



Risk Data Mart



Risk Data Mart - Case Study

The Summary

Client is a bank providing financial services to the large, medium and small group of customers in Asia. They provide portfolio of products and services designed primarily for entrepreneurial customers and focused on facilitating business growth by creating and protecting wealth. Client needs to develop a solution streamlining its Risk and Compliance reporting to be compliant with Basel II accord, which represents recommendations for manner in which banks worldwide manage and report their risks in order to promote greater stability in financial system

The Client

Established in 1969, Company received an approval from Ministry of Finance to undertake financial and securities businesses in 1973. Following its listing on the Stock Exchange of Thailand in 1978 and the eventual change in status to a public company in 1993, its scope of business expanded further. Client has more than 35 years of experience in the financial service industry. They offer all types of loans and investment products, effect money transfers, and undertake all forms of import and export services in international trade. In addition, client also provides financial advisory services.

The Business Requirement

AG Technologies identified business priorities specifically that includes identifying high value services and products that create a product portfolio that meets new business needs, maintenance of highest level compliance including Basel II recommendations and effectively monitor and report all risks across business units and comply with regulatory bodies.

The siloed information makes it difficult to create consolidated and up-to-date information as well as credit exposures in all areas of the bank's business. This creates a host of difficulties, having to manually capture information and slower down credit processing. The manual capture of information causes "double work" and increases potential of errors being made. Ultimately, this difficulty affects client's ability to make effective business decisions. Hence, client needs a mechanism to consolidate information and to build reports. In order to prepare these reports, client needed advanced data collection and sophisticated risk management techniques.

Project Summary

Industry: Financial Services - Banking

Client Profile: Client is a specialized banking and financial services group positioned in corporate, commercial and private-client markets.

Solution:

AG Technologies is implementing a business intelligence solution based on SharePoint Services 2007 to create a single view of customer for risk analysis and compliance reporting.

Solution Benefit:

- Reduces time to gather the required information.
- Ensures accurate and up-to-date information.
- Increased data availability for decision making.
- Decreased time to create reports.
- Reduced cost to create reports.



AG Technologies

The Solution

Client approached AG Technologies to streamline the process of data collection and effectively manage report generation. With proposed solution, client will improve bank's performance, enhances in producing risk and compliant reports. Client is adopting a solution to improve the accuracy of information collected.

The designed solution extracts relevant data on a daily basis from the banks current and future operational systems. The proposed model uses an Extraction Transfer Loading process to extract data from the bank's source systems into a data store which is then loaded into structured tables for subsequent use in credit risk reporting and analysis.

The Proposed application has been classified into following three broad modules:

- 1. Outputs and Extracts**
- 2. Data Capturing and Validation**
- 3. Derived Attributes**

A brief description on how Risk Data Mart process:

- Maintains centralized database assisting the user for easy data extraction.
- Generates pre-defined templates and consumes Web services exposed by application.
- Extracts data from excel format, access and transform data to allow to import into application.
- Perform validation of user against existing system.

The integration of these programs eliminates a substantial portion of manual intervention required to ascertain risk information and supply required compliance reports. It enables centralized data capture and validation. The structured information gathering capabilities of SharePoint Server captures data in a repeatable manner and validates information. It provides centralized access to data and integrates with other programs.

The solution enables faster creation of dashboards through use of spreadsheets and further organizes information which will become central reporting area accessible across different groups. SharePoint Server provides role-based access to information, which helps safeguard sensitive data. It facilities and automates analyzing large volumes of rapidly changing data.

Technology and Tools:

- Windows Server 2003
- .Net Framework 2.0 or .Net Framework 3.0
- Internet Explorer 6.0x (1024 X 768 resolution)
- MS SQL Server 2000 or MS SQL Server 2005
- SharePoint Portal Server 2007



AG Technologies

The Solution Benefit:

- Analyzing customer in better way and accelerate the risk analysis and compliance reporting process.
- Ensures accuracy of data required for report generation.
- Information needed to generate the report is readily available and always up-to-date; reporting becomes easier.
- Quick understanding of risk exposure related information and reduced numbers of errors in credit data system.
- Decisions are more accurately compiled and calculated, replacing previous manual processes.
- Stringent validation process before generating reports.