

# M2020-620<sup>Q&As</sup>

IBM Risk Analytics Sales Mastery Test v1

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#### **QUESTION 1**

What is one of the key benefits that IBM Risk Analytics focuses on delivering to meet the identified industry imperatives?

- A. Improved customer life cycle management
- B. End to end process improvement
- C. Increased customer profitability
- D. Risk aware business processes

Correct Answer: D

#### **QUESTION 2**

How does IBM describe the scope of the IBM Risk Analytics solution set?

- A. Provides a comprehensive risk management process for each vertical.
- B. Provides effective line of business risk management.
- C. Creates an enterprise risk management framework across the entire IT infrastructure.
- D. Optimizes enterprise risk management through a comprehensive horizontal and vertical risk integration strategy.

Correct Answer: C

#### **QUESTION 3**

What are two of the key weighted assessment criteria used to assess the industry solution in the Chartis 2011 RiskTech100?study of the top technology companies active in the risk management market?

- A. Market presence and organizational strength
- B. Data handling and processing speed
- C. Organizational strength and data handling
- D. Processing speed and market presence
- Correct Answer: A

Reference:http://chartis-research.com/files/RiskTech100-2011-FullReport\_RR1120.pdf(page 6, see success factors)



#### **QUESTION 4**

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

### **QUESTION 5**

In IBM Risk Analytics, IBM studies show that setting aside additional capital made no impact on businesses in a crisis.

What is it that has been proved to improve business survival in the same crisis scenario?

- A. Additional data to work with
- B. External consulting support
- C. Increased market confident through evidentially better business management
- D. A more dynamic acquisition strategy

Correct Answer: C

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