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**Vendor:**IBM

**Exam Code:**M2020-620

**Exam Name:**IBM Risk Analytics Sales Mastery Test  
v1

**Version:**Demo

### QUESTION 1

Which Risk Analytics solution focuses on helping companies deliver Governance, Risk and Compliance (GRC)?

- A. Algo Liquidity
- B. OpenPages
- C. Algo Financial Modeler
- D. Algo One

Correct Answer: B

Reference:<http://www-01.ibm.com/software/analytics/rte/an/risk-compliance/index.html>(read the entire page)

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### QUESTION 2

What business improvements will the IBM Risk Analytics solution set help a business achieve?

- A. Reduced cost of IT procurement
- B. Mitigation of Credit and Market Losses
- C. Increased efficiency of Algorithmics Trading platform
- D. Improving propensity analysis

Correct Answer: B

Reference:<http://www-01.ibm.com/software/analytics/risk-management/credit-risk-management/>

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### QUESTION 3

To create better business outcomes, Smarter Analytics helps companies turn data into information and information into \_\_\_\_\_?

- A. Intellect
- B. Intelligence
- C. Insight
- D. Interest

Correct Answer: C

Reference:<http://public.dhe.ibm.com/common/ssi/ecm/en/ytm03006usen/YTM03006USEN.PDF>(p age 3, first para, first sentence)

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#### QUESTION 4

Clients using Smarter Analytics are able to transition data into better business decisions to drive better outcomes.

How does IBM Business Analytics summarize the process to drive better outcomes from data?

- A. Align - Anticipate - Act
- B. Aim - Allow - Authorize
- C. Automate - Animate - Actuate
- D. Anticipate - Automate - Authorize

Correct Answer: A

Reference: [https://www-304.ibm.com/connections/blogs/bcde08b8-816c-42a8-aa37-5f1ce02470a9/entry/march\\_22\\_2012\\_11\\_16\\_am34?lang=en\\_us](https://www-304.ibm.com/connections/blogs/bcde08b8-816c-42a8-aa37-5f1ce02470a9/entry/march_22_2012_11_16_am34?lang=en_us)(First three bullets on the page)

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#### QUESTION 5

According to the 2012 Gartner Magic Quadrant report for enterprise Governance, Risk and Compliance (GRC) platforms, what is one of the key strengths identified for OpenPages?

- A. Core system ability
- B. Offering Strategy
- C. Vertical / Industry Strategy
- D. Geographic strategy

Correct Answer: C

Reference: [http://www.citia.co.uk/content/files/magic-quadrant-for-enterprise-governance-risk-andcompliance-platforms-2012\\_70384698.pdf](http://www.citia.co.uk/content/files/magic-quadrant-for-enterprise-governance-risk-andcompliance-platforms-2012_70384698.pdf)(see page 5, strengths, last para)

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#### QUESTION 6

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

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### QUESTION 7

Which of the following is a key transformational stage on the path to optimized enterprise risk management?

- A. Reporting layers
- B. Exposure Management
- C. Data Management
- D. Risk Appetite Management

Correct Answer: D

Reference: [https://www-950.ibm.com/events/wwe/grp/grp004.nsf/vLookupPDFs/Risk%20Insight%20and%20Financial%20Optimization%20with%20IBM%20Business%20Analytics/\\$file/Risk%20Insight%20and%20Financial%20Optimization%20with%20IBM%20Business%20Analytics.pdf\(4thslide\)](https://www-950.ibm.com/events/wwe/grp/grp004.nsf/vLookupPDFs/Risk%20Insight%20and%20Financial%20Optimization%20with%20IBM%20Business%20Analytics/$file/Risk%20Insight%20and%20Financial%20Optimization%20with%20IBM%20Business%20Analytics.pdf(4thslide))

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### QUESTION 8

According to the IBM Financial Markets Framework, name a key area of financial enterprise that IBM can now provide a solution for, with its acquisition of the Algorithmics solution set?

- A. Algorithmic Trading
- B. Operational Risk and Compliance
- C. Next Generation Trading Infrastructure
- D. CVA and Hedging Optimization

Correct Answer: A

Reference: [http://public.dhe.ibm.com/common/ssi/ecm/en/fab03002usen/FAB03002USEN.PDF\(page 4\)](http://public.dhe.ibm.com/common/ssi/ecm/en/fab03002usen/FAB03002USEN.PDF(page 4))

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### QUESTION 9

How does IBM describe the benefits of horizontal integration?

- A. Better integration of data elements cross the business
- B. Elimination of silos and enablement of a comprehensive view of risks
- C. Better granularity of risk measures in the middle office
- D. Improvements of measure of credit risk from front to back of the enterprise

Correct Answer: A

Reference: [http://www.ibm.com/investor/events/investor0512/presentation/04\\_Enterprise\\_Productivity.pdf \(slide 6and7\)](http://www.ibm.com/investor/events/investor0512/presentation/04_Enterprise_Productivity.pdf (slide 6and7))

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**QUESTION 10**

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

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**QUESTION 11**

To help companies understand their progress on a Smarter Analytics maturity model, IBM helps companies access their Analytics Quotient (AQ).

What is one aspect of a client's business that is scored to measure a company's AQ maturity?

- A. The level of Risk they Measure in their business
- B. The volume of data they process
- C. The number of nodes used to process data
- D. The ability to anticipate future events and results

Correct Answer: A

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**QUESTION 12**

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

