



Sybase® Industry Warehouse Studio™ for Banking

analytics

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"What we needed was a data warehouse consolidating all of our customer information but what we lacked was specific data warehouse expertise . . . We were concerned that we would be spending years designing the system without getting any tangible results. Without a doubt a major benefit of the retail banking models (contained in Industry Warehouse Studio) is that we were able to significantly reduce the time and effort spent in the design phase, possibly even a whole man year was saved . . . the models took a great deal of the complexity and risk out of designing our decision support system, and I expect they will pay for themselves in a matter of months."

*Paul Verjans
Project Manager, IT Development
Allied Irish Bank*

As we move through the new millennium, trends established in the 1990's continue to grow and develop. Competition has become fierce. Victory in the battle for the hearts, minds, and wallets of the customer demands greater and more accurate information about their needs. In this environment, business intelligence is coming into its own. There is a revolution in the business world driven by information. No industry is insulated from it, and Banking is no exception. Yet in spite of the breadth of information that banks collect about their customers it is rarely used to its true potential in strategic and tactical decision-making. Information often lies in information silos of different departments that severely limit the bank's ability to use it on an enterprise scale.

BUT What If You Could . . .

- Analyze and profile customers based on their product holdings?
- Determine geographic usage patterns of products?
- Analyze attrition patterns and predict which customers are more likely to leave?
- Analyze risk propensity by customer segments to identify those more vulnerable to default?
- Cross-sell products to increase revenue generation from your most profitable customers?
- Rank customers by profitability and risk?
- Identify characteristics of loyal, profitable customers and implement effective retention strategies?

With Sybase IWS for Banking, You Can Do It

Sybase Industry Warehouse Studio (IWS) for Banking is the "new wave" in data warehousing. It is a pre-designed, pre-integrated, and pre-configured **database-independent analytic infrastructure**. Within the banking vertical, it offers a clear business model based on the knowledge of experts in the banking industry. It presents a database structure, application capabilities, metadata, methodology, and tools to manage and customize according to the needs of each bank. IWS for Banking is designed as a flexible and open system that integrates with the existing technology within the company.

Within the IWS for Banking, the focus is on the customer's interaction with the bank across all products and transactions ranging from account openings and credit history to the actual closing of the account. Sybase IWS for Banking takes traditional CRM information to a new level by combining it with transactional, demographic, psychographic, and geographic information. The bank gets a complete view of the customer from the interaction, transaction, and performance perspective.

IWS Offers BOTH Customer AND Business Performance Analytics

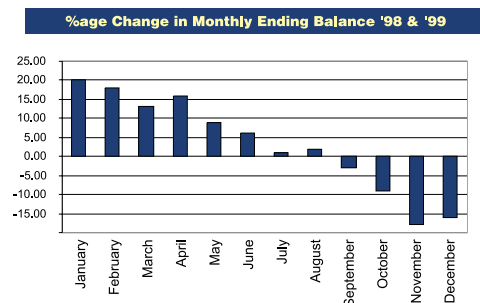
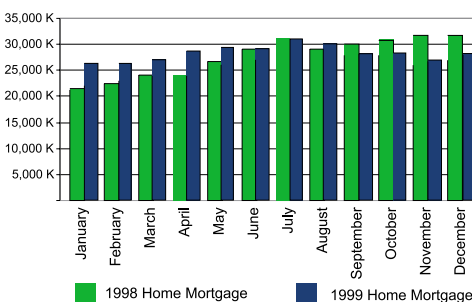
Tracking a bank's business performance requires an understanding of customer behavior and usage patterns of services offered. IWS for Banking delivers the best of both worlds with a full range of business performance and customer analytics—offering a panoramic view of the entire business. Financial institutions like Allied Irish Bank, Members Equity, and Scottish Widows have used the IWS to do exactly that. Sybase IWS for Banking can help banks analyze the key success factors including asset and risk assessment, customer and account profiling and analysis, campaign and sales analysis, loyalty and attrition analysis, and customer care.

Asset and Liability Analysis

Banks often analyze their asset and liability holdings but it is rare for them to be able to conduct this analysis at the level of the individual customer due to the information silos across different departments. IWS for Banking enables the bank to identify customers that have higher asset and/or liability holdings to target those regions, branches, even personal account managers whose performance needs to be rewarded or monitored more closely.

