



Data Governance im Banken- und Versicherungsumfeld

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Information Integration Solution Sales
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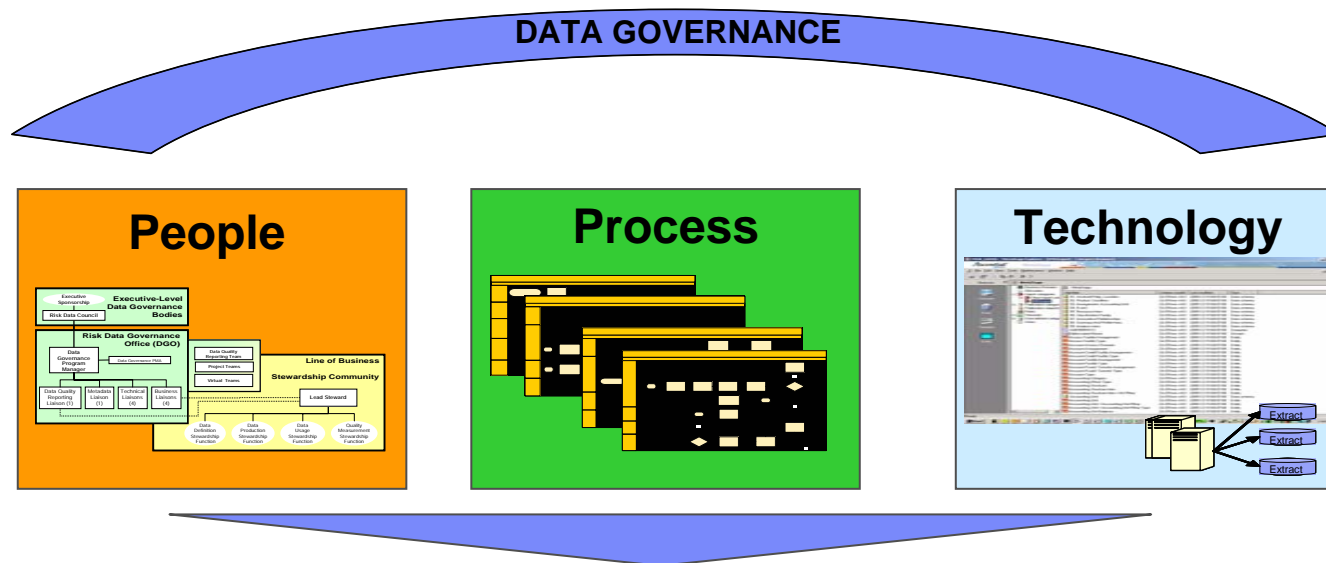


Topics

- What Is Data Governance?
And The Need for Data Governance
- IBM Data Governance Survey
- IBM's Data Governance Solution
- Data Governance Case Study
- Recommendations

What is Data Governance?

*Data Governance is the **orchestration** of **people, process and technology** to enable an organization to leverage **data as an enterprise asset***



The core objectives of a governance program are:

- Guide data management-related decision-making
- Ensure that information is consistently defined and well understood
- Increase the use and trust of data as an enterprise asset

Data has the attention of financial service executives, analysts and regulators

The Business Issues

- Business analysts spend 30% of their time dealing with data.
- Manual processes to reconcile, correct, rationalize, combine data costs millions.
- Data errors can cost careers
- Inadequate data controls can permit fraud

Industry Analyst Views

- Gartner: 50% of data warehouse projects will fail due to data quality
- The Data Warehouse Institute (TDWI): 55% of survey respondents identify data quality and security as top issue

Regulations

- Basel II
- Solvency II

Effective Data Governance has become a business imperative

Why Now?

Banks and Insurances are Facing Intense Business Pressures

Banking and Insurance business challenges mandate a fresh approach to managing information.

Managing information in silos has become obsolete.

Globalization

Consolidation

Risk & Compliance

Eroding Customer Loyalty

Industry Transformations

Operational Inefficiencies

5X More Value
creation by
organizations effective
at **using Information as
an Asset**

