

Power Up Your AI: Unlocking Competitive Advantage with News & GenAI



Sachin B Singh

Head of Enterprise Solutions, Asia Pacific,
Dow Jones

Dow Jones combines expertly-structured, premium content with powerful technology to deliver trusted, high-quality solutions

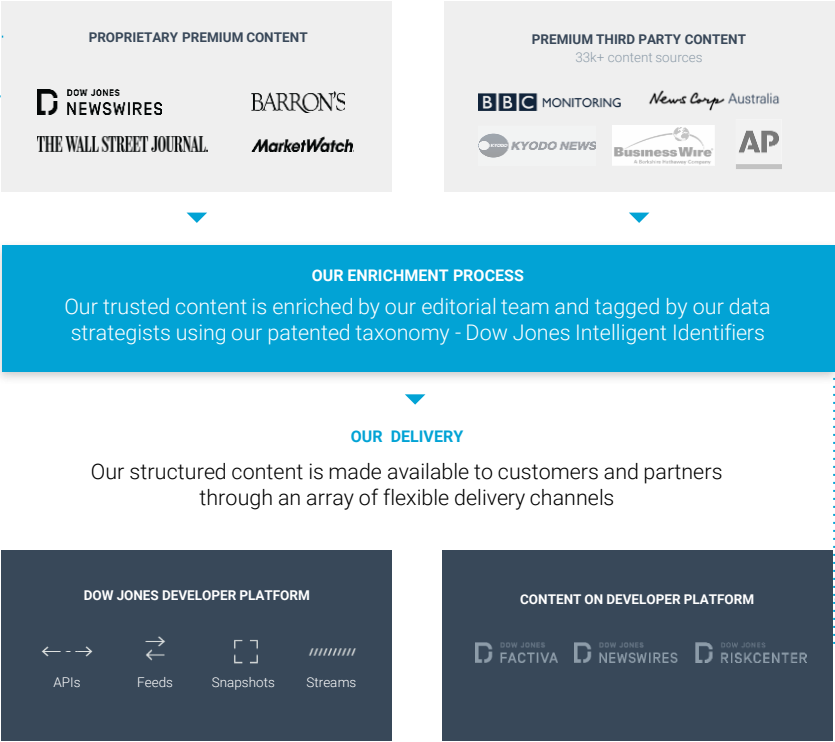
OUR UNRIVALLED CONTENT

Aggregated from our world-class Dow Jones publications and premium licensed third-party sources

Winner of 37 Pulitzer prizes

1000+ journalists

450 data strategists



150+ countries

2m+ records on people and entities in RiskFeeds

1.4m articles covered by Factiva every day

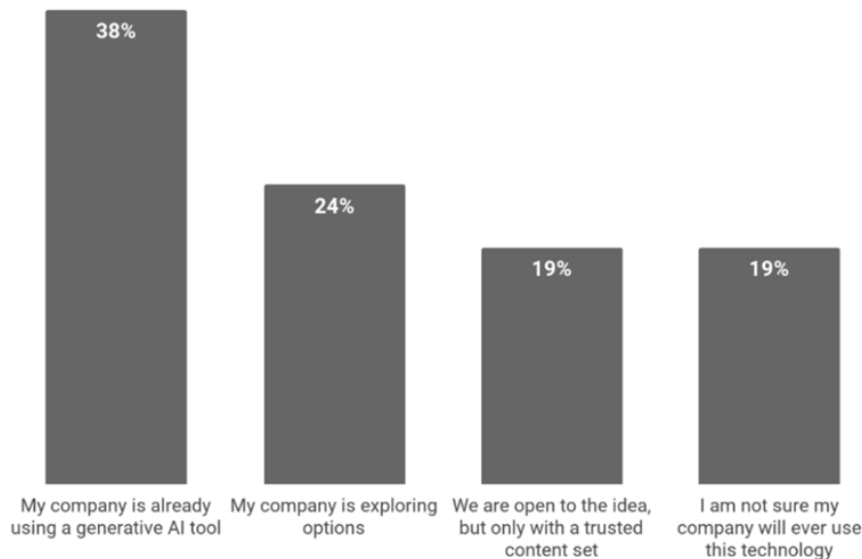
350,000+ company codes, allowing precise search capabilities

Companies Exploring Generative AI



How willing would you be to adopt a generative AI solution for making your business decisions?

**62% are
using or
exploring
using
GenAI**



Generative AI Meets Generative Litigation

DOW JONES
FACTIVA

AXIOS



Sara Fischer
Feb 13, 2025 - Business

News publishers sue Cohere for copyright and trademark infringement



Wall Street Journal sues Perplexity AI for copyright infringement



Indian media pile into lawsuit against OpenAI chatbot ChatGPT

Microsoft, OpenAI Face Another Copyright Lawsuit by News Publishers

By [Anita Hamilton](#) [Follow](#)

April 30, 2024, 3:20 pm EDT



What Drives Our AI Strategy

- Flexibility and customization
- Maintaining fresh, relevant Data
- Reducing compliance risks
- Protecting intellectual property
- Fairly compensating publishers

Dow Jones expands AI marketplace to nearly 5,000 publishers



Sara Fischer



Our Active Investment in Licensing GenAI Rights

DOW JONES
FACTIVA

Thousands of sources permissioned for GenAI across 163+ countries and 25+ languages, growing daily.

WSJ

DOW JONES
NEWSWIRES

IBD®

fn

MW

BARRON'S

The Washington Post

Public.

Bennett & Coleman
THE TIMES OF INDIA

ALLIANCE
NEWS

McClatchy

ADVANCE
PUBLICATIONS

BENZINGA

VIQ

The Fly
first in stock news

CyberMedia

ACBJ
AMERICAN CITY BUSINESS JOURNALS

europa
press

Il Sole
24 ORE

Marketline

ADWEEK

NEW
STRAITS TIMES

CoinDesk

dpa

CONSORCIO
DIGITAL

twj
TEJ Ratings - Risk - Index - Database

KBS Media

ACM

WPS WHAT THE PAPERS SAY

UHTepfakc
INTERFAX

ASIANET
Pakistan

GLACIER
MEDIA GROUP

The
Content
Engine

HT

FUNKE

Use Cases - Managing Risks & Identifying Opportunities

Top Use Cases

Market Intelligence

Internal Newsletters

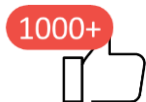
Enterprise Conversational AI

Additional Applications

- Client audits
- Industry reporting
- Search assistance
- Market surveillance
- Identification of customer risks & opportunities
- Financial crime screening
- Adverse media
- Analyzing or predicting market events
- Facilitating account based marketing programs

Predicting & Managing Risks : GenAI Use Cases

Our Context for Today



80 BN+

Chat messages every day



300 BN+

emails sent every day



30 BN+

messages per day



2 MM+

articles published every day

Existing Processes Aren't Enough

There is not enough capacity to keep processing all of this information using traditional methods.

6000 articles per company

S&P 500 companies



**300 hours or
30–40 working days**

for a credit officer/ analyst to read
through all of the current information on
a company that is available in the news*

Note: *Estimates for S&P 500 companies only

The Cost of Missing a Signal is Too High

wirecard

The ESMA identified a number of shortcomings when assessing Wirecard and recommends that financial institutions “review articles in international newspapers (including online newspapers) in order to add these elements when selecting issuers for examination”

 **Greensill**

The House of Commons Treasury Committee Lessons from Greensill report highlights the importance of monitoring the news: “There were reputational issues around Greensill. You could read the newspapers at the time.”

