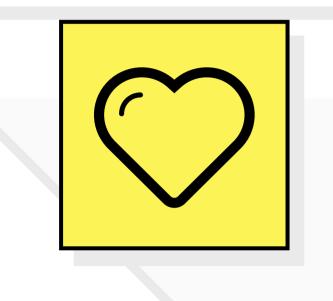
Currency Exchange Rate - Data Analytics using IBM Cognos and Tableau

Companies that do business in more than one currency are exposed to exchange rate risk – that is, changes in the value of one currency versus another. Exchange rate risk (also known as foreign exchange risk, risk, or currency risk) is especially high in periods of high currency volatility.

Currency analytics are technology tools that enable global companies to manage the risk associated with currency volatility. Currency analytics often involve automation that helps companies access and validate currency exposure data and make decisions that mitigate currency risk.

Exchange rates are important indicators and metrics for every economy. For countries, they affect bilateral trade and financial flows. Import and export businesses rely heavily on prevailing exchange rates in doing business. Hence, understanding the trend and fluctuations of FX is almost as important as seeking for new business prospects. Companies that monitor and obtain information on foreign exchange rates will stand a lower chance of losing out and a better chance of making profits.



WHO are we empathizing with?

What is their role in the situation?

Who is the person we want to understand? What is the situation they are in?

Traders include

other institutional

investors and financial

institutions,

currency speculators, other

commercial corporations,

and individuals.



What do they HEAR?

What are they hearing others say? What are they hearing from friends? What are they hearing from colleagues? What are they hearing second-hand?

> Exchange rates play a vital role in a country's level of trade, which is critical to most every free market economy in the world.

Most exchange rates are defined as floating and will rise or fall based on the supply and demand in the market.

An exchange rate is a rate at which one currency will be exchanged for another currency.

The situation can be a risk - Foreign exchange risk, also known as exchange rate risk, is the risk of governments and central financial impact due to banks, commercial banks, exchange rate fluctuations.

To minimize the losses

PAINS

Investors or companies

that have assets or

business operations

across national borders

are exposed to

currency risk that may

create unpredictable

profits and losses.

What are their fears,

frustrations, and anxieties?

A company's

operations and

profitability may be

affected by changes

in the exchange

rates between

currencies.

What can be

the foreign

exchanges'

commission?

Currency risk,

commonly referred

to as exchange-rate

risk, arises from the

change in price of

one currency in

relation to another.

GOAL

What do they THINK and FEEL?

What other thoughts and feelings might influence their behavior?

What is a real

trade meant by

currency

exchange rate?

If the prices

move up, it

will be a

profit

GAINS

What are their wants,

Currencies are traded in

pairs. Buying and selling

currency can be very

profitable for active

traders because of low

trading costs, diverse

markets, and the

availability of high

leverage.

needs, hopes, and dreams?

An investor can make

money in forex by

appreciation in the

value of the quoted

currency or by a

decrease in value of

the base currency.

What do they need to DO?

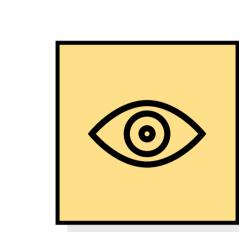
What do they need to do differently? What job(s) do they want or need to get done? What decision(s) do they need to make? How will we know they were successful?



If investors had expected the pound to appreciate, they now expect it to appreciate even more

Making more efficient process for the companies to withstand their foreign policy.

Visualize the exchange



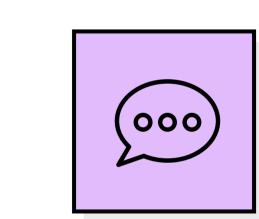
What do they SEE?

Witness the

actual change

in currency

What do they see in the marketplace? What do they see in their immediate environment? What do they see others saying and doing? What are they watching and reading?

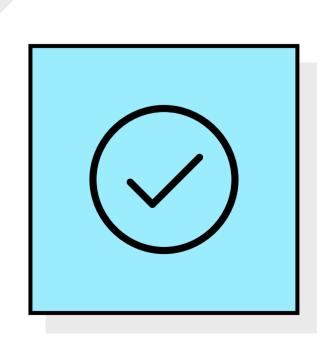


What do they SAY?

What have we heard them say? What can we imagine them saying?

Need ways to constantly monitor the currency exchange rate, with more efficiency.

It's hard to understand the hard currency, which can stabilize the value of the currency



What do they DO?

What do they do today? What behavior have we observed? What can we imagine them doing?

If one needs to travel internationally, one must likely will need to exchange own currency for that of the visiting country. The value of the currency difference matters.

In foreign exchange markets, currencies are bought and sold. In reality, foreign exchange is traded virtually 24X7.

By exchanging currencies, travelers can purchase goods using the currency that's most frequently accepted wherever they are visiting.

> people trade on the foreign exchange (forex) market to try and make money based on fluctuating exchange rates.