Multiple Versions of the Truth

Inaccurate

Untimely

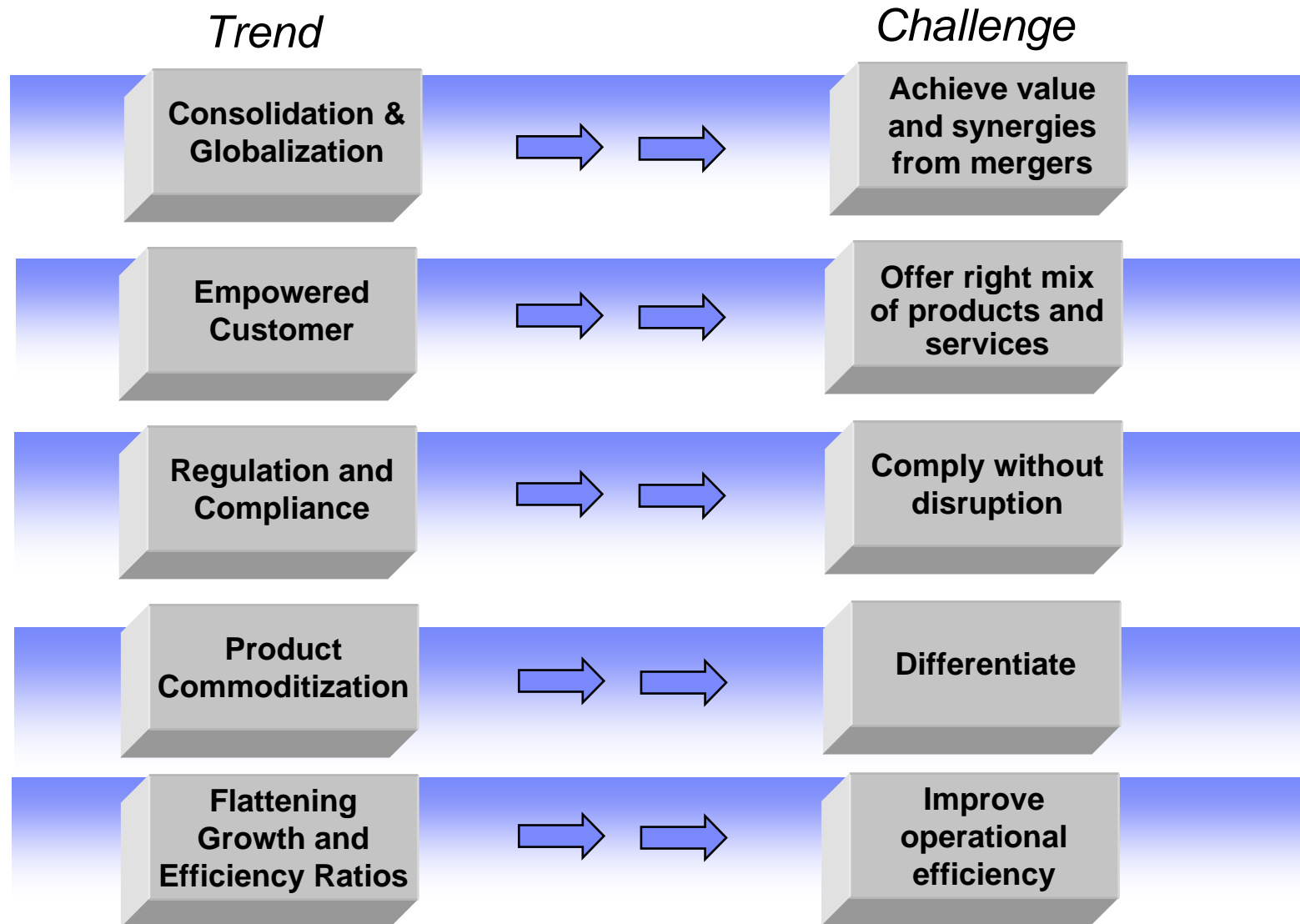
Inconsistent

Incomplete

Out of Context...

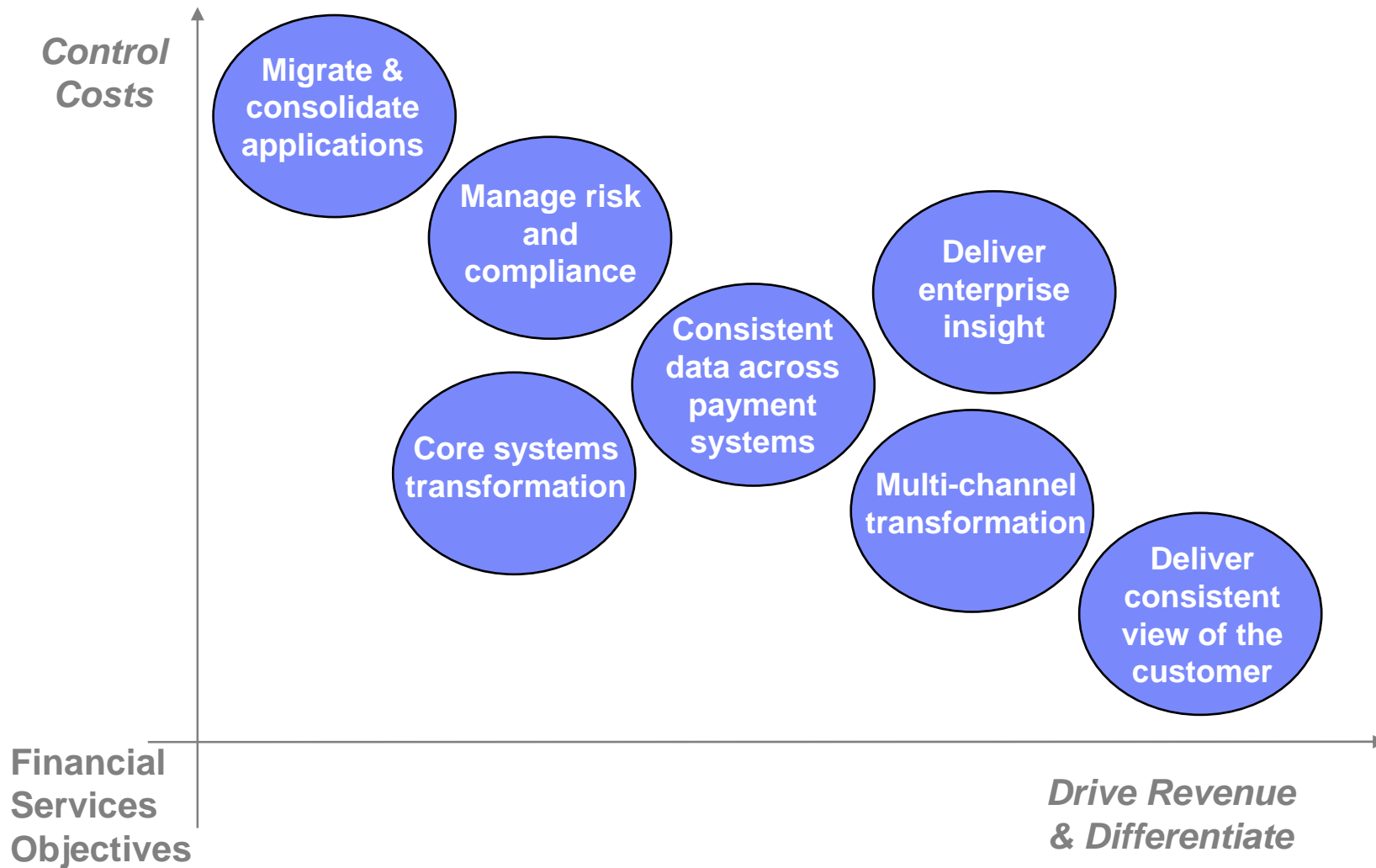
Only **1/3** of CFOs believe that their information is cost effective or integrated

