



PluralSoft has built a team of professionals with a cross section of relevant experiences who are qualified to deliver unparalleled end-to-end solutions for our customers.

A Global Diversified Financial Services Company

Business Problem

A large diversified Financial Services Company with four major lines of business : Retail Banking, Commercial Banking, Capital Market, and Mortgage (Residential and Commercial) treated customer experiences within each line of business as unique interactions. This behavior limited the client’s ability to maximize revenue from their existing customer base through cross selling, as well as frustrated their customers from less than optimal customer service. Further, regulations such as Anti-Money Laundering and Basel II Accord requires large financial services organizations to implement a strong risk management practice. This client experienced difficulty measuring credit, market and operational risk across delinquency ratings, product portfolios, customer segments, asset classes, business channel and business unit or geography due to lack of data integration.

Executive management determined that integration of all LOB systems to provide a single view of the customer was a strategic imperative that would allow them to maintain the market leading position they currently enjoyed, contribute to the bottom line through enhanced revenue opportunities and comply with industry regulations and lead to overall operational efficiencies.

The creation of a single view of the customer would be both internally focused: providing customer service representatives the ability to see the complete picture of the customer’s relationship, as well as externally focused: allowing the customer to view and manage all interactions with the client from a single on-line system. Additionally, a single view of the customer was expected to help the organization

- Understand risk stratification of a customer across product portfolio to enhance customer interaction and build brand loyalty.
- Better segment it’s customer base
- Understand lifetime customer value
- Understand prevalent investment behavior across segments

all of which will allow the organization to promote the “right service for the right customer at the right time” to maximize revenue, optimize cost of servicing thus enhancing overall profitability.

PluralSoft delivery methods include:

Onsite

Offsite

Offshore

Globally Integrated Teams

PluralSoft

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Engagement

PluralSoft utilized our architectural design methodology to analyze each of the existing LOB systems and catalog the requirements of the business. Through a systems rationalization process, a reference architecture was introduced which included: Business View, Logical View, Deployment View, Security View, Network View, and Database View. A phased plan was then put in place to migrate the existing architecture to the new consolidated architecture which included a centralized customer data warehouse. Applications from each line of business then accessed this centralized data warehouse for all share customer information.

Result

The outcome of this effort presented a two phased architectural framework for the company to implement a shared data services solution.

The solution allowed the company to achieve the following objectives:

- Centralized Customer profile across all lines of business
- Common Customer Identifier
- Data Standardization
- Data Quality
- Centralized Metadata repository
- Centralized LDAP and Single SignOn
- Ease to add or drop additional source systems
- Controlled and managed Data ownership
- Lower cost of maintenance

The reference architecture was successfully implemented based on our recommendations.

Right Service

The Right People

- Our model is not the same as the large consulting houses – we bring small expert teams to lead projects to successful conclusion, and work with our clients internal teams to ensure knowledge transfer at every step.
- We stand behind our commitments and take ownership of our responsibilities and we deliver what we promise.

The Right Time

- Our business is not to become integral parts of your business. We measure our success by our ability bring initiatives to successful completion quickly, and ensure self sufficiency.

The Right Methods

- Key to our success if our ability to bring proven methodologies

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