M2020-620^{Q&As}

IBM Risk Analytics Sales Mastery Test v1

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QUESTION 1

Which one of the following is a business process that the IBM Risk Analytics portfolio is focused on improving?

- A. Deploying predictive maintenance capabilities
- B. Reducing customer churn
- C. Reducing the cost of compliance
- D. Improving propensity analysis
- Correct Answer: C

Reference:http://www-03.ibm.com/software/products/us/en/category/SWQ40(4th bullet)

QUESTION 2

What is Market Risk?

- A. It helps banks to move beyond risk management silos.
- B. It is a measure of the potential for lower market values resulting in a fall of the value of assets held.
- C. It is the possibility that a borrower may not repay a loan.
- D. It is the manner of oversight and supervision of financial institutions.

Correct Answer: B

QUESTION 3

What is one of the key features in the drive to enable true risk management: the case for integration?

- A. Getting a single view of the customer
- B. Understanding the IT risk across the whole business
- C. Future proof risk systems
- D. Better market risk measures
- Correct Answer: D

QUESTION 4

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Which legislative driver is not covered by a solution in the IBM Risk Analytics solution set?

- A. Dodd Frank
- B. Sarbanes Oxley
- C. Solvency II
- D. Data Protection Act
- Correct Answer: D

QUESTION 5

What is a key feature of the Algo Strategic Business Planning solution?

- A. Comprehensive views of the bank\\\'s risk/return status
- B. Effective taxation calculations
- C. Credit Life Cycle Management
- D. Strategic Market Analysis
- Correct Answer: A

Reference:http://www.bobsguide.com/guide/news/2011/Mar/24/algorithmics-launches-algo- strategic-business-planning.html(second para)

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