Financial Industry Trends and Challenges

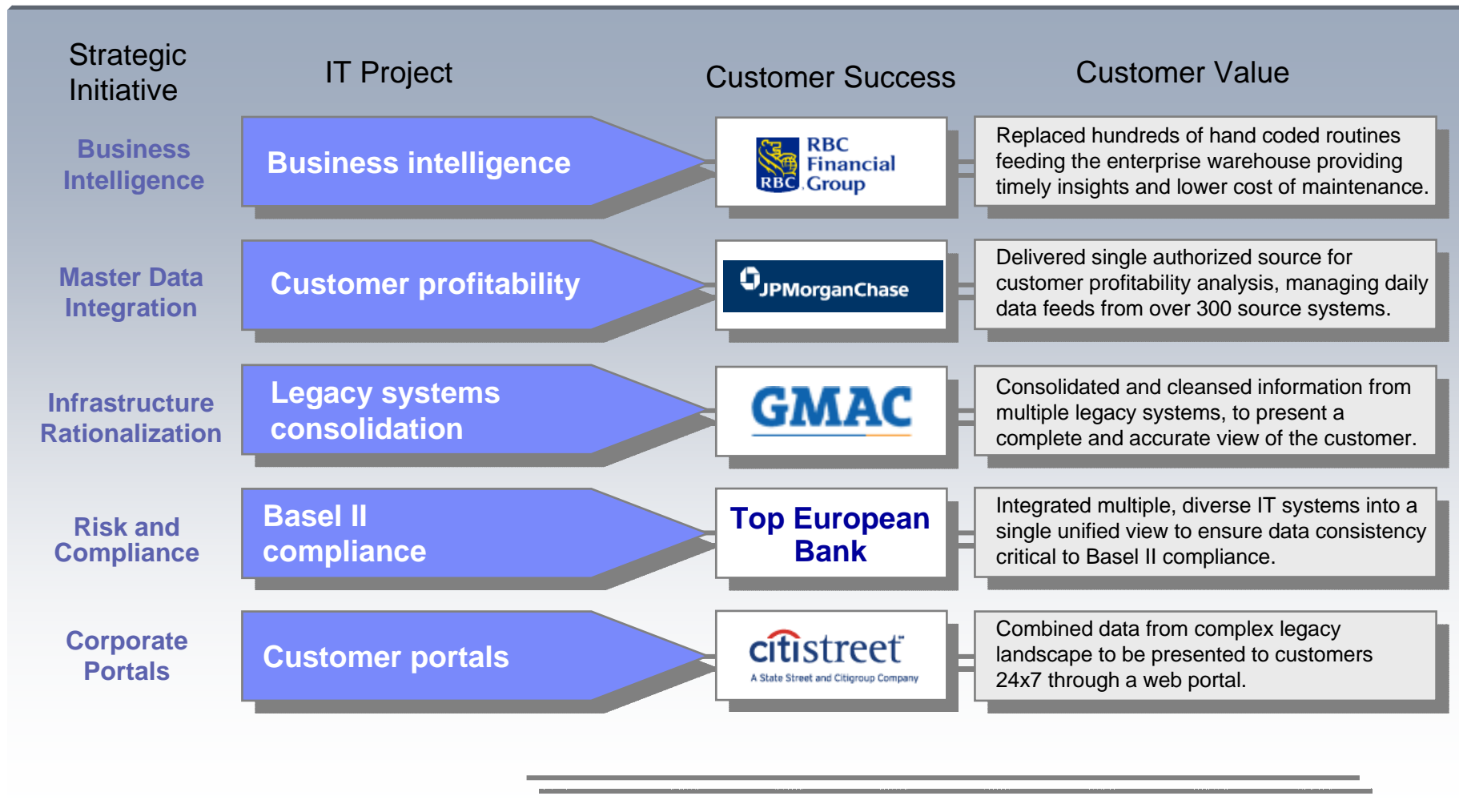


Resulting IT Initiatives

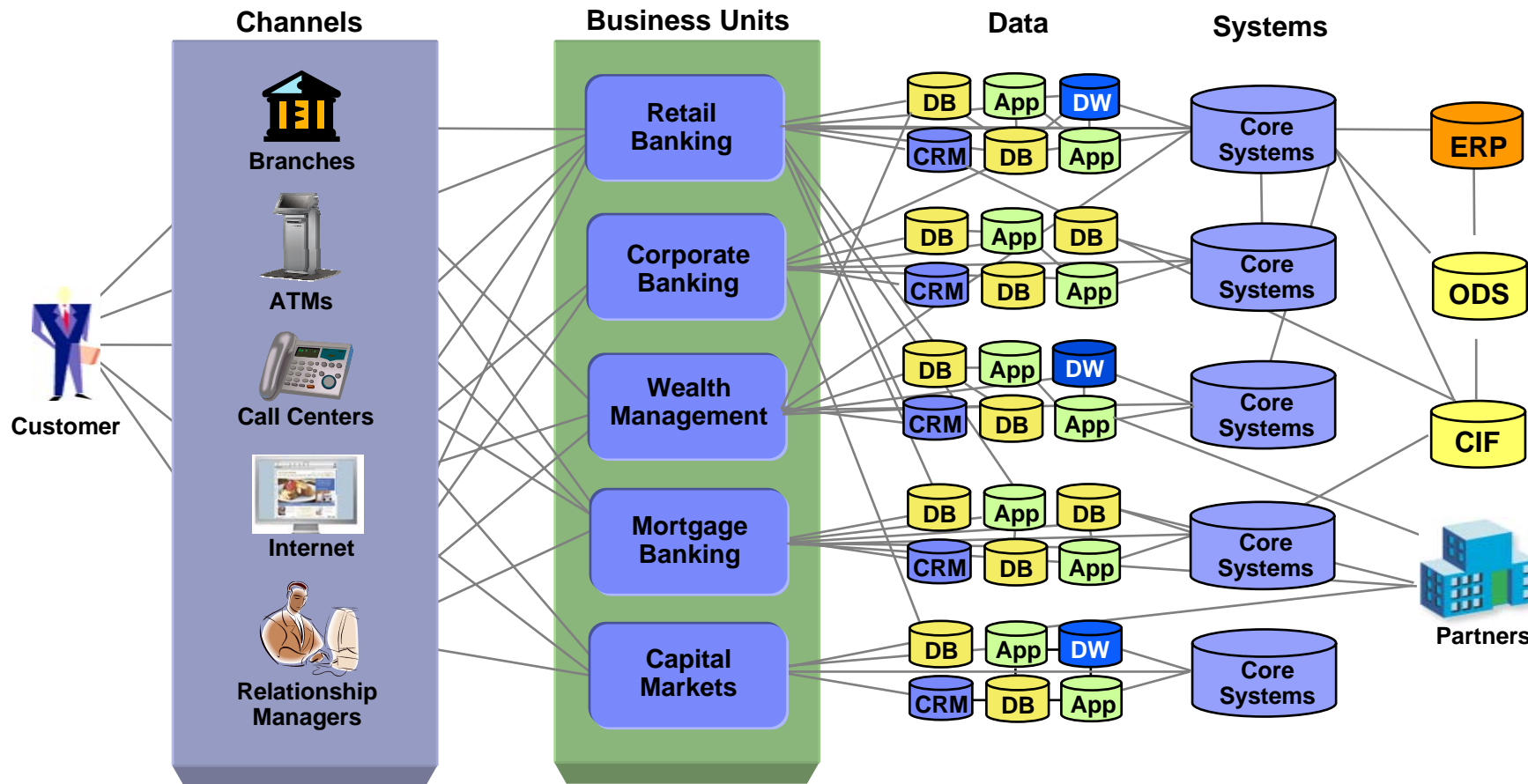
Operational efficiency to revenue generation and differentiation