Tupperware®

 **恒大集团**
EVERGRANDE GROUP

BlackRock®


COUNTRY GARDEN 碧桂園

 **新世界發展有限公司**
New World Development Company Limited

BESTON
GLOBAL FOOD COMPANY

 **AngloAmerican**

Our Hypothesis

News can provide an early warning signal that can predict ahead of the current best alternatives



'CURRENT BEST ALTERNATIVES' ARE:

**TOO LATE, TOO SLOW, TOO
EXPENSIVE**

- Corporate Financial Events
- Credit Rating Agencies
- Teams of Analysts
- Large Data Science Teams



OUR AWARD WINNING SOLUTION IS:

**WARNING EARLY, UPDATES
DAILY & AFFORDABLE**

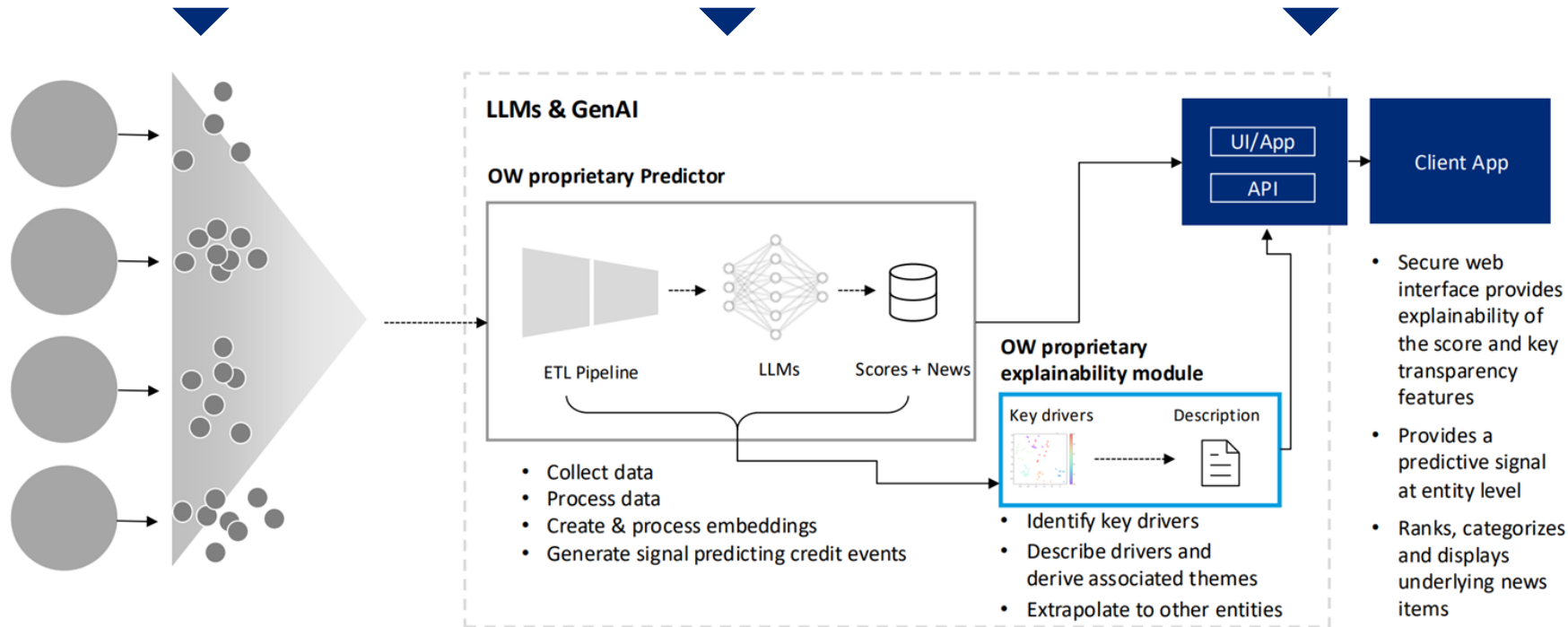
- Early warning signal at least 3-months ahead
- Global coverage of public and private companies
- 10,000 news sources in 32 languages
- Fully automated data science pipeline
- Starts from US \$2,500 / month

We Trained a Proprietary Model to Predict Risk Events

10,000 news outlets, publishing millions of articles about 150k public + Private companies, in 32 languages

Our proprietary Data Science pipeline transforms the news data into a real-time predictive signal with daily refreshed scores

Scores, themes and raw news data is available as an 'out of the box' cloud hosted solution and as an API to integrate into client's own systems.



FSS Scores Indicate the Level of Risk Associated with a Company

Categories provide an indicative view and should be considered in combination with rate of change data

FSS Score Categories

Score Categories are intended to provide an indicative view of Risk for an entity and, to be most effective, should be considered in combination with daily/weekly % change data.

2023 Company Average FSS Score Category

Very Low indicators in news data for upcoming risk events	0-17
Low indicators in news data for upcoming risk events	17-25
Moderate indicators in news data for upcoming risk events	25-31
High indicators in news data for upcoming risk events	31-40
Very High indicators in news data for upcoming risk events	40-100

