

Solutions Brochure



pilotmultimedia

Corporate Profile



Pilot Multimedia (PILOT) is a Malaysian private limited company established since October 1992.

It was formerly known as Pilot Advanced Systems Sdn.Bhd. In 2002, it achieved MSC-status and rebranded as Pilot Multimedia (M) Sdn.Bhd

Pilot Multimedia is in the business of delivering solutions, that transforms data into insights and decisions.

We have five major practices, namely;

- Risk Management and Banking
- IT Solution Development
- Analytical Consultancy
- Business Intelligence,
- Advanced Analytics



Our Offerings

Risk Management Practice

'Risk Predix' is our specific Risk Management practice for the Financial Services sector. Within this practice, we implement global vendor solutions by providing risk consultancy, risk modeling, and data warehousing capabilities. We integrate the business and technology teams within a common practice in order to offer an integrated solution delivery. Unlike other Solution Integrators, we develop our own software, reports content and thought-leadership. Our ability to originate and innovate our own solutions ensure a high-level of expertise beyond plain body-shop outsourcing.

IT Solution Development

Our IT Solution Development practice is dedicated towards leveraging the latest technologies and architecture to deliver business value. The services entails providing custom application development, enterprise application integration, solution integration or software project management services

Our Offerings

Analytics Strategy Consultancy

BI and Analytics is the new buzz-word. Data Miners, Quants, and Modelers has emerge a new profession. Firms invest millions of dollars in BI and Data mining technology but fail to generate insights and value from this investment. The analytics consultancy offering aims to help organizations have a coherent business strategy to support analytics. It helps to transform an organization from opinion-based decision making towards a data-driven decision-making organization.

Business Intelligence

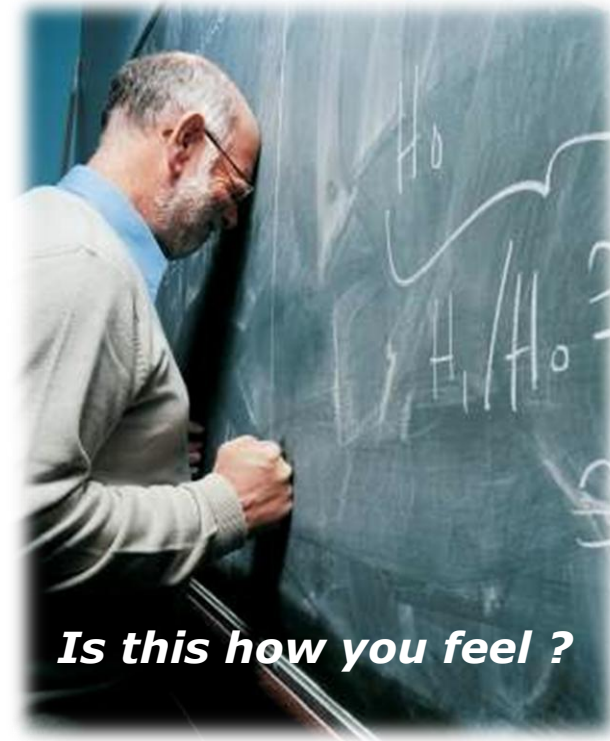
BI has historically been Pilot's core business. The technologies that support BI include Data Warehousing, Data Integration or ETL, OLAP, Dashboards, Business Reporting, Data Quality, Metadata management and Data Visualization.

Advanced Analytics

Once an organization implements a data warehouse initiative, it is likely to be flooded with data. "Drowning in data, but dying of thirst for insights". The Advanced Analytics practice is dedicated to help organizations leverage more value from data mining, regression, Monte Carlo, mathematical and statistical software. These tools have the capability of deriving powerful insights



Is 'Risk' bothering you?



Is this how you feel ?

RISK MANAGEMENT

` <R!Sk>

“Damn The Torpedoes.
Full Speed Ahead”

-Admiral Farragut.
Quite likely a non risk-averse individual

Credit Analyst Software

Company Name	Financial Segment	Relationship	Main Rating	Latest Generated Rating	Latest Overridden Rating
Modes Mfg Holdings Bhd	Company	Guarantor	<input checked="" type="checkbox"/>	4	5
Modes Mfg Holdings Bhd (Consol)	Consolidated	Guarantor	<input type="checkbox"/>	8	-
Hover SME Sdn Bhd	Company	Borrower	<input checked="" type="checkbox"/>	15	-

Business Operations | Management | Liquidity | Relationship | Exposure / Correlation Questions

1. Number of Years in Operation

> 9 years or 1 business cycle downturn

>2 to 9 years

2 years or less

2. Brand Recognition / Reputation

Strong global brand/reputation.