Trigger Projects for IBM WebSphere Information Integration

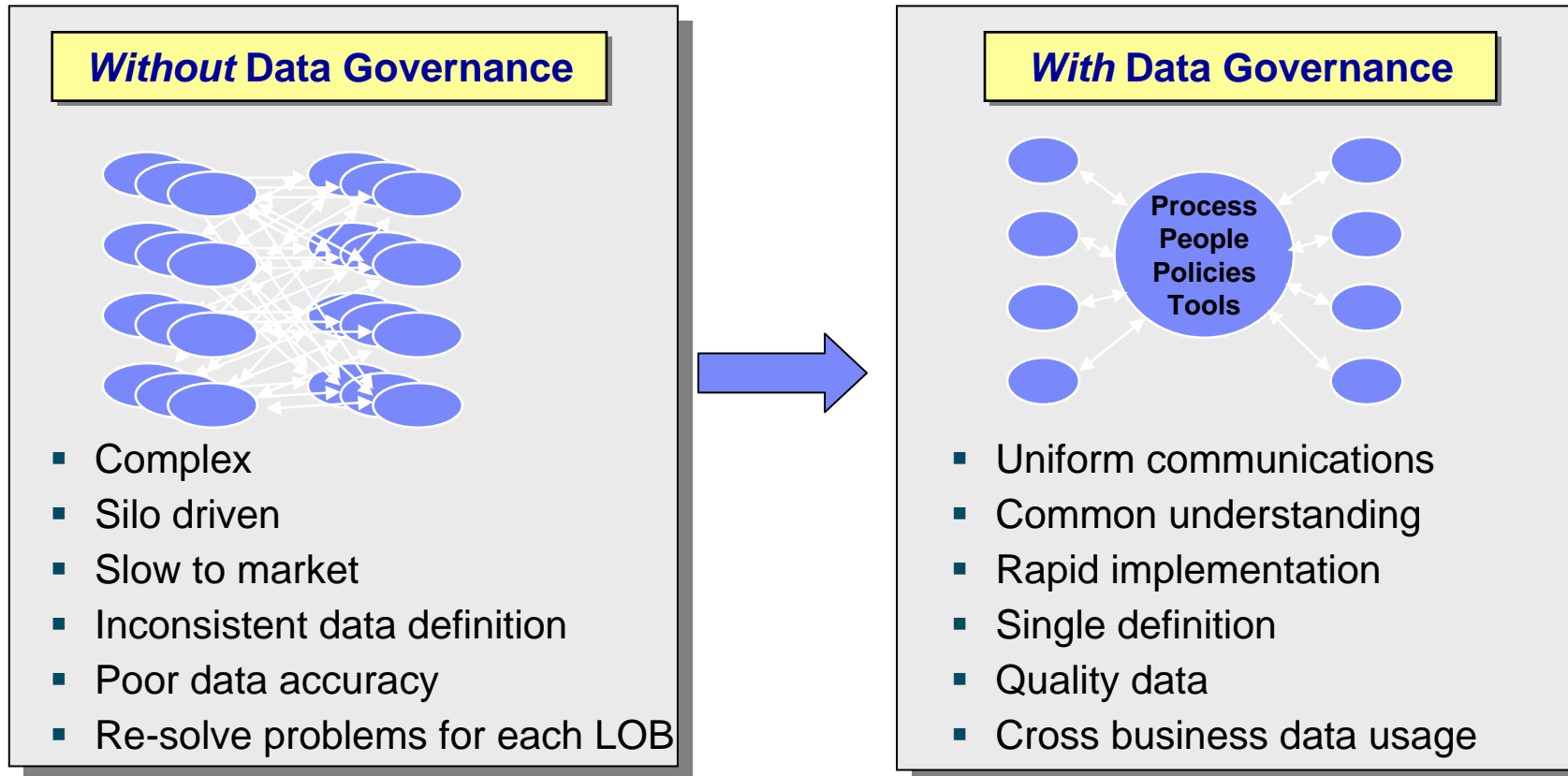


Common Landscape in Financial Services Organizations



- Inconsistent View of Customer
- Silos of Information
- Custom Coded Interfaces
- Inconsistent Data
- No Single Version of the Truth
- Poor Channel Communication

A strong Data Governance function is integral to delivering reliable and usable business information

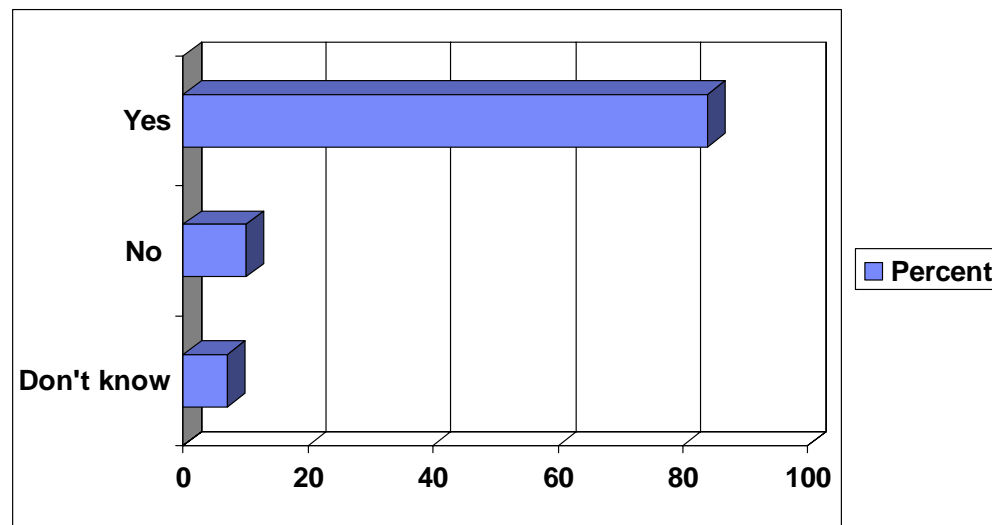


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The Need for Data Governance

