



## Client Background



Leading Bank in the US has over 5000 banking centers, more than 10000 ATMS and over 45 Million customers. Provides Personal, Wholesale, Corporate, Lending & Investment banking services

## Products

Cognos  
PowerPlay  
Cognos BI



## Business Challenges

- Lack of efficient reporting engine to consolidate, and better use the organization's collection of data
- Lack of analyses across bank's different functions - Lending, HR, Credit Risk etc
- Users had data warehouse but there was absence of single truth of data
- Difficulty for business managers to understand which of their customers, products, or channels were the most profitable

## Data Sources

BANCS, Corfax system,  
Online Banking, IVR  
phone banking system,  
VisionPlus  
Cognos BI



## Solution

- Bank was initially using Cognos PowerPlay but PowerPlay was ineffective for comprehensive reporting purposes
- SoftPath experimented with Cognos tools to analyze credit card data, including complete portfolio analysis, product performance and product delivery cycle time monitoring, and operational data-entry error tracking to analyze and manage delinquent customers more effectively.
- Enabled integration of multiple products under a single portal and additional analytical features provided in Cognos 8
- Helped connect with discrete and asymmetric data sources and create features like custom subsets and easier slice and dice
- Enabled the Consumer Finance wing to analyze credit card and loan portfolios



## Benefits

- Bank has complete analysis of transactions across all their channels— Internet banking, (IVR), and the ATM and POS networks. Collections & Recovery department uses
- Cognos to analyze customer delinquency. Sales and Marketing departments can now analyze customer segments— Affluent,
- Mass, and Small Business customers across all products and channels
- Enabled bank to analyze their customers' investment portfolios, transactions, and mutual funds performance.