Strong regional brand/reputation. Regional should be approx. 4 to 5 countries in the region.

Strong brand/reputation, well recognized in the national market.

New/unknown/generic brand. Products not yet well established in the market.

Negative brand recognition/reputation.

3. Product Range

Wide range of products and constantly introduces new products successfully.

Acceptable product range and occasionally introduces new products.

Low or single product range. Product development is conducted on a modest scale.

Company | Detailed Information | Industry

Company

CIF No.

GIF No.

Company Name

Financial Segment: Company *

Company Established Date: Tuesday, June 01, 1993 *

Constitution Code: U - BHD/PUBLIC LTD CO *

Company Registration No.: 76454-D *

LDS Customer ID: C12345 *

State Code: B - Selangor *

Sales/Turnover (RM): 160,000,000.00 *

Bumi Status: Yes No

Investment Holding Company: Yes No

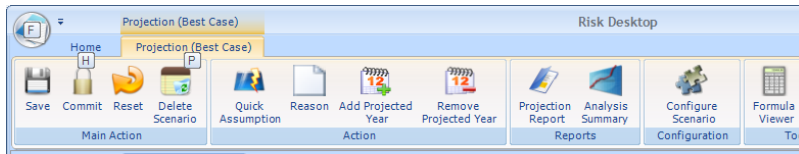
Credit Analyst is a powerful **Credit Risk Rating Application**, that provides a host of functionality for consumer, commercial, and corporate credit scoring.

It deploys qualitative and quantitative scorecards developed based on statistical, data mining or business rules. It provides support for Obligor and Facility rating. Besides that it supports operational processes such as rating overrides, rating reviews, audit trail tracking. It supports a wide variety of scorecards including business risk, financial risk, country risk, industry risk, specialized lending (e.g. project financing).

It includes a light-weight model authoring, management and deployment platform. It has admin tools to support user access rights, and task reassignments.

Developed on the .Net 3.5 platform as a smart/rich-client interface, it utilizes minimal network bandwidth. SOA-compliant, it integrates with Loan Origination Solutions to provide real-time integration.

FINAnalytiks Software



Assumptions	
Data Entry Officer End Date	Tan Yaw 31 Dec 2008
1. Draw/(Repay) in OD (\$)	
2. Draw/(Repay) in CPLTD (\$)	
3. Draw/(Repay) in CPHPL (\$)	
4. Draw/(Repay) Oth STDebt (\$)	
* 5. ST Debt Int.Rate (%)	9.80
6. Drawdown of LT Debt (\$)	
7. Repaym	Profit and Loss Balance Sheet Cash Flow Financial Ratios
* 8. Non-Cu End Date	Tan Yaw 31 Dec 2008
9. Change	
* 10. Bonds	1. Revenue 40,645
* 11. Sales I	2. Cost of Sales - 36,836
	3. Gross Profit/(Loss) 3,809
	4. Operating Expenses - 4,192
	5. EBITDA -383
	6. Dep & Amort (T) 0

Firm's interest cost is abnormal relative to debt levels. Balance sheet debt may not be an accurate reflection.

- *The effective interest rate is 26.90 percent.*
- Firm has disproportionately high interest cost. The debt level shown in the balance sheet may be artificially lower as the firm may have high short term debt fluctuations. The firm may be taking short term loans and paying it off before the balance sheet date

An extremely powerful Financial Spreading Application, it provides functionality to rival other solutions both in terms of user-friendliness and sophisticated analysis.

It provides a Chart of Accounts which can be easily modified by the business administrator. When a bank enhances its Chart of Accounts to a new version, a migration tool can automatically update all previous financial data into the latest version.

It enables banks to generate projected financial statements based on key assumptions.

A powerful 'Analysis and Alerts' feature is provided to prompt users when inappropriate projection assumptions are made. This feature can analyze historical financial statements and provide analysis on weak points. The analysis moves beyond simple elevator analysis and instead focuses on highly nuanced credit issues. It provides industry benchmark comparisons and prompts the officer when the firm is performing below industry standards.

A 'formula viewer' feature similar to an Excel formula bar, ensures complete transparency of the accounting rules.

