oversight that tends to creep into manual analysis. In addition, the ability to access and analyze company data in real time means the accuracy and validity of your data is easier to control and harder to compromise.

## Ready to Take the Next Step?

To find out more about how you can turn financial information into priceless insight, learn how SAP Crystal solutions excel where Microsoft Excel falls short, or play with examples of interactive dashboards and visualizations, please contact your SAP representative or visit our Web site at [www.sap.com/solutions/sap-crystal-solutions](http://www.sap.com/solutions/sap-crystal-solutions).

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