**IBM** ` Information Management ` software

# DataQualityFirst
# PartyQualityInsight™

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## Partner Solution

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- ■ *Business Application*
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- ■ *Target Industry*
  *Banking and Financial Markets*

- ■ *Products*
  *IBM InfoSphere QualityStage*

**DataQualityFirst™**

## Business Challenge

For banking and financial services organizations, risk management and compliance continue to be strategic C-level topics. In the current macro environment, the risk of default on existing loans is growing, as is the risk of writing new business with the potential for default. Strategies to avoid, eliminate, transfer and actively manage risk are all based on a detailed understanding of the individual borrower or counterparty. What if you don't know the complete relationship of an individual party to your loan portfolio?

To address risk and compliance, organizations must have a complete and accurate understanding of business parties—such as client, borrower, guarantor, counterparty, producer, employee or vendor—and the interrelationships among them. Next, they must turn the data related to all accounts, agreements and contracts into business insight—which will enable them to understand, aggregate and manage their exposure to risk.

However, the data that describes parties is typically found in many different systems and applications within an enterprise. Each system has different business processes, application logic, logical models and different sets of values used to describe party attributes.

As a result, there is no consistent or accurate view at the level of an individual party, nor is there a complete understanding of the connection between parties that exhibit financial interdependence (e.g., members of a household). One of the greatest challenges organizations face today is mastering control over the logic that drives the data transformation process to successfully resolve and manage the significance of this party data across the enterprise.

## Solution

PartyQualityInsight™ (PQI) automatically re-engineers the data regarding the people and parties organizations do business with. Leveraging IBM® InfoSphere™ QualityStage® software, PQI takes account and contract data about parties and creates a complete cross reference of all the relationships a particular party has with other parties and with your organization.

This enables organizations to gain an understanding of:
- the type of each unique party and the role the party plays in the relationship to every account, contract or agreement that the party is associated with.
- the aggregate exposure and credit worthiness for each unique party across all lines of business, other sources and references.

- party to party relationships through joint associations to an account, joint associations to a location (e.g., household) and joint associations reflected in a third-party reference (e.g., Dun & Bradstreet).

The re-engineering process starts with account and contract data from literally any-where in the enterprise. PQI standardizes the meaning of all the individual attributes that describe people and legal entities. Quality metrics define the completeness and accuracy of this core set of party attributes.

PQI finds all the instances of the same party across all input sources and groups them together. The software also finds all the relationships between parties and formalizes them. PQI features easy-to-use browser access for the business to analyze parties and party relationships.

## Value Proposition

PartyQualityInsight™ solves a strategic, long standing and pervasive business problem—the lack of a truly party centric view of business relationships. A better understanding of unique parties and party relationships translates directly into less aggregate high risk exposure, lower default rates and the knowledge to take appropriate actions to mitigate risk.

The sophistication of IBM InfoSphere™ Information Server makes it possible to deliver an effective enterprise class solution. PQI implements a unique design concept to automatically identify every "instance" of a party based on just the data if necessary; regardless of the source, the value set, the metadata, the business application logic or the business process. The ability to create a complete cross reference based on every "instance of a party" makes it possible to really understand your business from a party centric perspective.

PQI can be implemented to generate and visualize production quality results in days. Presented in a dynamic interface with graphical summaries and robust drilldown to details, the party cross reference is easy to understand, explain and share with busi-ness and technical users. PQI output can then be integrated with credit risk manage-ment, business intelligence and master data management solutions.

## Company Description

DataQualityFirst is an enterprise software company that develops innovative solutions to resolve long standing data integration and quality problems for large business organizations. Our solutions incorporate high degrees of automation and visualization to drive concrete business value that leverages business investment in IBM technology.

*For more information, please contact:*
*Robert Rich*
*+1 508-618-1317*
*Robert.rich@dataqualityfirst.com*

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