84% Recognize Business Impact of Data Governance



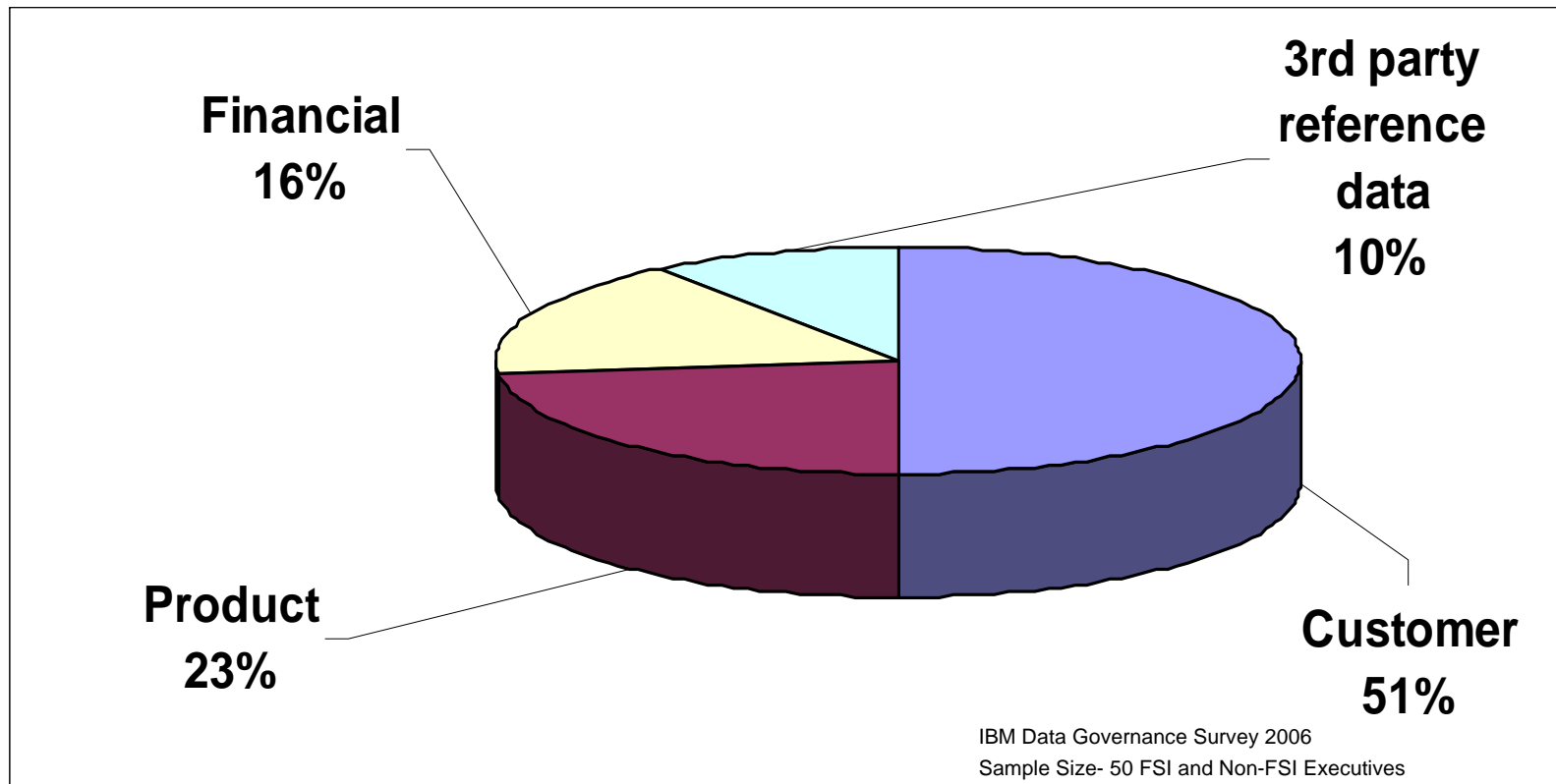
IBM Data Governance Survey 2006
Sample Size- 50 FSI and Non-FSI Executives

- But
- Only 27% have centralized data ownership
 - 66% have not documented or communicated their data governance program
 - 73% have no KPI's or measurements of success

“We cannot do our job without data governance.”

Sean Nelson, Senior Manager
Enterprise Information Management
RBC Financial Group

