

Background

A leading mortgage origination and servicing company based out of Southern California was seeing unprecedented growth in sub-prime loan originations. With growth in operations, their bigger concern was scalability and accuracy of existing management information systems. Risk-profiling and potential bottlenecks were critical to analyze beforehand during loan-origination pipeline to avoid missed opportunities as well as unwanted delinquencies later on. Also their senior and middle management wanted key performance indicators available without delay or noise in information.

Challenges

Senior management wanted to have up-to-the minute statistics about their origination pipeline along with current and potential bottlenecks in each stage. It was a huge challenge to gather information in near real-time fashion from multiple sources ranging from home-grown applications to external data sources. Source applications were having critical performance issues during month-ends, peak time for load originations, impacting data feeds to Business Intelligence systems

Executives wanted real-time tracking at higher level without impacting operational reporting focus essential for middle management and also without adding performance overheads on back-office applications and customer experience. Their existing BI systems were unable to provide operational analytics without revamping their data integration platform.

Solution

Provish Consulting BI Architecture services crafted near real-time Wholesale Production Data Mart which integrated more than five source applications with refresh frequency of 15 minutes.

Executive dashboards were created as per guidance from senior management and officers at each level were provided with dashboards focusing on their regions/functional area. The Business Intelligence solution had user-level and role-level security to preserve data security across various regions/functions and was accurate in providing drill-down reports with lowest granular facts pertaining to user's region.

More than 50 canned reports were designed for users at all levels besides enabling ad-hoc reporting capabilities. Entire data integration platform was built with standard software tools rather than having specialized real-time change capture adapters in order to deliver solution under tight budget constraints

Results and Benefits

- Executives availed real-time dashboards giving pipeline view of their production pipelines at every 15 minutes. This reduced manual report preparation by analysts which enabled them to work on real bottlenecks in loan origination phases rather than just reporting it.
- By pro-actively identifying bottlenecks across time and across regions, it helped client senior management to better allocate resources and identify problem areas.
- Ad-hoc querying capabilities uncovered potential problem areas where immediate attention was needed in order to limit delinquency ratios in future servicing
- IT Infrastructure teams were delighted by solution as real-time integration was extremely light in terms of performance overheads on source applications due to lower volume of changes generated every 15 minutes.
- Entire cost of solution was recovered within its first 15 months of deployment due to cost-saving achieved on all fronts due to real-time Business Intelligence solutions designed by Provish.



Technologies Utilized

Informatica PowerCenter
Informatica PowerAnalyzer
Dashboard and Reporting
Microsoft SQL-Server database
ERwin Data Modeler



Provish Consulting

Our Information Management services and solutions let you focus on your core business functions with all vital information and knowledge being made available at your fingertips. Our deep expertise in Business intelligence, Data warehouse and relevant Information Management areas ensures high quality solutions at most compelling value proposition.

To discuss how we can help your organization achieve optimum solutions, contact us at

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