Transform enterprise data into consolidated, actionable insight.

How financial services companies can benefit from
IBM DB2 Warehouse

What's clouding your customer and business insight?

When it comes to information, most financial services organizations share a common goal: turn data into useful business insight to deliver a superior customer experience, create more profitable branches and drive operational excellence. So what's stopping you? Warehouses and datamarts have popped up across your organization. The problem is they exist in isolation and can only access structured data from select systems—making it nearly impossible to obtain a unified view of your customers and your business. These silos of information mean you have an inconsistent view of your customers.

To better support innovation and differentiation, you need the ability to bring together a "customer view" with a traditional "product view" and you need to give more users and processes on demand access to accurate, in-context and actionable information. Of course, the idea of more timely and widespread information access is great. But the technologist side of your brain is probably screaming, "Complexity!" And the business side is probably dubious, given the potential costs and risks. Both sides know that status quo data warehousing solutions and approaches will not support these seemingly conflicting needs. That's why you require a new approach that employs more dynamic and balanced warehousing capabilities.

With IBM Balanced Warehouse offerings, IBM can help your financial services company optimize warehousing performance with best practices to enable you to:

- Gain an accurate view of your customers to offer the right mix of products for increased customer loyalty.

- Measure branch performance, determine the most profitable branches and identify opportunities for improvement.

- Manage compliance and risk with minimal business disruption.

- Identify customer trends and leverage that knowledge to improve competitive practices.

Watch ideas take flight with a flexible, manageable approach

Through IBM Balanced Warehouse solutions, IBM provides all of the software and hardware capabilities you need to deploy, maintain and evolve an enterprise-wide data warehouse. A robust combination of databases, analytical and warehousing software, servers and storage components gives you the ability to analyze and act on large amounts of structured and unstructured information. Moreover, Balanced Warehouse solutions rely on industry open standards and non-proprietary hardware, so they'll work with your existing systems and support easy enhancement and redeployment as needed.

IBM Balanced Warehouse solutions are preconfigured using best practices and extensive certification to support the needs of enterprise environments, including the need to:

- **Handle large data volumes.** IBM uses a modular design that enables you to easily and cost-effectively scale units to support data growth.

- **Maintain high availability.** IBM Balanced Warehouse solutions use IBM components selected for optimum price and performance, and include hardware component redundancy and a fault-tolerant design for robust availability.

- **Work with comprehensive, integrated software.** All of the software tools you need to get started—including information storage, management and delivery tools, and business analytics tools—come standard.
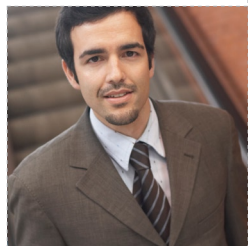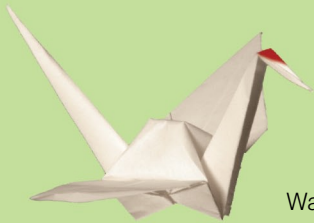
IBM Balanced Warehouse solutions offer advanced, integrated capabilities and performance attributes, which makes them an ideal foundation to support dynamic warehousing. This approach enables you to leverage immediate business insight from the back office to customer support and online banking, rather than limiting you to providing only after-the-fact reports and analysis from data warehouses. So more people and processes have the information they need to create differentiated customer experiences that help improve client satisfaction and loyalty.

The heart of dynamic warehousing: IBM DB2 Warehouse

Derive more value from information more quickly without added IT staff. Unlike most data warehousing and business intelligence solutions that are pieced together with components from multiple vendors, IBM DB2® Warehouse software provides a complete, integrated and highly flexible and scalable data warehousing stack that works together from day one. The heart of the IBM Balanced Warehouse solution, it offers the tooling and infrastructure to simplify the design, deployment and maintenance of an enterprise data warehouse. And built-in financial industry data models (for example, models for profitability, relationship and risk management, asset and liability management, and compliance management) and other financial services–optimized mining tools and in-line analytics extend powerful warehousing capabilities to all frontline users. Imagine what your IT department, decision makers and employees could do if you had a data warehouse that enabled you to:

- **Store more with less, and improve query performance dramatically** with the help of row compression tools, which can help reduce disk storage needs by 50 percent, and with materialized query tables and multidimensional clusters, which are designed to improve the performance of complex aggregate queries.

- **Reduce investment risks** with a modular, quality-tested solution that provides around-the-clock support from a single phone number and easy growth at a predictable cost.

- **Provide users with visibility into operational and transactional data** within the context of the applications they use every day, supporting greater responsiveness to business needs.

- **Exchange data in two directions** to help ensure that the data warehouse is feeding accurate data to operational and transactional systems and business intelligence applications.

- **Speed mixed workload query processing** with the help of a shared-nothing architecture that can scale multiple workloads up and out without affecting performance.

- **Unify business intelligence** into a single solution with built-in analytic building blocks that help you extend analytics into business applications.

Eleven of the top twelve banks and five of the top six insurance companies rely on IBM to help support their data warehousing strategies.

Start seeing the advantage of a balanced warehouse

Based on experience providing data warehousing to leading companies across the world, IBM has identified three strategic pillars for warehouse solutions that guide its solution design: Simplicity. Reliability and performance. And extended insight. As your data volumes and need for dynamic information grow, you can be confident that IBM solutions designed using these principles will help you optimize the value of your information.

Choose a solution that's right for you

IBM understands what it takes to run a data warehouse in a financial services organization. To meet your company's unique needs, IBM offers DB2 Warehouse software in standalone solutions or as part of preconfigured, preintegrated, pretested and scalable IBM Balanced Warehouse solutions.

When you deliver better visibility into more accurate information to the right people at the right time, you empower them to make better decisions, more quickly, and you optimize operational processes. And if you can provide a more holistic picture of customers, you can dramatically improve service and turn customer support efforts into revenue opportunities. What's more, through greater transparency, you can proactively address regulatory compliance requirements and detect potential threats, thereby reducing your risks. DB2 Warehouse solutions offer prebuilt financial services data models and embedded analytics that support better decision making, leading to a faster time to value from your data warehousing efforts. By helping you give your people and applications better access to more dynamic information, Balanced Warehouse solutions can help you unlock the value of your company's data. So your financial services company can drive greater efficiency, differentiation and customer loyalty.

For more information

To learn more about IBM Balanced Warehouse solutions and DB2 Warehouse software, and for help choosing the solution that's right for you, contact your IBM sales representative or visit:

ibm.com/software/bi