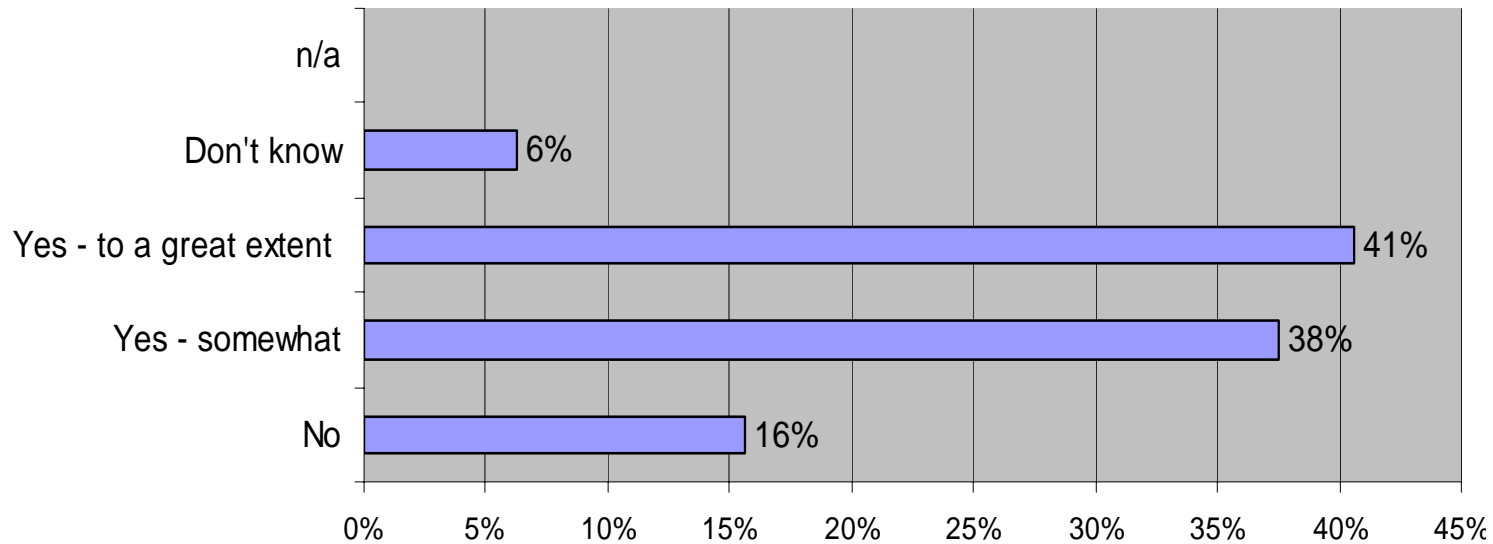
Survey: Data Type Focus



*“Although **customer data** is the top priority for organizations on a global basis, financial and product data are receiving major attention, likely as a result of compliance pressures and broader **master data management** activity becoming prominent...”*

Ted Friedman, Gartner - 2006

Survey: Redundant Data



IBM Data Governance Survey 2006
Sample Size- 50 FSI and Non-FSI Executives

“We continue to hear from the LOBs that we provide too much data and not the kind of data they really need .”

CTO, British Tier 1 Bank

Data Governance Survey Findings

- IT and business management recognize poor data governance as a problem
- Two-thirds of financial services firms are at only a foundational level of data governance
- Nearly 8 in 10 have redundant and multiple instances of data, causing inefficiencies and lost opportunity
- Data quality is a critical success factor, yet 1/3 do not have regular data quality programs
- Management of customer data is the most prevalent data type in data governance and data quality- but not the only one that is important

Data governance is a prerequisite to efficient & effective information management and business intelligence

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IBM Data Governance Solution - Overview

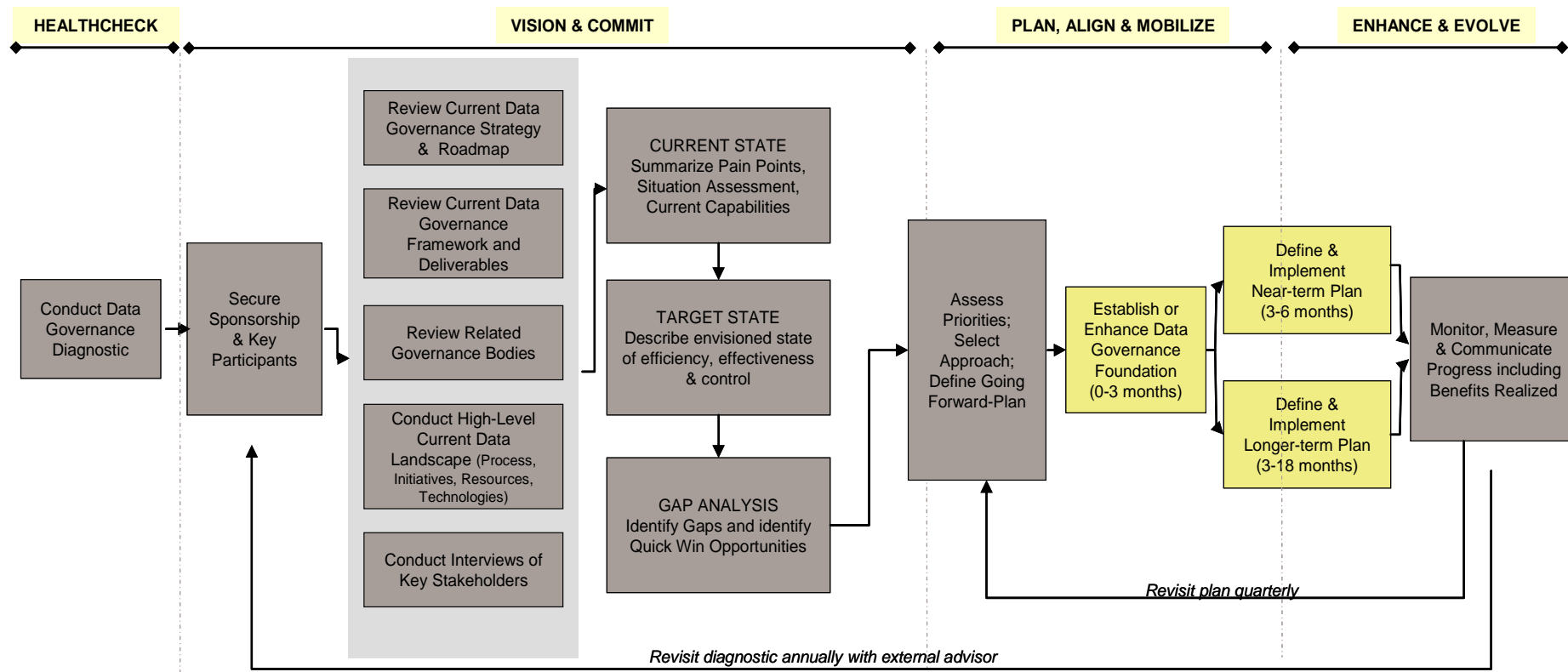
Leveraging our experience in assisting clients implement and sustain Data Governance Programs, IBM has assembled a “bundle of accelerators”, driven by a proven methodology

<p>People</p>		<ul style="list-style-type: none"> • Organizational model and role definitions • Executive sponsors and leaders • Data Governance experts • Data Quality experts • Data Stewards • Change Management/Training experts
<p>Process</p>		<ul style="list-style-type: none"> • Data Governance Implementation Methodology • Pre-defined Data Governance Policies and Procedures • Pre-defined Data Quality Standards • Industry-Standard Business Definitions
<p>Technology</p>		<ul style="list-style-type: none"> • Metadata Repository, populated with the industry standard business definitions • Profiling technology • Data Quality remediation technology