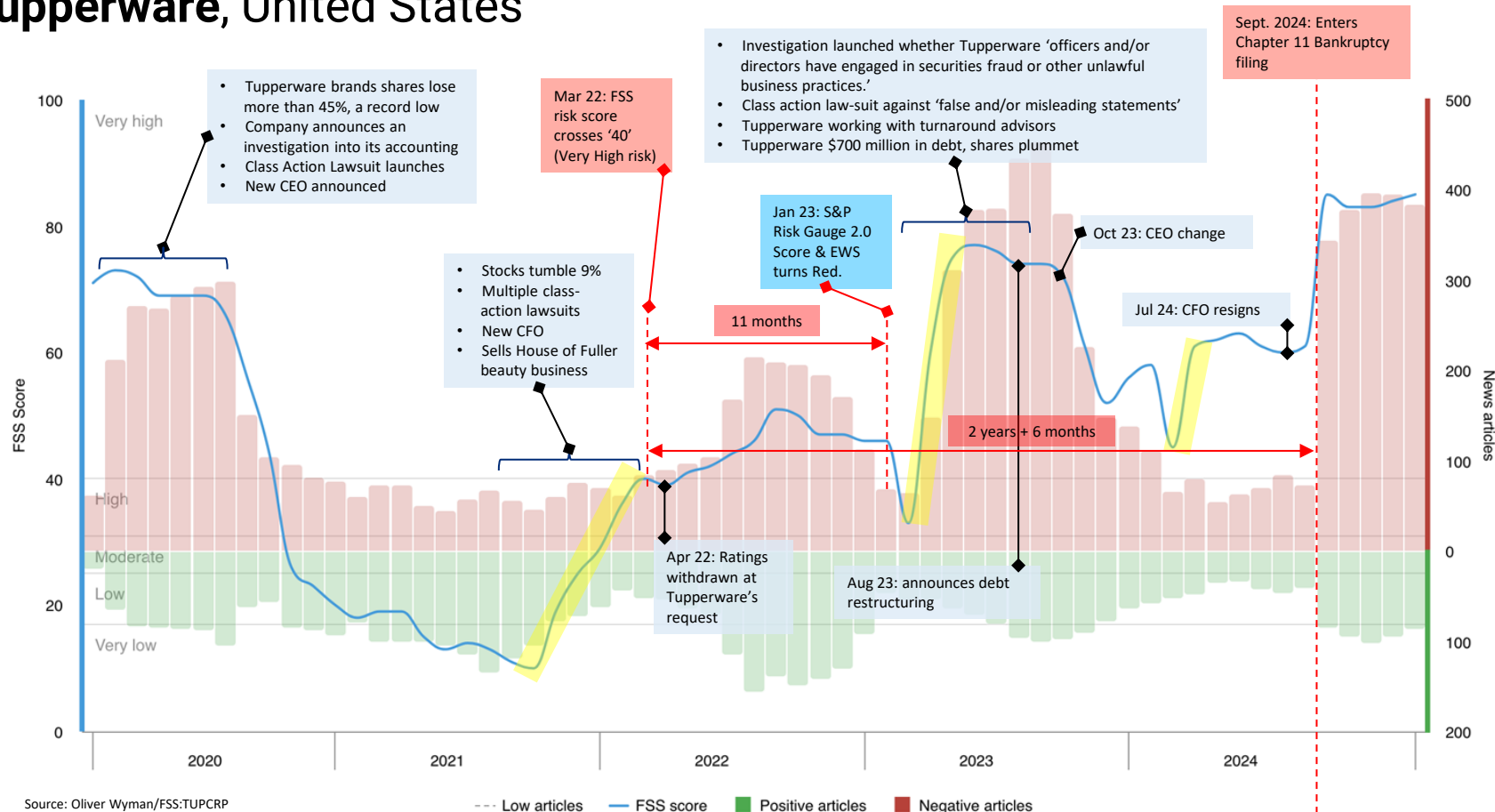


FSS Score Category Calibration

The likelihood of a company experiencing an adverse credit event when their FSS score is in the 'Very Low' category is minimal; however, in extreme examples this can happen.

2023 Company Average FSS Score Category	Proportion that experienced an adverse Credit Event (rounded)
Very Low	5%
Low	10%
Moderate	20%
High	30%
Very High	50%

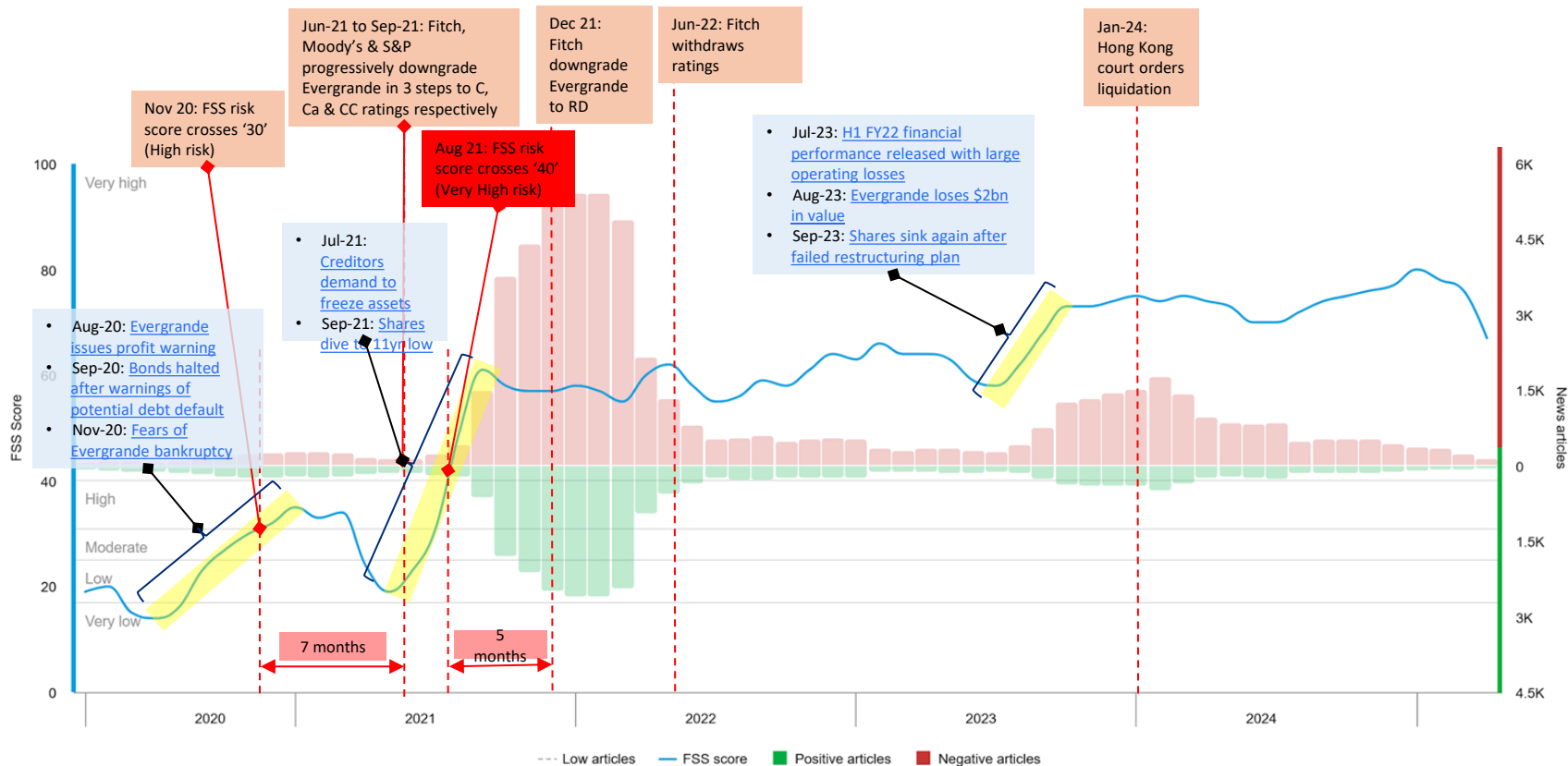
Tupperware, United States



Source: Oliver Wyman/FSS:TUPCRP

--- Low articles — FSS score ■ Positive articles ■ Negative articles

China Evergrande Group, China



How Clients are Using It

Credit Risk



Make news-based risk monitoring simpler and more effective. Easily Monitor news and market trends to discover and predict risk events faster, enabling a more timely, strategic response

Investment Management



Anticipate market-moving risk events that affect portfolios. Surface insights on the credit events that occur before major market shifts to improve investment strategies and hone in on patterns

Counterparty Intelligence



Easily see and access the news and themes that are trending around your client so you can spot upcoming risk events and cross-sell the solutions your client needs

Up-sell/Cross-sell



Identify risk in your counterparties and sell them your solution – advice, insurance, risk mitigations

Supply Chain Risk



Verify creditworthiness and catch supply chain issues. Effectively assess corporate credit risk in suppliers, partners and customers to boost transparency and ensure operational continuity

