

Are You Asking the Right Questions of Your Financial Data Providers?

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RateWatch Background

- Located in Fort Atkinson, WI
- Founded in 1989
- Simple Concept:

“Help banks know their competition”

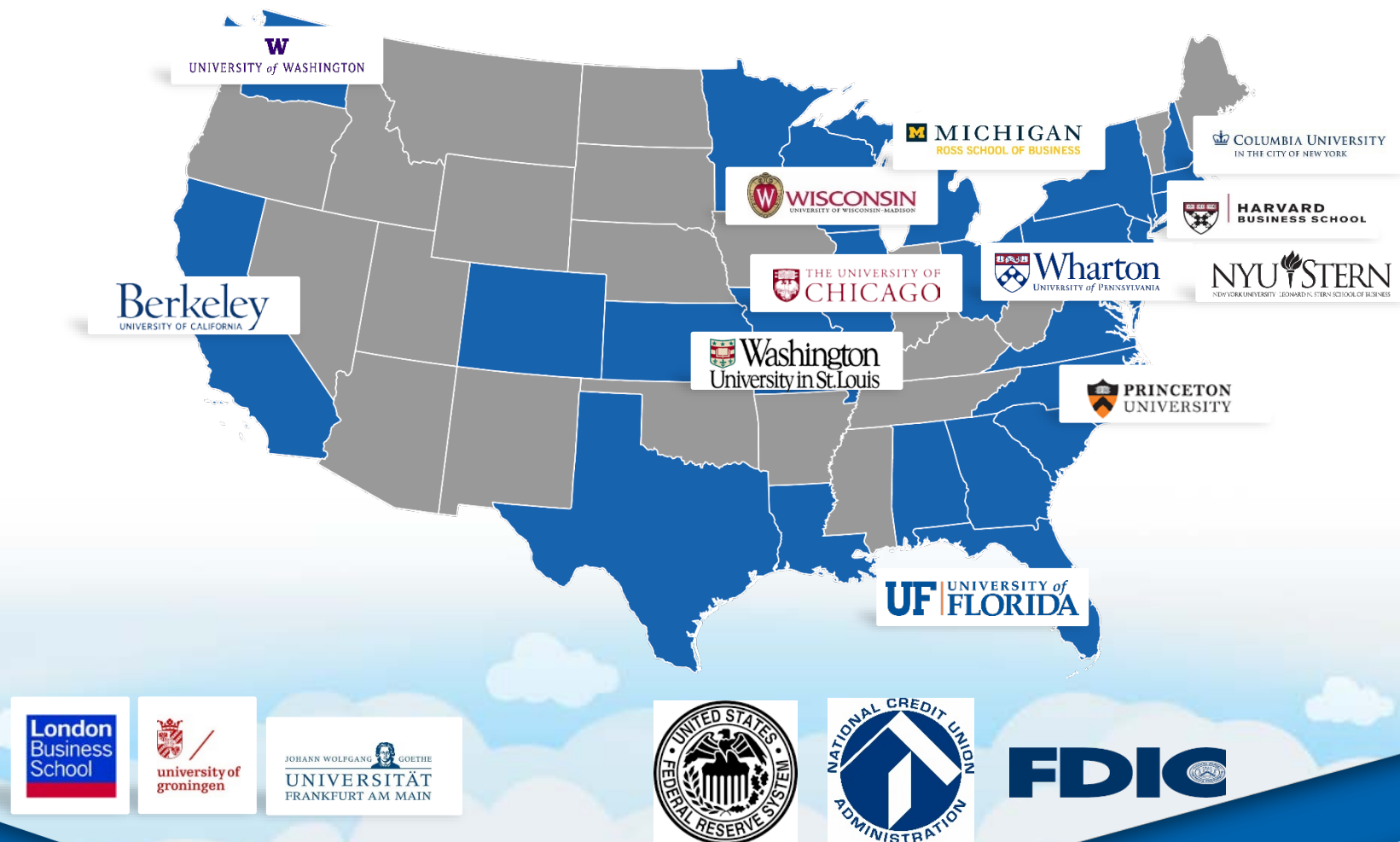


RateWatch Background

- Acquired by TheStreet in 2007



RateWatch Background

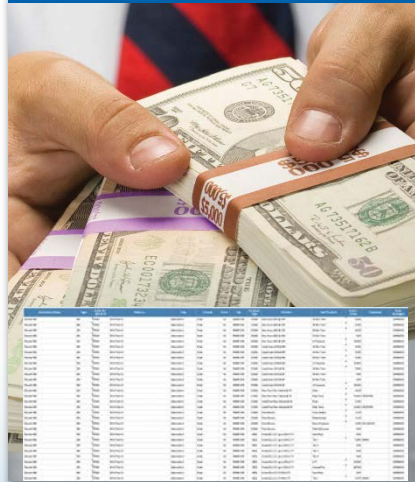


Overview of RW Data

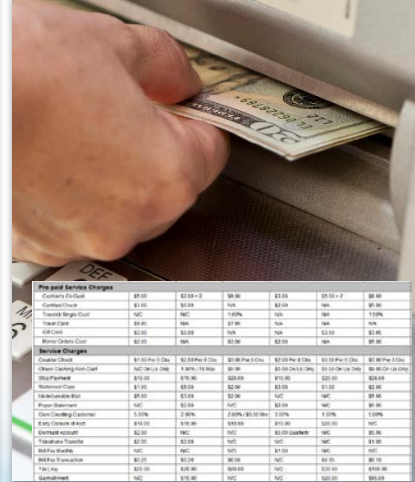
Deposit data



Loan data



Fee data



Identifiers Available



- 2.5 quintillion bytes of data created every day
- 90% of world's data created in past 2 years alone



Enough to fill
10 million
Blu-Ray DVD's

What Do Researchers Want?

- Want to be able to rely on data they purchase
- Seamless way of blending data together
- Must be accessible through data driven applications that are used every day

Questions for Your Data Providers

What's Available?



Custom data extraction
or only standardized
extractions?

Is a data dictionary
included?

Time Series

- Current or Historical?
