**What is the most inventive or innovative thing you’ve done?**

**FlowRisk Mobile**

Problem Statement:

Native Risk & PnL (Profit and Loss) applications are usually built for desktops, traders are required to login to corporate (VPN) network to access trading and PnL systems.

Traders are not able to look at their portfolios Risk & PnL before coming into office and while on the go, take appropriate action during volatile market conditions, take proactive measures if they see any potential gaps in Risk and PnL data in their portfolios and alert respective teams for addressing those issues by the time they come-in to office for trading session. Because of these constraints traders must start their day early in the morning and end it very late in the night for providing sign-off on their trading activity for the day after validating their portfolio Risk and PnL numbers. Traders spend lot of time in commute, as most of the trading desks are in metro city centers like NYC, LDN, TOK, SYD.

Proposal: FlowRisk Mobile

If FlowRisk (Risk and PnL) application made accessible to traders while they are in commute or outside VPN via Deutsche Bank iOS device such as iPads, it will greatly improve trader’s user experience of FlowRisk application and closes gaps which are mentioned as part of problem statement.

Explored various options as mentioned below for enabling traders’ access to FlowRisk application via their Deutsche Bank iOS devices.

1. Native mobile application
2. Internet facing application
3. BlackBerry workspace
4. Creating native mobile application:

The approach of creating native FlowRisk mobile application and deploying to app store involves lot of things to consider

* 1. Having dedicated team to develop iOS application
  2. Mobile first service/APIs.
  3. Security
  4. Additional support team
  5. Approvals

This is the least preferred option of all, as its not cost effective and time to market is at-least couple of quarters.

1. Creating internet facing application:

This option is also not viable because of the following concerns.

* 1. Process to host internet facing application from Deutsche Bank network and complexity related to firewall security, frequent recertification, which requires a dedicate resource just to maintain it.
  2. Not able to have controlled environment for limiting fraudulent use of data from this system due to sensitive nature of the data this application contains
  3. Application security, to enable 2FA requires integrating with different system once application gets registered in public domain.

1. BlackBerry Workspace:

BlackBerry workspace is readily available for all the users in the bank, which provides access to emails, documents, browser to access Deutsche Bank intranet applications from registered mobile devices. Two factor authentication, single sign-on capabilities are built into BlackBerry workspace.