Market Intelligence

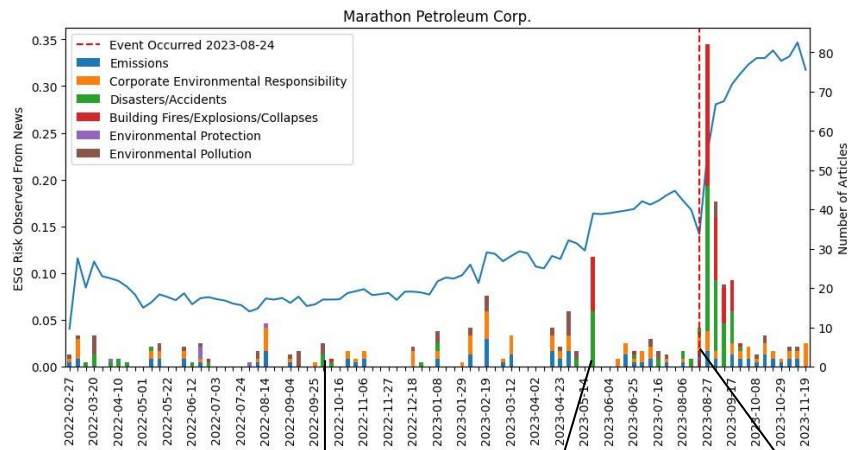


Monitor groups of companies in an industry or a market to see how risks affect peers. See historical averages to spot anomalies faster

1 Predicting ESG Risk



Naphtha tank leaks >8 million lbs of toxic flammable material at Louisiana refinery. 2-mile evacuation order. 96km chemical plume.



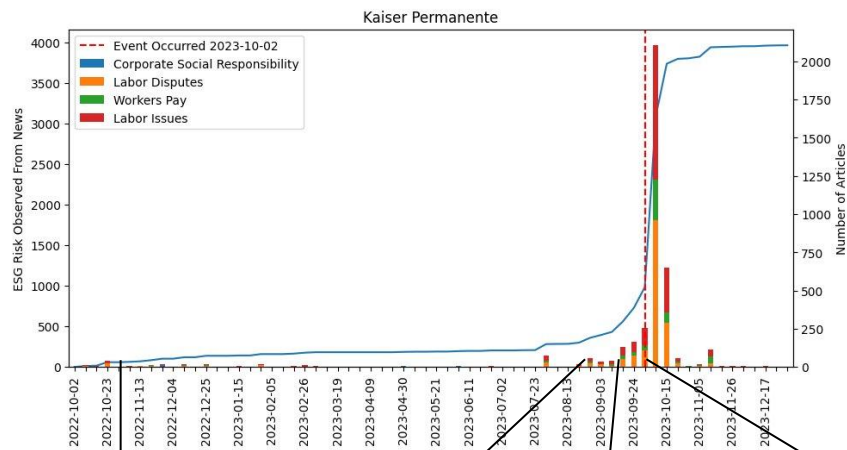
Source: Oliver Wyman

Two people injured in fire at Marathon Louisiana refinery.

Fire breaks out at Marathon refinery in Texas.



75,000 Kaiser Permanente nurses, pharmacists, lab technicians and other staff strike – the largest healthcare strike in US history



Source: Oliver Wyman

Hundreds of articles about strikes affecting Kaiser Permanente

Kaiser workers set to picket; Understaffing and employee burnout have undermined patient care.

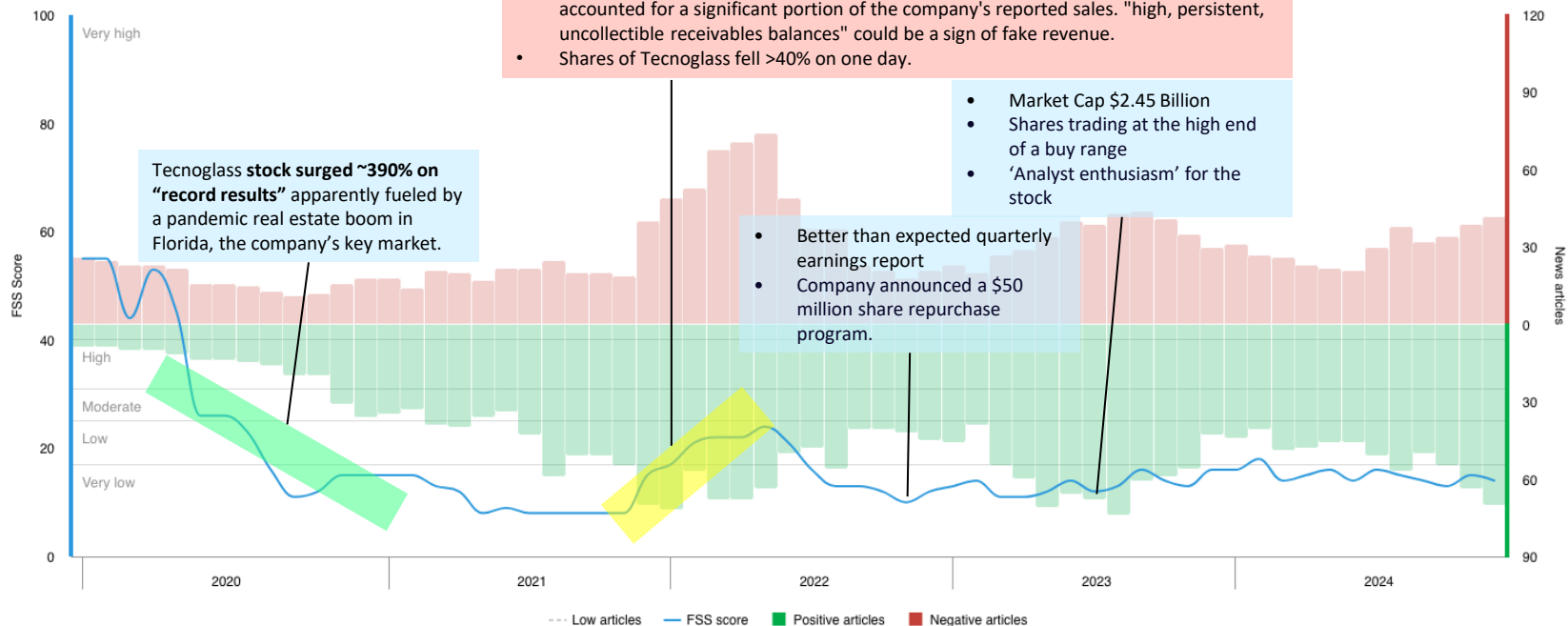
Kaiser workers begin strike authorization votes



2 Reputational and Conduct Risk



- Company's founders (CEO Jose Daes and COO Christian Daes) were part of a group **charged by the DOJ with trafficking more than 200 tons of cocaine into the U.S., smuggling weapons back to Columbia, and laundering money for the Cali Cartel.**
- Hindenburg research: "We have identified serious red flags regarding management and numerous undisclosed related party transactions that call the company's reported financial results into question."
- Related party transactions were between Tecnoglass and Daes family members that accounted for a significant portion of the company's reported sales. "high, persistent, uncollectible receivables balances" could be a sign of fake revenue.
- Shares of Tecnoglass fell >40% on one day.



3 Investment Management

Can FSS pick up on news information faster than the market?

The idea: Can we use FSS to generate alpha?