- Archive or Feed?
- Gaps in the Time Series?
- Impact on Pricing?



- Need to understand the provider's licensing model
- Make sure you understand archive vs. feed costs
- Per user cost (who has access to the data)
- Distribution limitations
- Understand the vendor's definition of derived data
- Retention restrictions
- Rely on your Data Librarians

How is the Data Gathered?

What are your
methods?



QC Controls



Is any of the data
licensed from other
data providers?

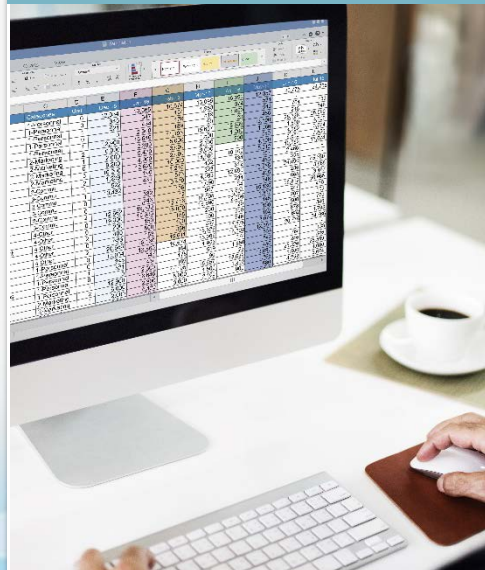


How is the Data Compiled?

How is the data
accessed?



How is it formatted?



Filter or Search
Capabilities?



Identifiers

Common Identifiers Available?



Any Flaws or Gaps in the Data?

Missing data?

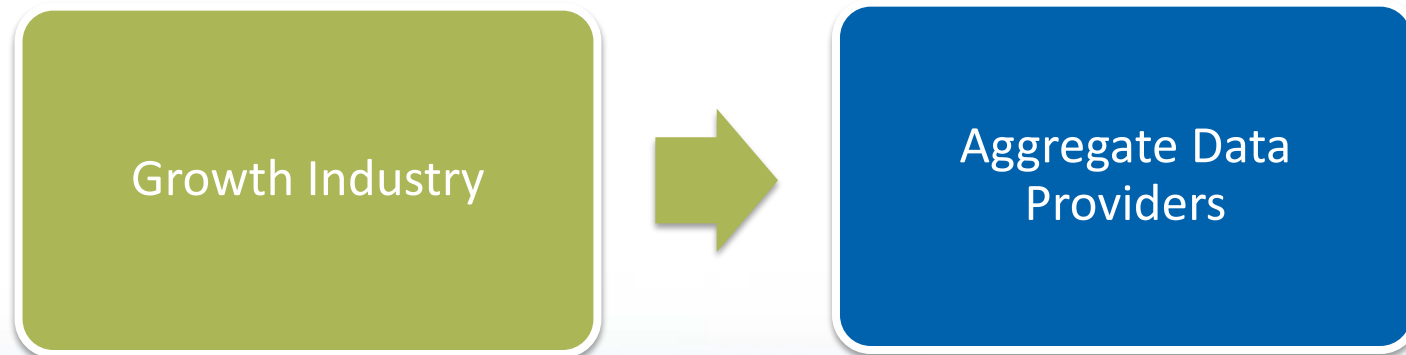


Sample Data Available?

Can I go for a test ride?



Is Data Available Through Another Source?



Who Are Your Competitors?

Who else has this type of data?



Don't Be Afraid To Ask Questions

Before, during or after acquiring data



Questions?



Thank You!

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