Risk Solution Integration

What are Solution Integrators (SI) firms? SI firms connect the dots between a software vendor and a customer. They help software application vendors implement their software for large organizations.

Nevertheless, many banks have become disillusioned. Many SIs are bodyshops or simply resellers without the value-add.

How does Pilot add value? How does Pilot differentiate itself?

Most software is essentially a 'Platform' for organizations to configure towards their specific needs. Pilot provides the 'Content' Layer that helps organizations derive the value from the platforms. In short, the Playstation is a platform, the games are the content and Pilot Multimedia creates the games.

Purchasing a typical risk solution is like purchasing a house. Besides the 4 walls and a roof, one needs to have fixtures, furnishings and for that cosy feeling some 'interior design'. This is the content layer.

What is our content? We create our scorecards, models, data schema, reports, and even risk software applications. We conduct primary research to collect local data to calibrate models. We enhance manuals, methodologies and think through all those operational issues that need to be greased and smoothen. We create all those elements that make the platform useful.

If you bought a data mining software, we help you develop the models. If you purchased off the shelf models, we help you set up the model validation team. If you purchased a financial spreading tool, we help set-up the Chart of Accounts.

By creating our own intellectual property at the 'content' layer, we are able to provide genuine value in our solution delivery. We aren't body shops. We like to think that we bring something to the table.

We let software firms specialize on the platforms, we do the content and YOU can just run your business.

`Model Risk`

There are always implicit assumptions behind a model. But human beings have limited foresight and great imagination. Inevitably, a model will be used in ways its creator never intended.

Emmanuel Derman, on 'Model Risk'

IAFE Financial Engineer of the Year, 2000

Risk Hall of Fame, 2002

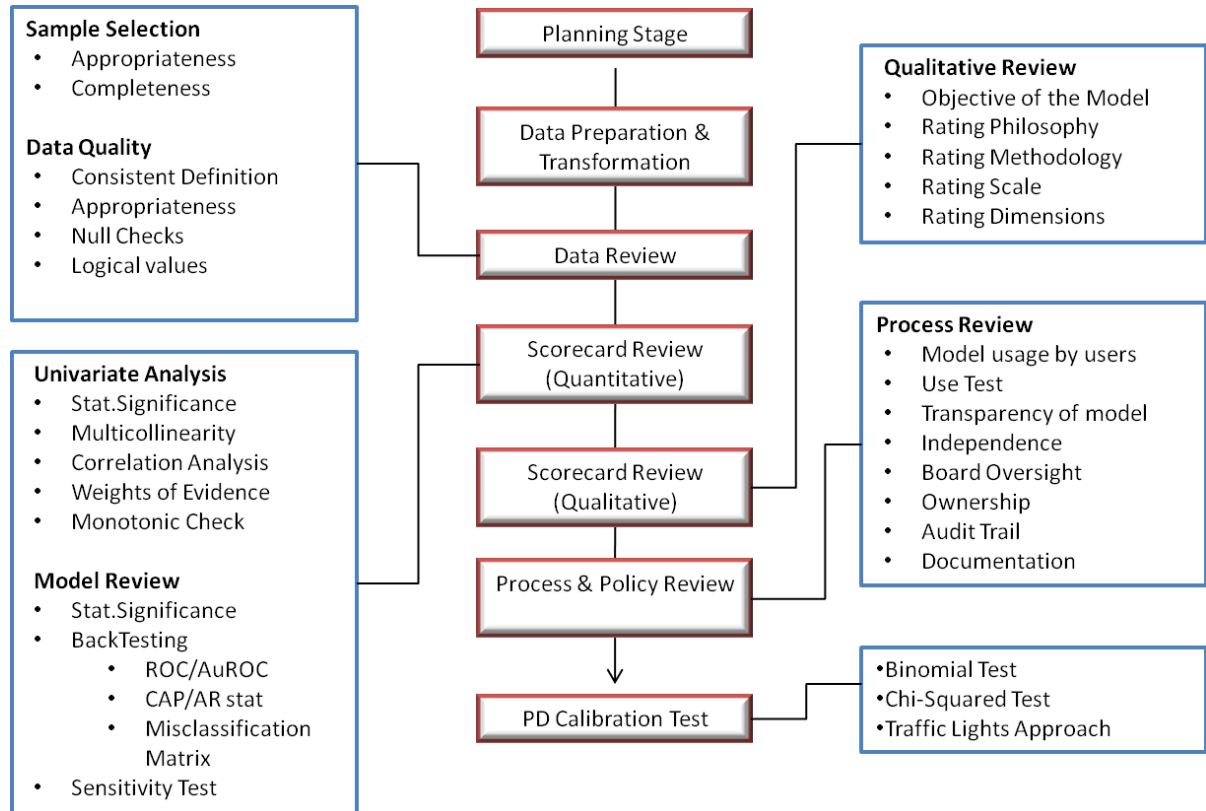
Head of Goldman Sachs Quantitative Risk Strategies, 2000