Comparative Analysis of Mortgages 1998-1999

Month Name	Ending Balance 1998	Ending Balance 1999	Change between Years	%age Change
January	21,963,911.61	26,939,384.00	4975472.39	18.47
February	22,583,505.25	26,928,220.79	4344715.54	16.13
March	24,339,175.88	27,641,232.67	3302056.79	11.95
April	24,412,807.08	28,588,720.35	4175913.27	14.61
May	26,822,636.62	29,212,226.00	2389589.38	8.18
June	28,164,549.35	29,406,463.08	1241913.73	4.22
July	30,421,261.49	30,335,132.34	-86129.15	-0.28
August	29,480,453.81	29,746,551.91	266098.10	0.89
September	29,943,986.52	28,311,540.05	-1632446.47	-5.77
October	31,116,085.98	28,144,826.76	-2971259.22	-10.56
November	32,202,168.72	26,965,003.30	-5237165.42	-19.42
December	32,055,183.90	27,540,461.44	-4514722.46	-16.39



Banks can conduct a comparative analysis of the growth/decline of their asset and liability portfolios over time.

Risk Analysis and Management

One of the biggest drains on a bank's profitability is delinquent accounts. Although banks track the value of these accounts closely within their systems, it is more difficult to identify trends and predict where these delinquencies are likely to occur. IWS for Banking offers the bank the opportunity to profile past due accounts by geographic, demographic, and psychographic variables. Groups that are more vulnerable to default can be identified and targeted for more stringent lending policies.

Sybase IWS for Banking offers faster, more effective implementation through the use of a prepackaged infrastructure, ensuring that the bank realizes the benefits of the data warehouse in the short term. Assuring successful delivery in a timely and cost effective manner is possible through the interaction of a variety of factors including:

- Robust design framework based on practical knowledge of data warehousing experts in the banking sector
- Use of proven dimensional modeling techniques to improve data warehouse performance, scalability, and data accessibility
- Database independence through support for a range of RDBMS platforms including IBM DB2, Microsoft SQL Server, Oracle, Sybase ASE, and Sybase IQ Multiplex
- "Mix and Match" architecture designed to support phased implementation and the integration of applications in different industries, for instance, if a bank merges with an insurance company
- Simple customization process using industry-leading tools from Sybase – Warehouse Designer and Warehouse Control Center
- Out of the box integration with market dominant software partners such as Business Objects, Cognos, and MicroStrategy
- Team of highly skilled consultants with the experience and knowledge of both data warehousing and retail banking to make your data warehousing project a success

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Revenue Analysis

Revenue analysis is important in any organization, but in banking where the 80:20 rule becomes a truism, it takes on even greater significance. Using IWS for Banking, it becomes possible for regions, cities, and even branches to identify their top performing customers at the click of a button. It enables strategists within the bank to develop multi-tiered strategies for different top, middle, and low revenue customers and emphasize products with higher revenue contributions in the bank's portfolio.

Customer Profiling and Account Analysis

Understanding the holding and usage patterns of customers for different products and services within a bank is essential to its performance. The IWS application for customer profiling and segmentation facilitates the building of genuine customer relationships in the era of one-to-one marketing.

Campaign Analysis

Marketing campaigns are a source of both revenue and cost to the bank. The task is to identify the portion of the marketing campaign that actually yields results. The IWS Campaign Analysis application allows the bank to measure the responsiveness of individuals and households to the campaigns being run, conduct cost-benefit analysis, and examine media effectiveness. The results become a knowledge base adding to the bank's ability to enhance future campaign performance.

Sales Analysis

Sales are the desired result of any marketing campaign. The IWS Sales Analysis application allows the bank to analyze new accounts from different viewpoints including channel, product category, geography, and customer group. It offers the bank an integrated perspective on sales results and enables managers to understand underlying trends and patterns, leading to better, more targeted results.

Customer Loyalty and Attrition Analysis

The bank's ability to retain customers is a key contributor to its long term profitability. The bank needs to cultivate those customers that will become profitable in the future and gradually eliminate the non-profitable segments. The Sybase IWS application for loyalty and attrition analysis allows banks to analyze duration of relationships, range of services used as well as the demographic, geographic, and psychographic influences.

Customer Care Analysis

Customer care is an integral part of any service organization and of even greater significance in banking where customers interact with the bank across different touch points to initiate inquiries, conduct day-to-day business, and provide feedback. The level of customer satisfaction or dissatisfaction can be determined by the customer contact history and can prove to be a vital ingredient in maintaining and nurturing customer relationships. IWS for Banking presents a complete view of the customer not only from their contact history but also from their actual interactions with the bank and their contribution to the overall revenue.

