

## Case Study: Athena Group Development/ Support

### The Client

**Wells Fargo** - Athena Group, Information Services,  
Wholesale/Investment/Trust & Wholesale Sales Systems

### About the project/ client situation

A commercial banking application that helps bankers to generate credit approval and loan documentation, and analyzing sales tracking and profitability data. Athena is both an MFC Based desktop application and a web based application used by Business Banking, Community Banking and other Wells Fargo groups.

It is used by bankers and sales representatives of these groups who take the advantage of the automated process of booking of various loans, issuing of credit cards, etc. right from request stage to approval and state of the application. It also presents top-level management with various types of reports that help them analyze the performance of various bankers (scorecard) and progress made by Wells Fargo.

Credit Approval Presentation (CAP) is the main document that contains all details about borrowers, guarantors, loan details, covenants, approvals, etc. It may be 3 pages or up to 30 pages. The number of CAPs per day ranges between 4000 and 6000.

Average CAP response time was very poor -- 8 seconds.

### Our Solution/ Enhancement

#### Credit Approval Presentation redesign

The goal was to bring CAP average response time down to manageable levels.

In addition to enhancements in CAP, a study was done to understand performance of SQL server relating to recompilation issues on temp tables and cursors. In the beginning, it looked almost impossible to reduce average response time even by a second, but our consultants brought response time down from 8 to 4 seconds on an interim and then to 2 seconds and finally to less than 1 second at the end of the redesign.

The new design of CAP does away with temp tables; cursors, re-compilation and nested loops. This had a great impact on the 8-CPU production box and brought down CPU utilization during peak times.

A key challenge was to present reports efficiently to high-level management and to deliver real-time information to support daily operations and drive decisions.

Over time, reporting was revolutionized by combining the data management and report building capabilities of MS SQL Server and MS Reporting Services with familiar and powerful Microsoft Office System applications using closely integrated Visual Studio Development Environment and .Net technology.

### Benefits

- End users average report response time reduced from 8 seconds to less than 1 second
- CPU utilization during peak times brought down substantially



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