Model Validation Services

Pilot's model validation services is about helping banks achieve Pillar II of Basel II. Within a consultancy framework, we can help the bank establish a model validation team or become and/or provide annual model validations for the bank

Our approach would be to

- a) Validate several models with the bank
- b) Design a model validation business process for the bank
- c) Provide a retainer-based modeling consultancy
- d) Implement scorecard monitoring reports



Scorecard Monitoring Reports

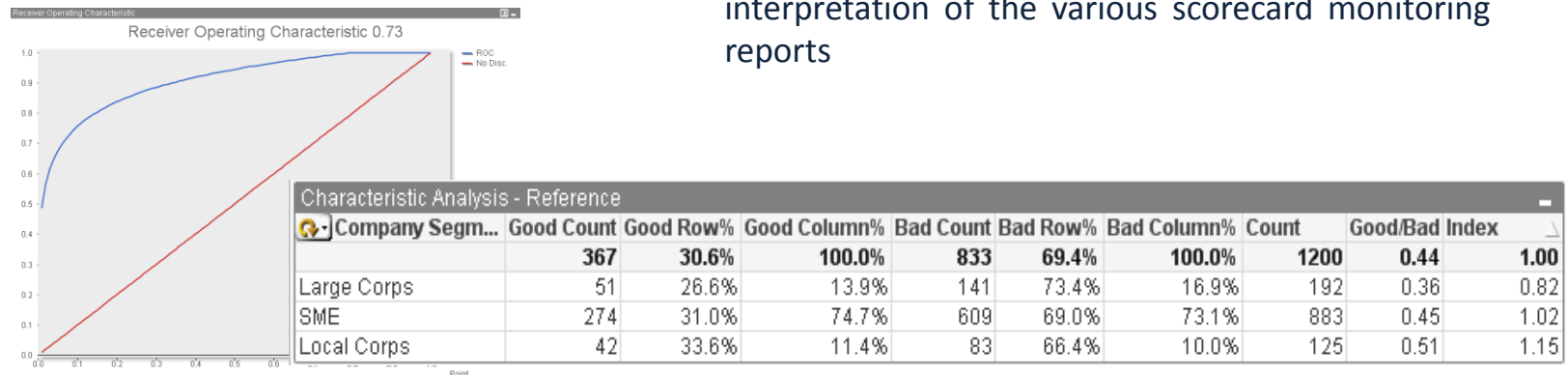
Sample List of Reports

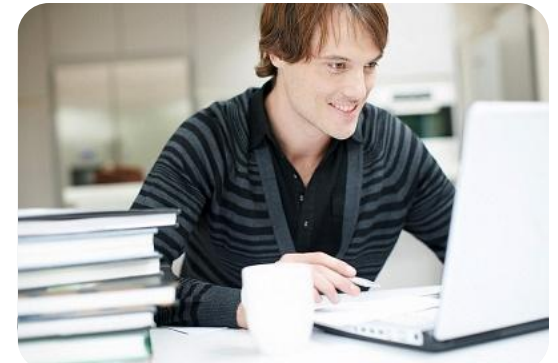
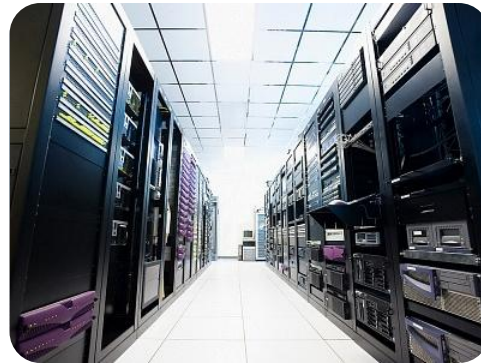
- ROC Curve and AuROC Stat
- CAP Curve and Accuracy Ratio (AR)
- Kolmogorov-Smirnov (KS) Statistic
- Misclassification Matrix
- Flow/Roll-Rate Report
- Vintage Reports
- Transition Matrices
- Density Charts (pdf and cdf)
- Population Stability Report
- Final Scorecard Report
- Override Tracking Report
- Characteristic Analysis Reports

The US sub-prime crisis is a clear example of ‘Model Risk’. Models can and do fail. Most models are developed with the assumptions that certain factors remain constant. But the world is dynamic – things change.