FSS anticipates adverse events based on real-time news months ahead



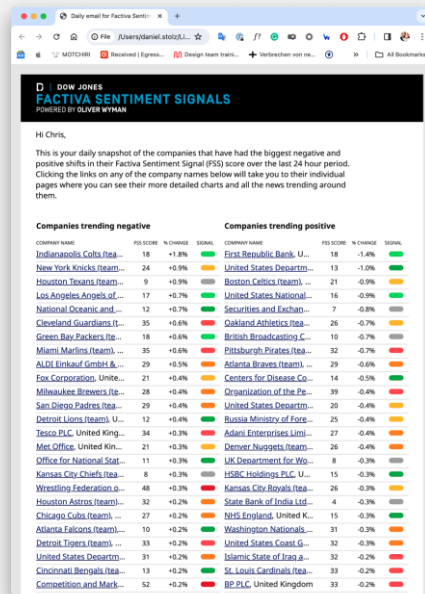
FSS reacts very sensitively in particular to material/extreme events



Factiva content very rich, in particular for larger firms



Large amounts of recent data are being processed in an automated fashion



The approach:

1. Construct a portfolio by starting with an index e.g. S&P 500
2. Rebalance according to FSS scores

timestamp	2020-01-02	2020-01-03	2020-01-06	2020-01-07	2020-01-08	2020-01-09	2020-01-10	2020-01-13	2020-01-13
symbol									
A	0.000880	0.000880	0.000880	0.000880	0.000880	0.000880	0.000880	0.000880	0.000880
AAL	0.000184	0.000184	0.000184	0.000184	0.000184	0.000184	0.000184	0.000184	0.000184
AAPL	0.058195	0.058195	0.058195	0.058195	0.058195	0.058195	0.058195	0.058195	-0.523754
ABV	0.006134	0.006134	0.006134	0.006134	0.006134	0.006134	0.006134	0.006134	0.006134
ABNB	0.002170	0.002170	0.002170	0.002170	0.002170	0.002170	0.002170	0.002170	0.002170
...
XYL	0.000663	0.000663	0.000663	0.000663	0.000663	0.179372	0.000663	0.000663	0.000663
YUM	0.000828	0.000828	0.000828	0.000828	0.000828	0.000828	0.000828	0.000828	0.000828
ZBH	0.000546	0.000546	0.000546	0.000546	0.000546	0.000546	0.000546	0.000546	0.000546
ZBRA	0.000318	0.000318	0.000318	0.000318	0.000318	0.000318	0.000318	0.000318	0.042389
ZTS	0.001463	0.001463	0.001463	0.001463	0.001463	0.001463	0.001463	0.001463	0.001463

503 rows x 1077 columns

3 Investment Management

The Test: Running It on a Real Trading Platform

1a. FSS scores

timestamp	2020-01-02	2020-01-03	2020-01-06	2020-01-07	2020-01-08	2020-01-09	2020-01-10	2020-01-13	2020-01-14
symbol									
A	0.000880	0.000880	0.000880	0.000880	0.000880	0.000880	0.000880	0.000880	0.000880
AAL	0.000184	0.000184	0.000184	0.000184	0.000184	0.000184	0.000184	0.000184	0.000184
AAPL	0.058195	0.058195	0.058195	0.058195	0.058195	0.058195	0.058195	0.058195	0.058195
ABBY	0.006134	0.006134	0.006134	0.006134	0.006134	0.006134	0.006134	0.006134	0.006134
ABNB	0.002170	0.002170	0.002170	0.002170	0.002170	0.002170	0.002170	0.002170	0.002170
XYL	0.000663	0.000663	0.000663	0.000663	0.000663	0.000663	0.000663	0.000663	0.000663
YUM	0.000828	0.000828	0.000828	0.000828	0.000828	0.000828	0.000828	0.000828	0.000828
ZBH	0.000546	0.000546	0.000546	0.000546	0.000546	0.000546	0.000546	0.000546	0.000546
ZBRA	0.000318	0.000318	0.000318	0.000318	0.000318	0.000318	0.000318	0.000318	0.000318
ZTS	0.001463	0.001463	0.001463	0.001463	0.001463	0.001463	0.001463	0.001463	0.001463

503 rows x 1077 columns

2. Categorize into signals by applying a threshold to scores

AAPL	NEUTRAL
CMG	BUY
MET	SELL

3. Size positions / reweight index based on signal, strength and trading parameters

MSFT	7.2%
CMG	0.35%
MET	0.07%

4. Compare to previous portfolio positions, to derive order list

MSFT	N/A
CMG	BUY 50.2
MET	SELL 9.6

5. Submit order list to broker API



1b. Market-cap weightings of S&P 500 constituents

Company	Symbol	Portfolio%	Price	Chg	% Chg
Microsoft Corp	MSFT	7.29%	425.75	3.85	(0.91%)
Apple Inc.	AAPL	5.96%	175.04	-1.51	(-0.85%)
Nvidia Corp	NVDA	5.06%	895.55	13.69	(1.55%)
Amazon.com Inc	AMZN	3.96%	187.33	1.20	(0.65%)
Meta Platforms, Inc. Class A	META	2.62%	515.69	3.78	(0.74%)
Alphabet Inc. Class A	GOOGL	2.16%	158.15	0.42	(0.27%)
Alphabet Inc. Class C	GOOG	1.83%	159.68	0.49	(0.31%)
Berkshire Hathaway Class B	BRK.B	1.70%	408.13	4.87	(1.21%)
Eli Lilly & Co.	LLY	1.39%	765.48	13.84	(1.84%)

③ Investment Management | Results

A Profitable Equity Trading Strategy

Strategy details

- The strategy combines momentum in FSS scores, and **Credit Benchmark rating changes** with **market price momentum** at name level for S&P 500 constituents, with the latter acting as a 'dampening' factor, to create a composite score
- Weighted positions are then taken in the top-ranked composite scores
- Portfolio rebalancing is executed weekly
- Portfolio backtesting results produce a **return of 103.3% for the period April 2020 – August 2024, comparing favourably with 89% return for the S&P 500**
- Sharpe ratio of **1.07**, again comparing favourably to typical equity funds and S&P 500 Sharpe
- The fund provides concentrated exposures in large cap (S&P 500 constituents) equities; as such it can replace an existing exposure to S&P 500 equities, enhancing returns for a similar risk profile

**1-year Annualized Sharpe (scaled daily Sharpe)*

Back-testing results

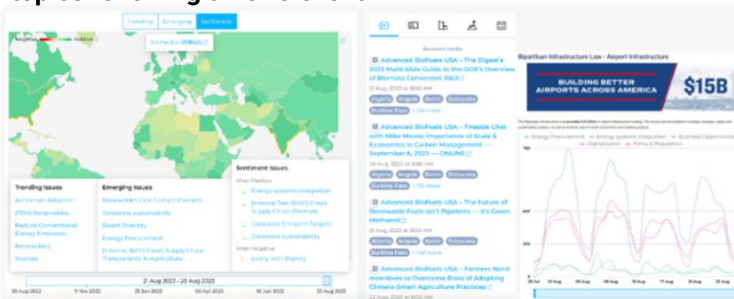


103.3% return
Sharpe: 1.07
Period: 04/2020 - 08/2024

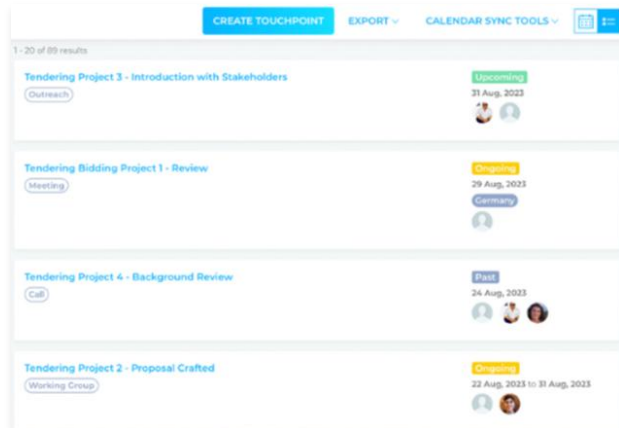
Market Intelligence 2.0: Supercharging Your LLMS to Drive Growth & Efficiency

