

Interbank Increases Development Productivity by 50%



Interbank
The Netherlands
www.abnamro.com

Industry:

Financial Services

Oracle Products & Services:

Oracle Data Integrator

Key Benefits:

- Increases development productivity by at least 50%
- Increases market share by 50% by being able to correctly profile each client based on the risk
- Produces data interfaces that are better documented and easier to understand
- Executes loading process that used to take eight hours in less than two hours despite dramatic increases in data complexity of the transformations

"Oracle Data Integrator is an incredibly powerful development environment. Not only have our development teams increased their productivity by at least 50%, but it also helps them to better structure their work, and to produce data interfaces that are better documented and easier to understand." – Leon Schurgers, Director of Information Technologies, Interbank

As Interbank's business evolved it became increasingly critical to better understand the risk factors facing each potential customer in order to tailor a risk-based price offering that was competitive, but at the same time, did not expose the bank. Interbank needed to collect vast amounts of data in a new data warehouse to develop the scorecards required for this risk analysis, yet its old data warehouse-based reporting application was not suitable for such an undertaking.

A new data warehouse would also manage customer lifetime value, by storing data on all customers and all loans that were granted to them.

The platform chosen for the data warehouse was DB2 on IBM iSeries servers—the strategic computing platform of Interbank. "We needed to identify data integration software running on the iSeries server, and one that would take advantage of the architecture of this system," said Leon Schurgers, director of information technologies of Interbank.

Why Oracle?

Oracle Data Integrator (formerly called Sunopsis) is a versatile data integration product that leverages the computing platforms of the enterprise by generating native SQL. With the help of F-IT-C, which was Sunopsis' distributor for The Netherlands, Interbank started a product evaluation. As Jean-Luc Dumont, Managing Partner of F-IT-C explains: "Unlike several other well established products that Interbank evaluated, Oracle Data Integrator runs natively on the iSeries server and provided unmatched performance during the evaluation process."

After three months of development, the first topic area of the data warehouse was already in production. “Oracle Data Integrator is an incredibly powerful development environment,” said Schurgers. “Not only have our development teams increased their productivity by at least 50%, but Oracle Data Integrator also helps them to better structure their work, and to produce data interfaces that are better documented and easier to understand.”

The productivity gains have not been limited to development. The savings in terms of loading of the data warehouse have also been significant. “The loading process that used to take eight hours is now executed in less than two hours—even though the amount of data and the complexity of the transformations have increased dramatically,” said Schurgers.

When asked about the value of this project for the business of Interbank, Schurgers commented: “Being able to correctly profile each client based on the risk has allowed us to significantly increase our market share—by 50% last year! The new data warehouse was a clear success factor in that increase.”

With the final parts of the data warehouse nearing completion, Interbank is looking at other possible uses of Oracle Data Integrator. “To streamline our business, we need to improve the integration of our banking systems, our collection systems, and our front office systems,” said Schurgers. “Today, this is done via batch exchanges and some EDI interfaces. But we need to better automate these exchanges and bring them toward real time.” Oracle Data Integrator, with its real-time integration capabilities, will again be a perfect fit for Interbank’s application integration needs.

Part of ABN AMRO banking giant, Interbank is the leading consumer lending institution in The Netherlands.

With 11,000 intermediaries (loan brokers, car dealers, insurance agents, etc.) and 280 employees, Interbank fulfills the financing needs of tens of thousands of customers each year and manages 2 billion euros in assets.