



# Westlake Financial Saves Hundreds of Thousands of Dollars and Increases Revenue and Profitability Using Informatica Data Replication

Automotive retail loans provider uses Informatica Data Replication to share information between systems in near real time unobtrusively, introduce timely, accurate decision making, improve revenues, and drive business agility

## FAST FACTS

### BUSINESS INITIATIVES

- Increase profitability by improving revenue management
- Reduce the cost of reporting and improve decision making accuracy with timely data
- Enhance responsiveness of customer service and support

### TECHNOLOGY STRATEGY

Introduced real-time data replication, which manages the capture, routing, and delivery of automotive financial transaction data to the reporting system quickly and with minimal source system impact.

“The Informatica solution plays a vital role in helping Westlake increase profitability, by improving revenue management and delivering the full spectrum of lending to each and every automotive customer.”

— Henry Torres, Senior Linux Systems Administrator, Westlake Financial Services

Westlake Financial Services has selected the Informatica® Platform to enable timely, accurate, and trusted automotive finance decisions. The solution is improving the company's revenues and profitability by reducing collection timeframes and saving hundreds of thousands of dollars through reduced technology investment. The California-based organization has implemented Informatica Data Replication™ to optimize operational reporting by replicating data in near real time from the company's core Oracle transaction system to the firm's reporting systems. The solution eliminates the requirement for a batch window, consumes few system resources, and has no impact on Westlake's production database performance.

This innovative data replication technology enables Westlake to gain faster business value from its data: by reducing data reporting latency from one day to 10 minutes (with 3 minutes as an achievable goal), it has improved the effectiveness of the company's payments collection system and increased profitability. Satisfying the increasing demand for real-time and near real-time operational reporting, the solution has also helped transform Westlake into a more agile business, focused on responsive and rewarding customer care.

## BENEFITS

- Improved profitability through more effective payment collection system
- Saved hundreds of thousands of dollars by avoiding additional investment in Oracle RAC nodes
- Reduced volume of overdue payments
- Enhanced responsiveness and quality of customer care
- Satisfied increasing demand for real-time and near real-time operational reporting
- Shortened data reporting latency from one day to 10 minutes—with anticipated reduction to 3 minutes in due course
- Avoided compromising integrity and performance of transaction system
- Eliminated requirement for a batch window
- Optimized system performance by consuming few system resources

## NUTS & BOLTS

- Solution: Data replication for actionable business intelligence
- Product: Informatica Data Replication
- Source: Oracle 10g RAC database
- Target: Multiple instances of MySQL reporting systems

## An Operational Reporting Conundrum

How do you transfer data from a critical transaction system to an operational reporting system in near real time, without compromising the integrity or performance of the source system? That was the challenge facing Westlake Financial Services, a privately held finance company that specializes in the acquisition and servicing of near-prime to subprime automotive retail installment contracts.

Westlake funds contracts through a network of more than 6,000 new and used car dealerships throughout the United States. The company's Oracle 10g critical production database contains all the data associated with the automotive transactions, including data from an Oracle Daybreak automobile finance and lending system, vehicle data, contract history, and the payment status on each customer. Westlake needed to capture, route, and deliver this high-volume transaction data unobtrusively and in near real time to the company's MySQL reporting system to support active decision making by the company's business executives and sales teams.

Previously, Westlake took a one-time snapshot of the Oracle transaction system to feed its decision making systems. The problem was that by the time the data reached staff via this slow, labor-intensive process, it was often one day old. Decisions were therefore based on stale, outdated data and customer satisfaction was impacted. For example, Westlake's collections department uses the replicated data in its Aspect Dialer call center system to contact customers about overdue payments. Because the department's calls were based on out-of-date data, customers were sometimes being questioned about payments they had already made.

## Replication Solves the Conundrum and Improves Operational Effectiveness

"We needed a live reporting system," says Henry Torres, senior Linux systems administrator, Westlake Financial Services. "The business is experiencing an increasing demand for real-time and near real-time operational reporting, and we needed a means of replicating data off the transaction system into the reporting system, without compromising the integrity and performance of the transaction system."

The solution was to deploy Informatica Data Replication. This component of the Informatica Platform provides high-performance, log-based replication of Westlake's transaction data from the company's Oracle Real Application Cluster (RAC) to a suite of MySQL reporting systems. The innovative technology optimizes operational reporting by capturing transactional changes in real time and to the MySQL system. Informatica Data Replication eliminates the requirement for a batch window, consumes few system resources, and has no impact on Westlake's production database performance.

Westlake's operational decisions are now based on data that is never more than 10 minutes old, and the company's aim is to reduce this latency to 3 minutes. This improved business agility is having a remarkable impact on Westlake's operations. For example, when the collections department contacts customers, its knowledge of customers is based on near real-time CRM data—not one-day-old data. Payment collections are now more effective and the volume of overdue payments has been reduced. Moreover, this agile approach to reporting enables Westlake to improve forecasting. If the payment collections department identifies an exceptional amount of overdue payments coming due near month-end, it can draw contact center staff from other tasks to support the collections process.

## **Informatica Solution Supports Enhanced Customer Care**

As a reports-driven organization, Westlake is also using Informatica technology to support faster, more effective decision making in other areas of the business. The risk department, for example, uses the replicated data to forecast future demand for automotive loans, the fee structure and interest rates for these loans, and the income that will be derived from the loans. Sales executives can drill down into the data to analyze automotive dealer performance and target sales calls more effectively. The Informatica solution has also directly influenced the quality of customer care. Westlake operates on a “best time to call” policy, and the timely customer profile information ensures that customers are contacted at their preferred time, not disturbed at inappropriate moments.

The only alternative Westlake had to Informatica Data Replication would have been to implement additional nodes on its Oracle RAC system. However, according to Torres, this approach would have been prohibitively expensive. “Informatica Data Replication is saving Westlake hundreds of thousands of dollars, because it avoids the only other practical reporting mechanism that was open to the company—to buy additional Oracle RAC licenses.”

He adds, “Informatica Data Replication enables Westlake to gain faster business value from its data. The replicated data we use is timely, accurate, and has no impact on the Oracle transaction system. The Informatica solution plays a vital role in helping Westlake increase profitability, by improving revenue management and delivering the full spectrum of lending to each and every automotive customer.”

## Learn More

Learn more about the Informatica Platform. Visit us at [www.informatica.com](http://www.informatica.com) or call +1 650-385-5000 (1-800-653-3871 in the United States).

## About Informatica

Informatica Corporation (NASDAQ: INFA) is the world's number one independent provider of data integration software. Organizations around the world rely on Informatica to gain a competitive advantage with timely, relevant and trustworthy data for their top business imperatives. Worldwide, over 4,440 enterprises depend on Informatica for data integration, data quality and big data solutions to access, integrate and trust their information assets residing on-premise and in the Cloud.



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