News Events to Qualified Leads for a Global Conglomerate

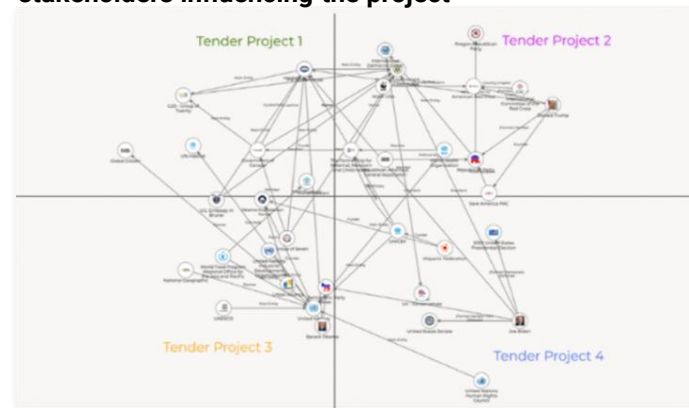
Real time monitoring of media for relevant topics following a news event



Engagement & tracking of leads with Account Managers



Mapping networks to identify stakeholders influencing the project



News Based Signals- Client Specific

Client News

CLIENT NEWS UPDATE

Your client **REA**, has relevant news today.

Article: [Rupert Murdoch-owned firm REA Group weighs up bid for Rightmove.](#)

Sentiment: -7 Negative

The article discusses a low potential takeover offer from a competitor which is seen negatively.

Debt Issuance: REA Group or Rightmove may require additional financing for a potential acquisition, which could be facilitated through debt issuance.

Currencies: With REA Group being an Australian company and Rightmove being a UK company, currency exchange services may be needed for cross-border transactions or operations.

Original article title
with link

LLM-Generated
Sentiment

LLM-Generated
product tags alongside
a description why it
was tagged (LLM-
generated)

News Based Signals- Industry Specific

Industry News

INDUSTRY NEWS UPDATE

You have news for the **Environment/Waste Management** industry.

[Cadbury factory's chemical problem may have caused River Derwent sewage emergency, documents show \[Australian Broadcasting Corporation News\]](#)

"The tight price ranges for cattle and mutton indicate a stable market, which could present opportunities for livestock financing. The favorable spring season and firm prices for store cattle also suggest potential for financing livestock operations."

[Bin better: why is Newcastle such a dirty city? \[The Newcastle Herald\]](#)

AS a resident of Newcastle since 2024, I have concluded that ours is a dirty city. One only has to look at the natural watercourses and drains that are clogged full of household rubbish and other unwanted items, no doubt dumped by uncaring residents, and even a walk along the many beach promenades - which should be an enjoyable task - has one confronted by overflowing rubbish bins and dog excrement on paths. These problems, in my opinion, point to a council lacking interest."

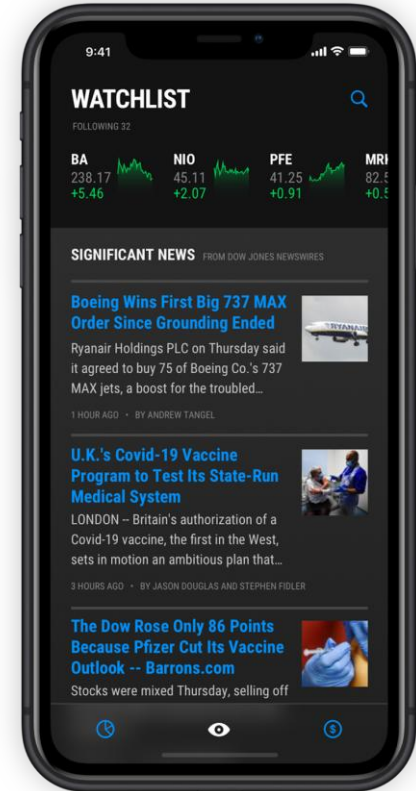
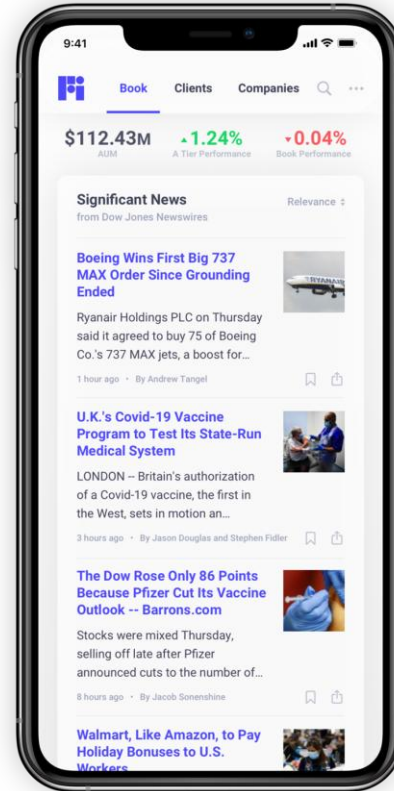
LLM-Tagged Topic

Original
article title
and summary

Personalisation = Engagement

Personalization Recorded as #SmartTag(s)

- 1 **Based on Portfolio**
Tagging based on Customer's portfolio holding
- 2 **Based on User Behaviour**
Based on what user searches for within the widgets
- 3 **User-selected Preference**
Options for users to select/modify tags based on their preference



Streamline Newsletter Curation and Creation for Scale

Dow Jones in the News

Dow Jones Institutional News • 20:01, 24 February 2025 • 896 words • English

Press Release: Dow Jones to Acquire Dragonfly Intelligence and Oxford Analytica from FiscalNote

Dow Jones to Acquire Dragonfly Intelligence and Oxford Analytica from FiscalNote PR Newswire NEW YORK, Feb. 24, 2025 NEW YORK, Feb. 24, 2025 /PRNewswire/ -- Dow Jones today announced it has agreed to acquire Dragonfly Intelligence, a ...

Dow Jones has agreed to acquire Dragonfly Intelligence and Oxford Analytica from FiscalNote Holdings for \$40 million, enhancing its Risk & Compliance division with geopolitical risk and security intelligence. The acquisition, expected to close in Q1 2025, aligns with Dow Jones's strategy to expand its portfolio of specialized services for business professionals amid increasing demand for geopolitical insights.

Editor & Publisher • 23:04, 25 February 2025 • 135 words • English

Dow Jones expands AI marketplace to nearly 5,000 publishers

Dow Jones, the parent company to the Wall Street Journal, has quietly built an AI marketplace for publishers to license their content to corporations, Dow Jones CEO and Wall Street Journal publisher Almar Latour told Axios in an interview ...