IBM Data Governance Solution – Methodology

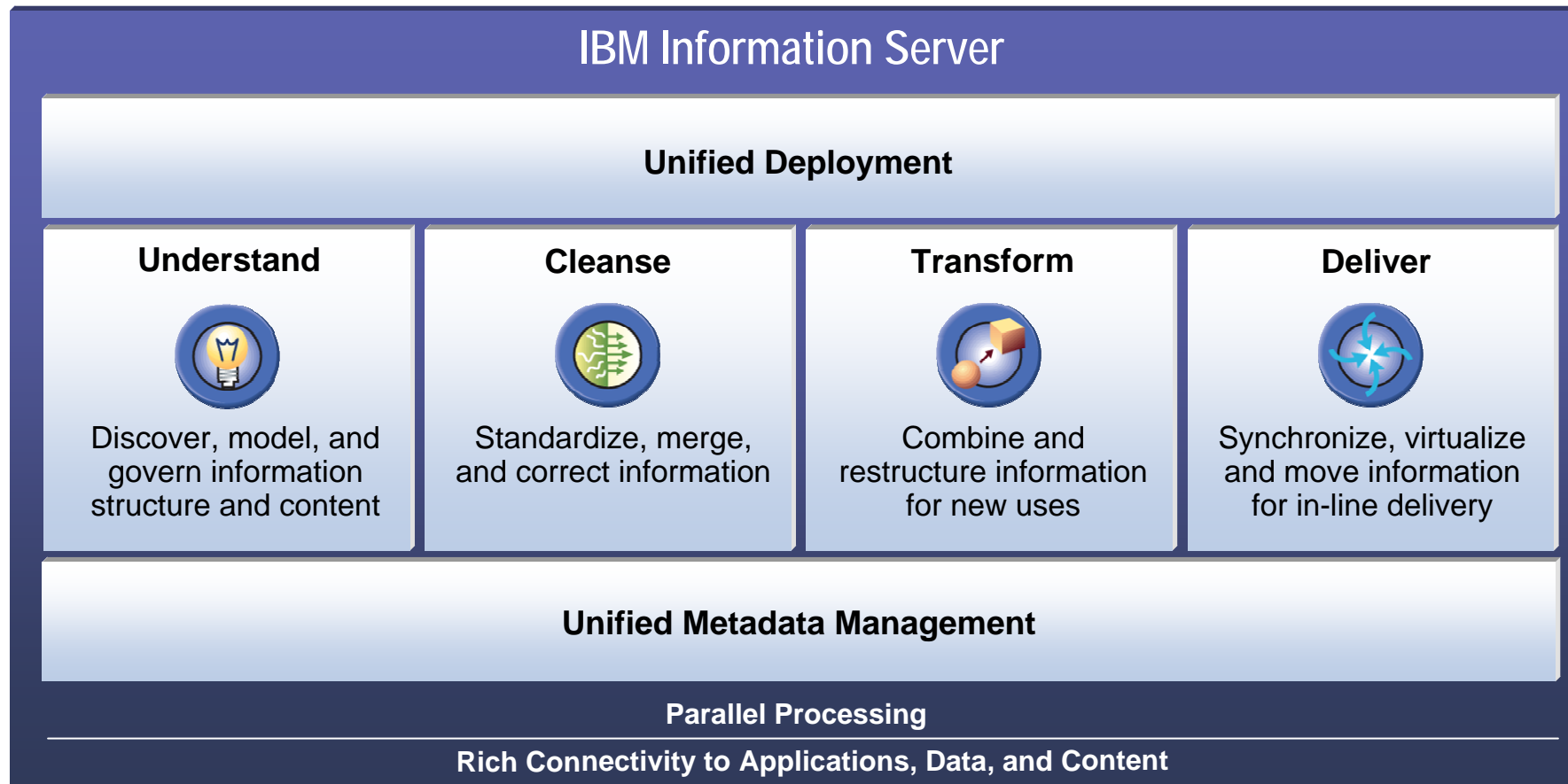
Our Data Governance Solution provides a complete set of pre-defined Data Governance policies, procedures, and best practices, along with an implementation methodology.

Our Implementation Methodology



The IBM Solution: IBM Information Server

Delivering information you can trust



IBM WebSphere Business Glossary

- **A web-based tool for authoring, managing & sharing business metadata**
- **Aligns the efforts of IT with the goals of the business**
- **Provides business context to information technology assets**
- **Establishes responsibility and accountability**

The screenshot shows the IBM WebSphere Business Glossary web application running in a Microsoft Internet Explorer browser. The browser's address bar shows the URL <http://localhost:9080/>. The application's title bar reads "WebSphere Data Integration Console - Microsoft Internet Explorer". The main content area displays the "WebSphere Business Glossary" interface, which includes a navigation pane on the left with options like "Administration", "Edit Overview", "Manage Business Categories", "Manage Business Terms", and "Manage Custom Attributes". The main content area features a "Welcome to WebSphere Business Glossary" message and a grid of category tiles for "USA", "Europe", "Data Model", and "Asia", each listing sub-categories like "Finance", "Manufacturing", and "Customer Relationship". A "See All Categories" link is also visible. The IBM logo is present in the top right corner of the application interface.

WebSphere. Business Glossary

Perform structure-driven reporting and annotation

IBM WebSphere Information Analyzer

- **Intuitive user experience** maximizes business understanding
- **Comprehensive data profiling, analysis and quality monitoring** ensures confidence
- **Shared metadata for data discovery** reduces risk **In integration development**
- **Parallel processing accelerates data analysis** **insuring** on-time project delivery

The screenshot displays the IBM WebSphere Information Analyzer web application. The interface includes a navigation pane on the left with options like Repository, Shortcuts, and History. The main content area shows a 'Projects' table, a 'Scorecard' with various data quality metrics, and 'Data Rule Statistics' charts for Accounting, Engineering, and Manufacturing. A 'Contacts' sidebar on the right lists various users.

Projects Table:

Name	Description	Type	Created on	Last Activity
Project A	SOA Project A	SOA	11/15/04	Thu 8/27/2004 2:06 PM
Project B	SOA Project B	SOA	08/03/04	Thu 8/27/2004 11:34 AM
Project C	SOA Project C	SOA	03/22/05	Thu 8/26/2004 5:15 PM
Project D	Now with splenda	Sorcerer	08/03/04	Thu 8/27/2004 11:34 AM

Scorecard Table:

Sources	Accessibility... Threshold	Atomic... Threshold	Relational... Threshold	Domain Consistency Threshold	Criticality	Summary	Threshold
Database 01	Green	Green	Yellow	Red	--	--	Red
Database 02	Green	Green	Yellow	Red	--	--	Red
Table 01	Green	Green	Yellow	Red	--	--	Red
Column 01	Green	Green	Yellow	Red	--	10	Red
Column 02	Green	Green	Yellow	Red	--	60	Yellow
Column 03	Green	Green	Yellow	Red	--	60	Yellow

Data Rule Statistics:

Three line charts show data rule statistics for Accounting, Engineering, and Manufacturing over months (Jul, Aug, Sep, Oct, Nov, Dec). The Y-axis ranges from 0 to 800,000. The legend indicates Total (blue), Exempt (light blue), and Non-Exempt (yellow).

