

Case Study:

Risk Management Data Warehousing & BI Fortune 500 Financial Institution

About Experis

Experis is a leading provider of customized IT staffing, technical and business process solutions with offices across major markets in the United States, Canada and Europe.

Now a ManpowerGroup company, Experis leverages their expertise by providing clients with a single source solution for highly skilled talent and technology solutions in the areas of IT, engineering, finance and healthcare.

Client Situation

Our client, one of the largest banks in America, engaged Experis in a multi-phased, multi-pronged risk management data warehousing and BI initiative. This effort was focused on three key areas: Commercial Credit Modeling, Asset Quality Reporting and Anti-Money Laundering.

Our client was looking for a partner that could efficiently manage project teams across these three areas and ensure that the unique business solution for each area also included a common IT design and approach. Once on site, the Experis BI team conducted the strategy efforts to better define the issues, objectives and solution approaches.

The projects were all managed by Experis BI and the teams were a combination of Experis and client staff. The Experis roles included:

- Project and Program Management
- Data Architects
- Data Analysts
- Data Integration Lead and developers
- Business Analysts
- Business Objects architect and developers

Experis partnered closely with our client, and established a collaborative environment where we shared our expertise and helped educate IT and business stakeholders on the challenges and risks unique to these kinds of projects. Each of the three areas and their solutions are summarized below.

Experis Solution

Commercial Credit Modeling

The Risk Management group is responsible for establishing the processes and systems to implement economic capital and corresponding allocation methodologies. Three key challenges prevented the existing processes and systems from maturing into an operational application as required:



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- the need to implement economic capital and equivalent capital charges back to the business lines required SOX-compliant processes and systems that exceeded the resources within the risk management group
- the time required for manual data manipulation activities impacted the ability to run successive modeling scenarios before the next monthly data set was ready for processing
- the technologies of the current solution could not scale for the volumes required across commercial and consumer portfolios

To address these challenges, Experis selected the technologies and infrastructure, and then architected and deployed a robust and comprehensive platform that:

- efficiently and effectively extracted and integrated the diverse set of data from source systems, on time, every month
- applied business rules as required from the risk management group and sent the information to third-party analytical models
- integrated the economic capital factors back into the platform and provided reporting and analytic capabilities on the loan portfolios and economic capital
- established an organizational capability within I.S. to support the new application and helped transition key roles to internal staff
- established a data stewardship function that reviewed production control outputs from the platform to identify and resolve data quality issues

Asset Quality Reporting

The accurate reporting of credit activity is a critical component utilized by executives, auditors, and regulators to execute sound management decisions and provide proper oversight to lending activities. Experis assisted the Corporate Credit Administration group in an effort to address the following inefficiencies with their existing solution:

- most reports did not meet the usability requirements of executives, because either validation and reconciliation controls were inconsistently applied, or the irregular formatting led to confusion
- the shadow IT organization that supported the solution was unpredictable and inefficient in its ability to respond to enhancement requests

Experis worked with the IT department to establish the opportunity and then leverage the Commercial Credit Modeling platform as the solution for Corporate Credit Administration. Experis extended the architecture and production support capabilities of the existing solution, added twelve more source systems, and deployed additional reporting including a self-service model with ad-hoc capabilities. These projects were a significant win for:

- Corporate Credit Administration because the overall solution was less expensive and more quickly deployed than alternatives
- The I.S. organization because of economies of scale in production support, and the ability to utilize the delivery capability of existing teams

- Executives in the lines because two separate groups are now reconciling to each other by virtue of leveraging the same high-quality data within a single platform
- Executives in I.S. because the shadow IT organization was absorbed back into I.S., and existing resources were successfully re-tooled to support the Platform and other I.S. applications and projects

Bank Secrecy Act: Anti-Money Laundering (AML)

The Bank Secrecy Act and US Patriot Act require all financial institutions within the United States to monitor, detect and report on suspicious account activity that may indicate that the account holder is engaging in money laundering. Failure to implement a comprehensive compliance program means risking large fines and a damaged reputation. The Financial Intelligence Unit at our client required additional features and capabilities to improve monitoring efforts, such as the ability to readily define and change rules, triggers and parameters, the ability to control and calculate risk criteria and provide detail on why a trigger was set for a particular account.

Experis worked within a cross-functional team of IT and business users to implement a new anti-money laundering package. The Experis team architected and deployed a data integration Hub to process high-volume transaction data sets such as demand/deposit accounts, incoming and outgoing wires, sweep accounts, ATM transactions, and the purchase of monetary instruments by:

- extracting, integrating, and cleansing the data sets every day
- providing a set of user-editable screens for managing reference data
- applying business rules, such as peer group assignments for new accounts
- sending the appropriate information to the new AML package where monitoring and alerting takes place
- establishing a centralized application where data sets and interfaces from additional lines of business can expand the scope and completeness of monitoring and detection

The Experis BI team was able to effectively manage the design and development of data warehousing solutions across three different business units with distinct sets of issues. By following the Experis BI/DW methodology for each solution, the Experis team was able to ensure that the solutions complemented each other and are easily maintainable by the IT team.

Contact us today to learn more about how Experis can help you grow your business through IT solutions.

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