[Back to top](#)

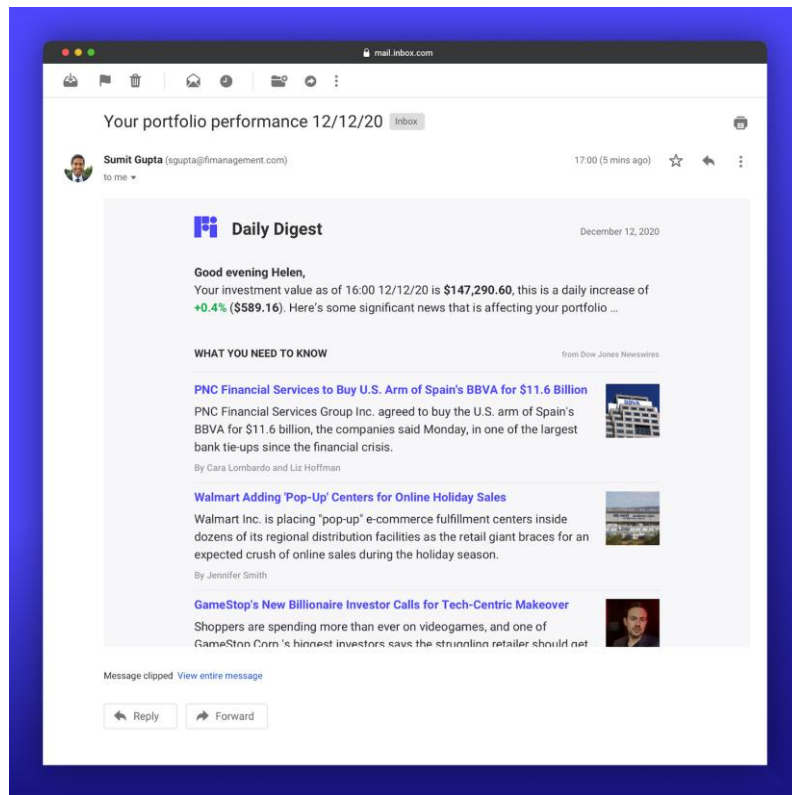
Competitor News

Mondaq Business Briefing • 21 February 2025 • 572 words • English

Court Rejects Fair Use Defense In AI Copyright Case

In a landmark ruling, U.S. Circuit Judge Stephanos Bibas of the U.S. District Court for the District of Delaware has rejected Ross Intelligence's fair use defense in its copyright dispute with Thomson Reuters. The case, Thomson Reuters ...

U.S. Circuit Judge Stephanos Bibas ruled against Ross Intelligence's fair use defense in its copyright dispute with Thomson Reuters, marking the first U.S. court decision addressing fair use in AI training. The ruling concluded that Ross' use of Thomson Reuters' copyrighted Westlaw headnotes to train its AI model was not fair use, emphasizing potential market harm and the non-transformative, commercial nature of the use.



Superpower your Knowledge Portal/Intranet Chatbots

Apple Earnings

◆ Good afternoon Michael. How can I assist you today?

What are Apple's Top 3 Revenue Streams?

◆ **1. iPhone Sales 205,489 million (52.1%):** Historically, the iPhone has been Apple's most significant revenue driver. It accounted for a substantial portion of Apple's total revenue due to its popularity and high price points.

2. Services 78,129 million (19.8%): Apple's services segment, which includes revenue from the App Store, Apple Music, AppleCare, Apple Pay, iCloud, and other services, has been growing rapidly. Subscription-based services like Apple Music and Apple TV+ have been pivotal in this growth.

3. Wearables, Home and Accessories \$42,241 million (10.5%): These product lines have consistently contributed to Apple's revenue. These devices are popular among professionals, students, and consumers alike, and they offer a range of options with varying price points.

Source: FactSet Research Systems Inc., The Wall Street Journal

Follow-Up Questions

- What were the key factors that contributed to Apple's strong Q3 earnings performance? →
- How did Apple's stock price react to the Q3 earnings report? →
- What are the potential implications of Apple's AI strategy for its future growth? →

Ask a Question

Start typing... →

Leveraging our world-class news content and data assets to build trusted conversational AI experiences for professionals.

What's new?

- Accurate and up to date answers powered by Dow Jones content and data
- Integrations can be personalized and tailored for specific product use cases

Impact

- Encourage product engagement & stickiness
- Unlock additional workflow opportunities

Generating Research Reports & Pitch Books in Minutes!

Portfolio Update



Client Account Performance

The portfolio began the month with a NAV of \$872,334.53 and ended at \$1,041,936.81. The allocation was 65.91% in cash and 34.09% in stocks. The account returned 19.44% compared to 20.19% for the S&P 500 Index, 11.90% for the EFA Developed Markets Index, and 15.43% for the Total World Stock Index. The portfolio was 100% allocated to the United States. The sector allocation was 65.91% in cash, 25.34% in Consumer Cyclical, 7.75% in Technology, and 1% in Telecom.

The top performers were AMZN returning 12.50%, USD cash returning 2.81%, AAPL returning 1.60%, CRWD returning 1.06%, and MSFT returning 0.51%. The bottom performers were F, VVNT, SEMR, DIS, and MSFT.

The top news items for the portfolio's holdings include Amazon laying off staff in video divisions, Apple shares hitting lows on demand concerns, Disney winning activist backing, and Ford posting strong auto sales. Broader economic headlines show resilience but also risks from inflation, housing, geopolitics, and earnings. Large Cap Growth stocks, especially Technology, have recently outperformed Small Cap Value and Energy. The portfolio's concentration in Large Cap Tech has benefited short-term performance versus benchmarks but led to diversification concerns. Its lack of Small Cap Value and Energy explains minimal contribution from these lagging areas. While tilt toward Large Cap Growth aided near-term gains, broader diversification could prove prudent given market uncertainty.

Market Outlook

The recent interest rate changes and yield curve inversion have increased recession concerns and volatility, though the implications are nuanced. Markets appear bifurcated with cyclical sectors like energy and financials outperforming while growth stocks underperform amid rising yields. Geopolitical risks also bear monitoring for potential commodity price effects. Overall a cautious, nimble approach to risk assets seems warranted.

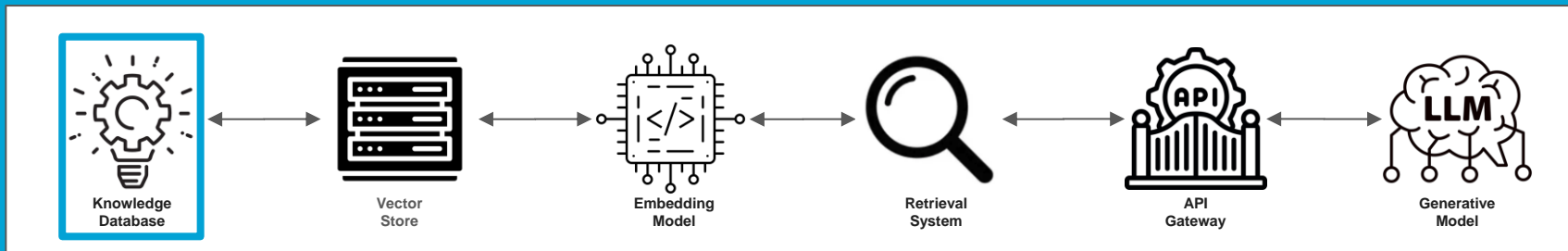
- On valuations, US equities appear modestly overvalued based on forward P/E ratios versus historical averages. Cyclical sectors like financials, materials and energy look most undervalued currently.
- Geopolitical risks, especially in the Middle East, are highlighted as a key risk. Supply chain disruptions and their potential impact on inflation and growth are being monitored.
- Central bank messaging has been hawkish lately, leading traders to pare back bets on rate cuts. Recent Fed speakers have urged caution on moving too quickly to cut rates.
- The US and Japanese markets appear relatively strong, while China remains under pressure from growth concerns and capital outflows. Emerging markets also face risks from elections and fiscal challenges.
- The US and Japanese markets appear relatively strong, while China remains under pressure from growth concerns and capital outflows. Emerging markets also face risks from elections and fiscal challenges.

