

Case Study: Analytic Product for Credit Unions

About the Client

XP Systems (a Fiserv Company) is a leading global information processing and data management company. It provides complete data processing, technical support and total business solutions and services to about 300 Credit Unions in USA and Canada. Credit Union industry is governed by different Federal / State legislation though it provides services similar to that of consumer and commercial banking industry

Client Situation

To transform information into intelligence, Credit Unions need a business intelligence solution. XP Systems recognized this critical customer need and wanted to build a data warehouse product. However, the diverse characteristics of Credit Unions in terms of their asset size, membership, market, products and services, and in-house IT expertise posed unique challenges. CS Solutions, Inc (CSSI) shared this vision with XP Systems and leveraged its time tested expertise in data warehousing solutions to design and build a pre-packaged, easy to use, easy to operate, affordable and extensible solution that not only works with XP Systems's flagship core banking platform XP2, but also, in future, is capable of integrating with third party products.

Our Solution

Road Map

CSSI conducted a 5 week phase of initial assessment, market analysis and high level requirements study to come up with recommendations for possible solution architectures and implementation options. CSSI's business team interviewed over a dozen Credit Unions to identify their key needs, pain points and business challenges. The final report illustrated key observations and 4 solution options with elaborate pros & cons and cost-benefit analysis. XP Systems chose to go with CSSI's recommended solution option.

Blue Print

The immediate challenge of the CSSI team was to choose the right solution architecture and the right technology, which serves best to the diverse set of target customer Credit Unions. Microsoft SQL Server technology based solution was chosen since it was cost effective and majority of the Credit Unions were comfortable with it.

To come up with unified comprehensive solution architecture was enormous challenge since customers' key product utility expectations covered a broad spectrum. Some customers were more interested in using DW for all their reporting needs whereas other were more focused on analytics. Moreover, the customers demanded all the data down to the finest grain in the data warehouse along with superior ETL performance, scalability and extensibility of the DW. CSSI designed a solution architecture that caters to all the customers needs and could be further customized and extended for a particular customer.

The solution includes the following components:

- Data Warehouse which also servers as Enterprise Reporting System (ERS)
- Extraction Transformation and Loading (ETL) process based on DTS and Stored Procedures with delta extraction logic
- Staging Areas which include data cleansing, surrogate key generation, “economization” of sensitive data among other data services
- OLAP Cubes
- Crystal Reports
- Comprehensive Web based Portal with:
 - Reports scheduling, publishing, cataloging and displaying / exporting features
 - Pivot tables
 - Ad hoc queries interface
 - User administration and security
 - Dynamic Metadata Browser
- Metadata Repository
- ETL error handling and restart / recovery features

Technologies used:

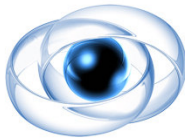
SQL Server 2000, DTS, Analysis Services, Crystal Reports 10, .Net, C#, ASP.Net, IIS, Windows 2003

The Process

- CSSI used its time tested FastTrack BI/DW process model to deliver this project. The process is followed for each Subject Area in multiple iterations. FastTrack, a highly process oriented approach for end-to-end solution delivery ensures, faster and reliable delivery with its highly reusable components, processes and templates.

Benefits

- XP Systems was able to increase its sales with the new product roll out
- The Analytic solution, has helped XP Systems to position itself as an end to end solution provider for Credit Unions
- The tool is helping number of CU's in their day to day business activities, increasing their abilities to penetrate and provide better service to the end members.



CS SOLUTIONS, INC.

Shaping Ideas, Building Solutions

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