

ACHIEVING THE ELUSIVE SINGLE VIEW



When FNB's Commercial division wanted to integrate information from disparate systems in order to achieve that ever-important single view of the customer, it turned to Sybase SA's B.I.Practice to provide the required technology and proficiency.



AN ESSENTIAL FOUNDATION

Sometimes it's the simple things that keep clients happy, like receiving consistently good service from their bank, regardless of how they engage with it. With this in mind, FNB's Commercial division set out to integrate information from disparate systems in order to achieve a single view of its clients, widely regarded as an essential foundation for the consistent delivery of quality customer service at every point of interaction between a client and a bank.

To achieve this objective, FNB engaged information management specialist and IBM business partner, Sybase South Africa's B.I.Practice, to provide it with the necessary technology and expertise to

draw together all the data resident in their various systems.

IDENTIFYING THE NEED

"The project started in 2003, when the need for a single view of the client was apparent in various functional areas in Corporate/Commercial banking," says information architect Andre Diedericks from FNB's Commercial Information Management Systems (FNB IMS). Business initiatives within these divisions required the consolidation of data from multiple source systems. Says Diedericks: "A specialised data quality solution was required that would enable us to quickly analyse and create reports across multiple systems in order to take a holistic approach to client service."

It sounds fairly straightforward, but those working in large corporations will

appreciate the complex reality of large data sets, potential issues with data integrity and the challenge of heterogeneous file types and structures.

Diedericks gives some insight: "In technical terms, the single view of a client is creating a unique client key that links records from multiple data silos in applications across business units, delivery channels, product lines and separate divisions."

Previous attempts had been made to consolidate FNB's customer information on the bank's main IT platform, says B.I.Practice Manager, Estelle de Beer. "However, the integration of more than 10 internal and external data sources proved to be too complicated to implement via a standard data warehouse ETL [extract, transform, load] process," she notes.

De Beer says a specialised data quality solution was therefore required which would provide various options and techniques for matching the content of the different systems in order to produce one single record per customer.

The answer lay in IBM InfoSphere Information Server QualityStage. De Beer explains that this data quality software applies a series of matching criteria on all of the data sources, starting with the most precise matches through to the lowest probability results based only on the partial matching of a few words.

EXPERTISE MATCHED WITH TECHNOLOGY EXCELLENCE

Explaining the role played by B.I.Practice in solving its information management challenge, Diedericks notes that FNB shares a long relationship with the technology vendor parent company Sybase SA. "FNB initially purchased the DataStage product suite from Sybase SA many years ago. DataStage eventually became an IBM



product through various acquisitions, and was renamed IBM InfoSphere Information Server," he says.

Based on the strength of the relationship and the quality of service rendered, FNB opted to retain maintenance and support contracts with Sybase SA's B.I.Practice as an IBM business partner. "When we decided on QualityStage as part of the Information Server product suite, it was logical to procure from Sybase SA," he says.

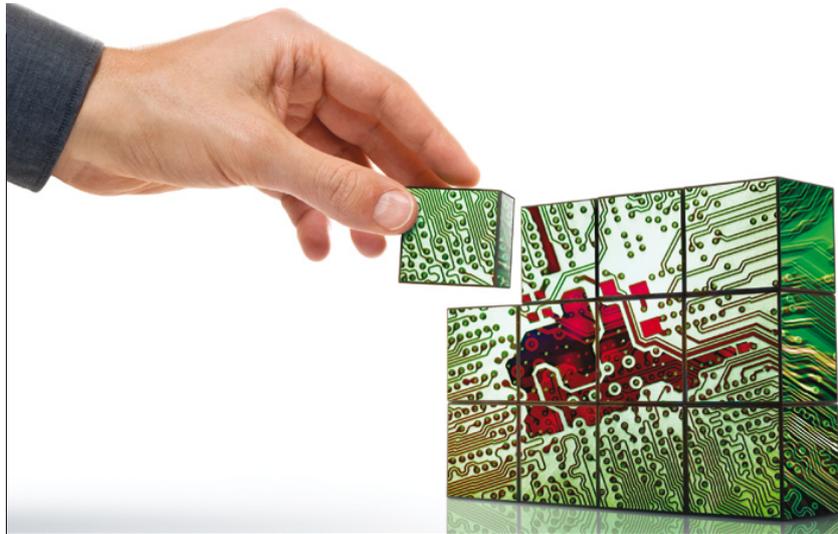
Diedericks explains that Sybase SA's B.I.Practice provided the expertise to configure Quality Stage, as well as user training which left FNB IMS in a position to do any enhancements or changes internally. As with any new system implementation there were teething issues, but the strength of the relationship between FNB and Sybase meant these were addressed rapidly and effectively.

THE PROCESS

In short, the process to achieve the single view involves pulling data directly from specified sources, clarifies Diedericks. "This data is then put through a 'delta determination process', in terms of which new, changed and deleted records are identified. The data is consolidated and standardised, after which a master record is created and used against which all other records are matched. The final phase of the process involves assigning each client with a unique identity."

With the execution of matching, linking and unique identifier allocation, a single file called the Entity Linking File or ELF is created. This is used by various bank systems for the purposes of data quality, financial client-based reporting, client credit limit management and the like.

While surprises in enterprise software projects are rarely welcomed, the processing timeframe proved to be an exception. "Initially the solution was given 18 hours to complete each daily run due to the volume of data and type of matching required. However, we



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soon realised that the processing only needed three hours to complete. "This has enabled us to increase the number of source systems we are using from across the bank, as well as given us the opportunity to fine-tune the matching even further," says Diedericks.

CLEAR RESULTS

Diedericks says the results of the project are clear: the solution has created a single record per customer with an accuracy rate of close to 100%. "We have the ability to identify cross-sell opportunities in our client base, as client data is represented across all product lines. The Management Information System (MIS) feeds directly off the unique client identifiers, so when determining the value of a client, it is possible to see all interactions with the bank in a single view to accurately determine financial standing," he explains.

In addition, the single view of client data enables the bank to quickly analyse and create reports across multiple systems. Using this information, consolidated marketing drives across various product groupings can be created, which simultaneously focus on service and support infrastructure.

Furthermore, the information provides for the creation of accurate profitability models to determine client revenue and profitability in the MIS. "Our credit systems also use the single record of each customer to determine exposure against the approved credit limits," states Diedericks. "Through the creation of a single view, we are able to deliver an improved customer experience and therefore better loyalty to FNB," he concludes. ✚

CONTACT

Andre Diedericks
Information Architect: IMS FNB
Commercial Banking
Tel: 011 371 7404
Fax: 086 639 4968
Email: andre.diedericks@
fnbcommercial.co.za
Website: www.fnb.co.za

Estelle de Beer
Practice Manager: B.I.Practice
Tel: 011 804 6562
Fax 011 804 3100
Email: estelled@bipractice.co.za
Website: www.bipractice.co.za