

Case Study

Risk Data Layer Solution for a Large Belgian Bank

Client Profile

Client is an independent, medium-sized, multi-channel bancassurer for private persons and medium-sized enterprises in selected European countries, with expertise in asset management and the financial markets.

Business Challenge

- To develop an Information Layer that served as a common platform for consolidating the bank's data pertaining to business domains--Credits, Markets, Savings
- To provide a solution for processing of high volume data at very short, specified time durations.
- To enable multiple systems interaction
 - To handle data received in different formats and different environments

Business Solution

Methodology

- Created information layers in accordance with business domain.
- Interacted with large number of systems to collect data and provide selected information to various targets according to their respective reporting requirements.
- Maintained data consistency among the related source systems that provided inputs to various information layers.
- Used Informatics to convert data from XML, COBOL copybook and flat file formats to the one that was compatible with the Oracle Database.

Impact Achieved

- Resulted in major savings in software development costs through the dual shore model
- Achieved Basel II compliance
- Met Capital adequacy directives calculations and portfolio modeling requirements
- Facilitated calculation of the credit risk for loan application processing
- Developed components that were highly reusable for other applications.
- Employed Role based data access mechanism