



SWIFT's Business Intelligence enables fact-based decision making at UniCredit

SWIFT Business Intelligence tools and services help UniCredit's Global Transaction Banking business to identify threats and opportunities, and to benchmark itself against its competitors

Global Transaction Banking (GTB) at UniCredit combines the local expertise of over 2,000 professionals with the knowledge and experience of a truly sophisticated global transaction bank. Its diverse and proven set of core competencies in the fields of Cash Management, Trade Finance and Transactional Sales, Structured Trade & Export Finance and Global Securities Services has won widespread international recognitions.

Benefits

- Enables UniCredit to continuously benchmark itself versus competitors on a geographical basis
- Prompt identification of opportunities and threats to the business
- Gives the business the information they need to protect and increase the market share
- Instils performance based culture across all business teams

Customer Centricity is one key pillar of UniCredit's business model, together with the multi-local approach and the availability of global product and service lines centrally developing a full range of financial products and services.

UniCredit is a major pan-European financial institution with an international network spanning 50 countries worldwide, with over 160,000 employees and roughly 9,000 branches and a broad customer base.

In order to support its corporate customers whenever they need to develop their commercial business, UniCredit extends its geographical reach beyond its boundaries thanks to a strong and capillary network of more than 4,000 high-standing correspondent banks in 150 countries worldwide.

TS&TS has a dedicated market analysis team to make sure that strategic business decisions are supported by analysis of the bank's own transaction data. SWIFT Business Intelligence services are key for the unit, providing a unique source for insight into UniCredit's business through reciprocity analysis, market analysis and peer benchmarking.



Reports from the Watch tool combined with tailored analysis carried out by the SWIFT consultants allow GTB to identify in which products and markets UniCredit's business is growing, and where there are opportunities; also, they reveal how much business UniCredit gives to its counterparties and how much they give to UniCredit. This granular view provides fact-based support for business decisions.

"Monitoring and analysing data on our performance and on the sector relevant competitive environment is functional to UniCredit's goal to gain one of the leading positions as European Trade Finance Player", Claudio Camozzo says.

"A highly efficient, internally tightly bundled, business value chain is vital to said ambition and having a common source of traffic data throughout the Group enables us to strengthen the interconnection within the chain and adapt our approach to measurable market potential".

For instance, on a monthly basis Swift Watch provides UniCredit with an homogeneous source of information on the L/C traffic of its home markets and their penetration worldwide.

This monthly view is complemented by regular peer benchmarking, allowing for even more detailed analysis of UniCredit's position versus its competitors.

Tracking volumes and values of transactions allows the Bank to have a comparative view of its performance within the relevant marketplaces, especially in the areas which are considered strategic for business.

"SWIFT Business Intelligence enables us to look for the possible gaps that can be filled, which means we can develop targeted action plans in partnership with GTB Sales in the networks" says Camozzo.

Crucially, being able to look into trade finance and payment flows at counterparty level through analysis of reciprocity enables TS&TS to develop strategies that can properly leverage its correspondent banking business.

Cristina Del Mastro, Head of Product & Network Management within TS&TS Milan hub, says: "The tailored statistics and business insights provided by SWIFT give us a clear and in-depth view of our business with all our counterparties. This means we can make the correct strategic decisions about our business relationships and initiatives with counterparts, both as customers and/or competitors."

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"SWIFT Watch tool enables us to monitor and analyse our own performance, and to look at it in the context of the broader competitive environment. This is a crucial part of UniCredit's goal to be one of the leading European trade finance houses."

Claudio Camozzo, Global Head of Transactional Sales & Trade Services (TS&TS), the unit within GTB focusing on International Correspondent Banking, Cash and Clearing and Trade Finance.
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Market and counterparty data are also being examined under different metrics, including by region and by currency, and can be correlated with broad macroeconomic trends, providing a better comprehensive view of the bank's strengths and highlighting potential areas of focus.

The Peer Benchmarking reports offer additional valuable input to measure UniCredit's performance: "Comparing our position versus our peers' gives us a further opportunity to better understand the market dynamics and our group's practice in both our core home markets as well as on an aggregated basis" says Camozzo. "This level of analysis gives us a secure basis on which to define strategies, to set targets and to build successful business plans."

SWIFT Business Intelligence is an integrated part of UniCredit's internal reporting and performance management structure supporting UniCredit in shaping its business strategy.

For more information please contact your SWIFT account manager or visit www.swift.com