How do you know that your scorecard is still functioning? Perhaps it has expired.

Our scorecard monitoring reports are automated on business intelligence tools. The BI tools provide a powerful and user friendly interface. No more endless hours computing by excel spreadsheets, No need to undergo user requirements as we can provide the reports out-of-the box. We provide detailed documents explaining the objective and interpretation of the various scorecard monitoring reports





IT SOLUTIONS DEVELOPMENT

IT Solution Development

Our IT Solution Development practice is dedicated towards leveraging the latest technologies and architecture to deliver business value.

Need to hook up with all major private and public institutions in the country? Our team of professionals recently completed an Enterprise Application Integration (EAI) project with over 300 interfaces to 150 separate organizations - one of the biggest BizTalk implementations in South East Asia.

Need to develop a healthcare solution for an Orthodontist, Periodontist, Prosthodontist? Faced with a specialist profession with its own jargon, we were able to communicate and distill the user requirements and roll-out the medical solution.

Often software projects fail because the business and technology team fail to connect.

Ask about our IT Solution Development if you have custom application development, enterprise application integration, solution integration, or IT project management needs

Today, Stanford and Harvard have a new program called “Design Thinking”. It isn’t about strategic thinking anymore. Design thinking is about solving ‘wicked problems’. Wicked problems are complex problems that are difficult because it requires a multi-disciplinary team to collaborate and solve it jointly.

One of Pilot’s core competencies is that we have learned how to get our business and technology teams to collaborate. Our business consultants can actually write code, and our programmers can actually provide user requirements advice.

We don’t just build software based on a software requirement document. We try to add value by innovating new features that our client did not ask for.

We take pride and ownership in the software. “We want to build software that you want to use”.

$$\frac{y-0}{x-c} = \frac{a}{b} \quad \text{or} \quad ax - by = ca$$

$$x = a_x + v$$

$$y = a_y + v$$

$$a_x = a_x + v$$

$$z = a_z$$

$$a_z = \sqrt{1 - \frac{v^2}{c^2}}$$

$$a_y = \sqrt{1 - \frac{v^2}{c^2}}$$

$$mc = \sqrt{\left(\frac{a}{z} - 0\right)^2}$$

$$MA = \sqrt{\left(\frac{a}{z} - a\right)^2}$$

ANALYTICS CONSULTANCY

'In\$ights'

A new kind of profession has emerged, the data scientist, who combines the skills of a software programmer, statistician and story teller/artist to extract the nuggets of gold hidden under mountains of data

“The Data Deluge: How to handle it” The Economist, Feb 2010

Analytics Strategy Consultancy



Can you separate FACTS from OPINIONS?

Decisions based on facts are rooted in data. Decisions based on opinions have no support.

In a world without data, our decisions are driven by opinions. “He who has the loudest voice, wins the argument”

Without quantitative data, we rely on anecdotes and stories as supporting evidence to guide our decisions. Anecdotes are notorious for being skewed by the biases and perception of the observer.

Many organizations would like to do more with the data that they possess. Many managers have read about the great competitive advantage gained from extracting insights from their data.

Adopting new technology and approaches are not without pitfalls. While the promises are great, the venture is also fraught with risk.

Many organizations have tons of data, they have invested millions in data warehousing and business intelligence tools. Information overload! They are filled with data, but little insights

Many firms have failed to maximize value from their business intelligence and data mining tools. The question is, did you learn how to swim when you bought the Olympic-sized swimming pool? Did you learn how to translate data into decisions.

Pilot’s analytics strategy consultancy services can help you establish an analytics team. We can help you establish the proper organization structure, and business processes. We can help you transform your organization and execute a **‘data-driven’** decision making culture.

Call us if you are not happy with your existing Analytic Implementations and want more value.



BUSINESS

INTELLIGENCE

On Data...