Macro Update

The latest economic data indicates continued strength in the labor market and economic growth, though at a

Key Considerations

Integration into existing LLM pipelines



Knowledge Database

- The knowledge repository (Factiva News Archive) from which relevant content is pulled.

Vector Store

- A specialized database for storing and indexing embeddings, enabling efficient search and retrieval of similar data points based on vector proximity.

Embedding Model

- Converts both the user query and database content into vector representations (embeddings) for similarity matching.

Retrieval System

- Retrieves relevant information chunks from a knowledge base or database (e.g., news archive, document store).

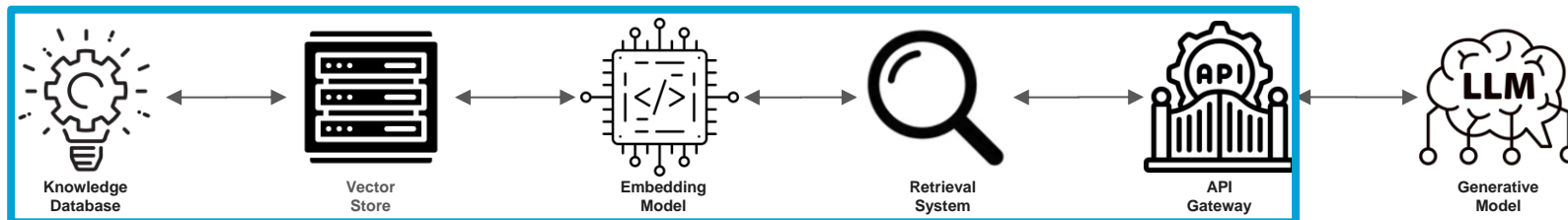
API Gateway

- Manages queries and data flow between components, including the retrieval system, and generative model.

Generative Model

- A large language model (LLM) that takes both the retrieved information and the user query to generate a contextualized, coherent response.

Turn Key Options



- Designed for ease of integration, no full GenAI stack required
- Pre-processed, relevant content
- On-demand, focused content for efficient access
- Cost-effective data access

Key Considerations

What to consider when leveraging news data for AI use cases



Data Accessibility

- Content rights
- Getting past paywalls and captchas



Fake News

- Unreputable sources should be ignored when assessing other companies
- However, fake news will still need to be considered for media engagement strategy



Source Neutrality

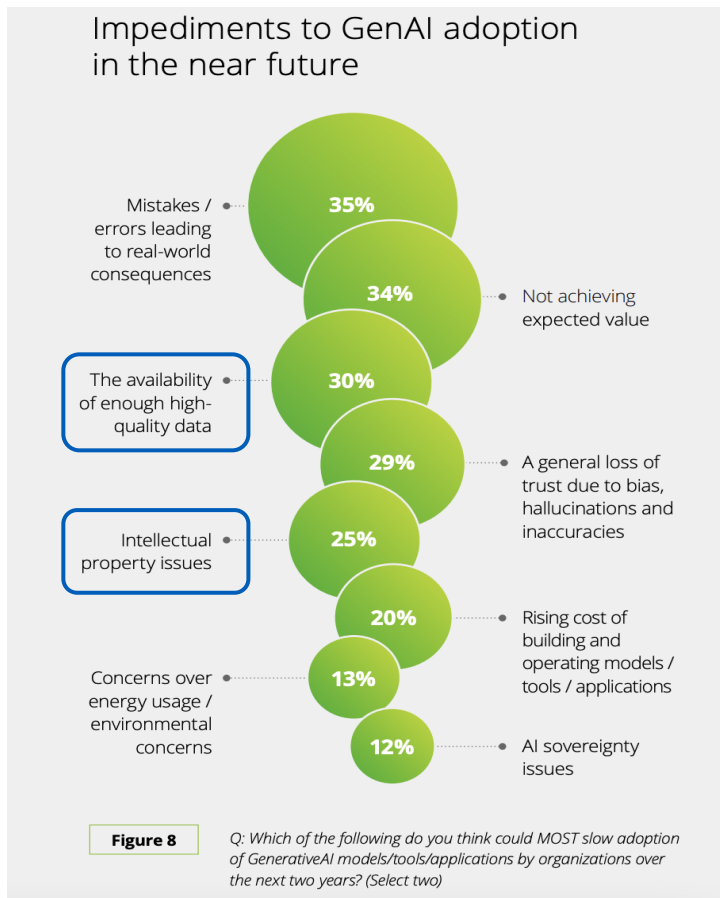
- Biased sources may give the wrong impression of companies
- Use multiple news sources to eliminate bias rather than using one source









Resolution on Entities

- How specific can your AI model be?
- For example: can the model tell when the company is getting negative press vs when the CEO of the company is getting negative press for a separate issue?

Impediments to Gen AI Adoption



Integration Solutions Purpose Built for Enterprise Applications

	Factiva Analytics	Factiva GenAI Ready Feeds & APIs
Artificial Intelligence (Non-generative)	✓	✓
Large Language Models (LLMs) for non-generative tasks (Machine data analysis)	✓	✓
GenAI Use Permitted (New content creation including summarizations)	✗	✓
Sources	~9K+	~4k+
	     	

Where do you get your news from??!

DOW JONES
FACTIVA

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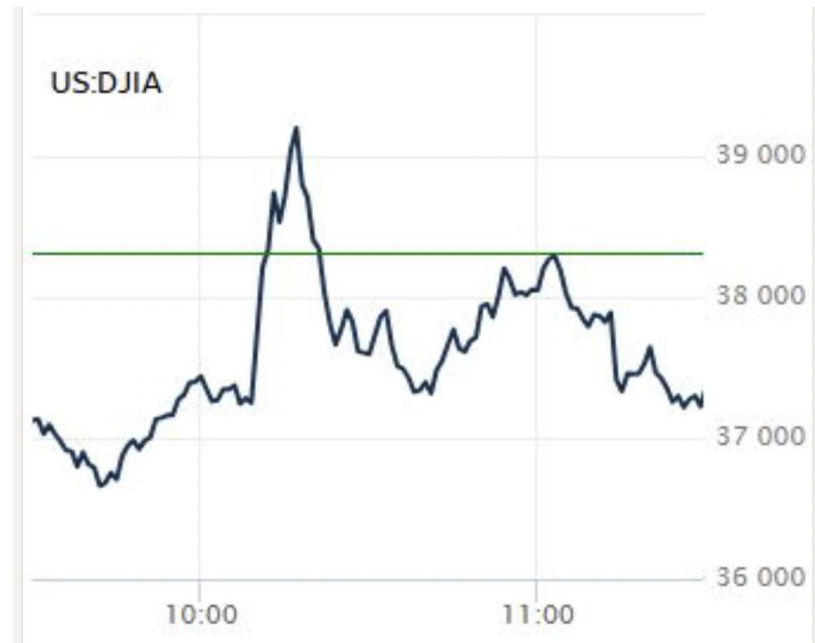
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