Contacts List:

- Category A
 - Bob Endicott
 - Nancy Smith
 - Elliot Greenberg
 - Noriyuki Haga
 - Shawna Wright
 - Garry McCoy
- Category B
- Category C
- Category D
 - Clayton Bomba
 - Erik Stille
 - Pearlie Heiner
 - Milagros Rhodus
 - Jeanie Moise
 - Chandra Dunsmore
 - Jamie Mcelwain
 - Marylou Vandeventer
 - Jessie Ethier
 - Dona Rappold
 - Earlene Pahl
 - Erik Loughlin
 - Cody Mimms
 - Clinton Nemec
 - Melisa Conlan
 - Tyrone Palazzo
 - Hugh Polansky
 - Javier Haran
- Category F

WebSphere. Information Analyzer

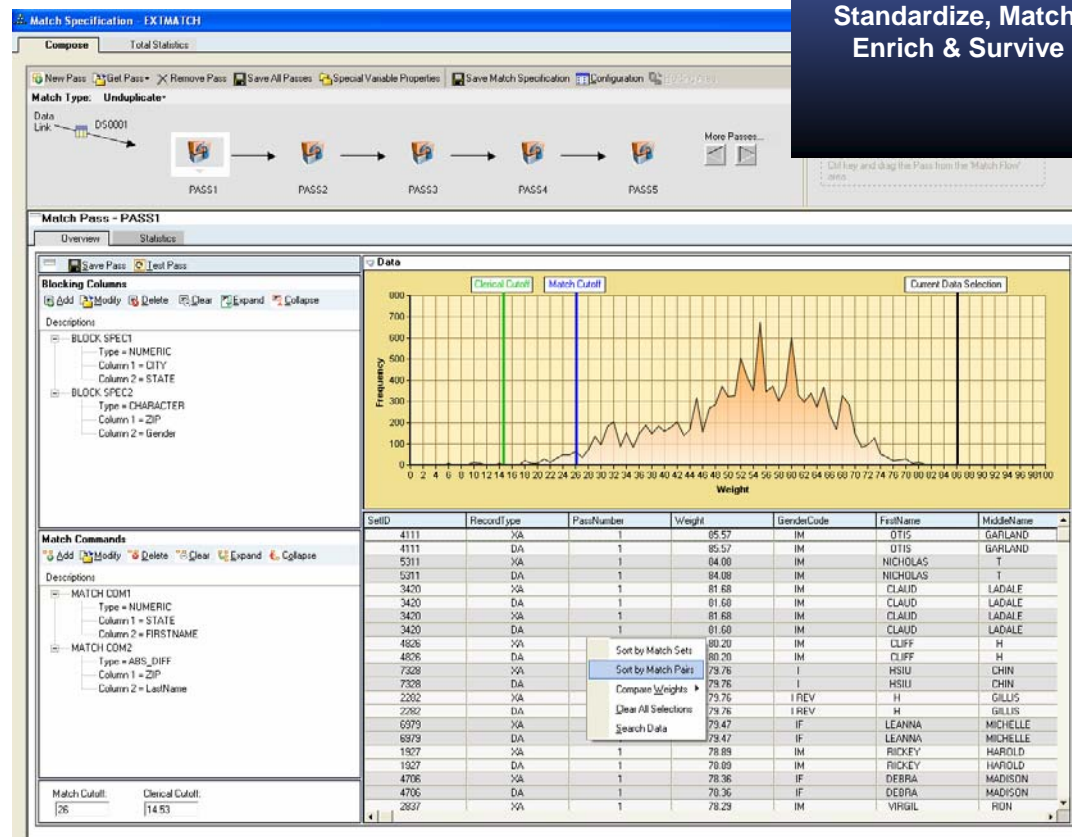
Analyze, report and monitor data based on integration and quality rules

IBM WebSphere QualityStage

- **Single design environment increases functionality and reduces development time**
- **Analysts use ‘data driven’ experience for dynamic tuning of match to improve results**
- **Service oriented provides ‘continuous’ quality delivers confidence in your data**
- **Always parallel architecture improves execution time**

WebSphere. QualityStage™

Standardize, Match, Enrich & Survive



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Case Study: Royal Bank of Canada



Business problems

- Operational efficiency was trending down
- Tremendous amount of duplication – silos, data, databases and information toolsets

Goals

- Improve operational efficiency/save money
- Improve customer intimacy

Solution

- Reorganized bank around customer
- One group responsible for enterprise-wide Data and Information Management
- Made enterprise decision to consolidate data
- Implemented data governance program utilizing IBM WebSphere Information Integration Platform

Lessons Learned

- Build solutions aligned with strategic goals
- Create data governance organizational structure to empower data stewards
- Standardize on toolsets and enforce
- Think enterprise

Result

- Faster time to market for initiatives
- Improvement in operational efficiency

Case Study: Single View of Customer



Problem	Solution	Result
<ul style="list-style-type: none"> • Needed single, authorized source for reporting & analysis of customer profitability for bankers, managers & analysts. • Legacy solution struggled with data volumes and timeframes and keeping current with ever-changing data sources and products. 	<ul style="list-style-type: none"> • Use WebSphere® DataStage to receive 300+ feeds from product systems worldwide. • Transform and load into data warehouse. 1TB+ data, updated every 48 hours, moving to daily refresh. • Provide high degree of integration automation, straightforward change management, and the ability to handle diversity of sources. 	<ul style="list-style-type: none"> • More than 20,000 internal customers use authorized customer profitability “utility” to analyze and make decisions that improve the overall profitability of the company.

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Recommendations

- Data governance is difficult – enterprises need to embrace a data governance blueprint for success
- Executive sponsorship is key for data governance success. A mandate is necessary to drive compliance
- IT and business management must align and understand impact of data governance on their information reliant initiatives
- Banks drive stewardship & business metadata definitions early
- Master Data Management goes hand in hand with data governance
- IT is still perceived as responsible for data quality and data stewardship, but business users must also take responsibility



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