The data you have is not the data you want

The data you want is not the data you need

The data you need is not the data you can obtain

Adapted from Peter Bernstein's book 'Against the Gods'

Business Intelligence

Pilot Multimedia has been in Business Intelligence business for 18 years. Back then it was known as DSS or Decision Support Systems. The BI mission has always been our organization mission

The technologies that support BI include Data Warehousing, Data Integration or ETL, OLAP, Dashboards, Business Reporting, Data Quality, Metadata management and Data Visualization.

Data is only useful if it is consumed for analysis. Data does not add value if it is stored and never consumed. For data to be used purposeful, the data schema needs to be arranged in a format which supports analysis. A critical error made by CIOs or IT managers is to generate reports from operational data schemas. Operational systems are design for transactional operations and not for analysis. Data marts and data warehouses are data schemas optimized to support business intelligence reports. Without a well designed data mart or data warehouse, reports can take days to generate or perhaps never at all.

The use of Business Intelligence (BI) tools such as SAS Enterprise Guide (SAS EG), Oracle Business Intelligence (OBI), Business Objects, QlikView, Cognos are used as presentation layers to display the data. Such tools allow business users to easily manipulate data. With greater data understanding, it is inevitable that requirements will evolve. With business intelligence software, users are empowered to modify the data on their own accord.

Different users, have different needs. Dashboards refer to highly summarized reports for senior management. Such reports summarize data across different business units. Flat reports typically refer to granular or detailed information that is useful for business operations.

OLAP stands for Online Analytical Processing. A well designed OLAP cube can allow for very fast processing of large data volumes. This is vital for a BI implementation as an incorrectly design cube can take days to generate a set of reports. At Pilot we have the experience and skills in properly designing cubes which balance between flexibility and performance.

Business Intelligence

The first challenge is in the data integration wherein data from a myriad of sources need to be consolidated in a single data mart or data warehouse. Additional issues such as poor data quality, multiple and inconsistent data definitions add to the project risk.

Perhaps the hardest aspect of data integration is in the data mapping exercise. Data mapping involves a business analyst, studying the source data and mapping the fields correctly to a data model. This task is challenging because IT and business frequently communicate in two different languages. Miscommunication is inevitable. This process is slow and fraught with reworks and iterations.

The second challenge is in designing insightful reports that provide decision makers with useful knowledge. Ideally, decision makers should have a clear mind on the type of reports and analysis that they would like to have. In practice, this is unlikely to be true. The dictum that applies is *“I can’t tell you what I want. But show it to me and I can confirm for you on whether I want it or not”*. Without a clear understanding of what the end requirements will be, a typical BI project can be fraught with danger.

Imagine all the hard effort, in integrating the data from multiple sources, large expensive purchases on servers, databases and BI software. All this effort expended only to fail due to poorly designed reports which provide trivial insights.

How can we help you? With 18 years of BI implementation experience, we can help steer through your BI implementation with success.

Don’t suffer project risk. Don’t generate the wrong type of reports and analysis? Don’t write queries that perform poorly and take days to generate reports? Call us.



ADVANCED ANALYTICS



`An@lytiks^

“Any company can generate simple descriptive statistics about aspects of its business—for example, average order size. But analytics competitors look well beyond basic statistics. These companies use predictive modeling...Customers notice the difference in every interaction”

‘Competing on Analytics’ – Harvard Business Review, Jan 2006

Advanced Analytics

The Advanced Analytics practice was formed in 2005, and has rapidly gained prominence by our fierce dedication in hiring quants with a background in econometrics, actuarial science, economics, finance, statistics and mathematics.

The practice is dedicated towards leveraging more sophisticated tools in extracting insights from the data.

Once an organization implements a data warehousing or business intelligence initiative, it is likely to be flooded with data. “Drowning in data, but dying of thirst for insights”.

Einstein once remarked “For every complex problem, there is a simple solution which is inherently wrong”. When faced with complex issues, we need to move beyond dashboards and reports. We need to move towards Advanced Analytics. Complex problems require complex tools.

The Advanced Analytics practice is dedicated to help organizations leverage more value from data mining, regression, Monte Carlo, mathematical and statistical software. These tools have the capability of deriving powerful insight. But with great power, comes responsibility. Users need be trained on how to interpret the statistical results with care. While an automatic transmission car can be driven by granny, a F1 car requires Schumacher.

Ask our about Advanced Analytics practice, if your organization needs help leveraging further value from statistical and modeling tools.

Contact Us

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