



## Major Credit Information Provider in the Philippines Increases Subscriber Base Using Informatica Identity Resolution

Philippine credit information service provider increases name processing for credit information checking by 300 percent and shrinks time to market for new credit information services using reliable, high-performance name search and match technology.

“In the past, it used to take an average of five hours to turn around a credit check request; with Informatica Identity Resolution we can deliver a highly reliable name search and match service in minutes.”

– Manuel Batallones, Manager, BAP Credit Bureau, Inc.

### FAST FACTS

#### BUSINESS INITIATIVES

- Help subscriber banks reduce risk and increase compliance
- Reduce the cost of identity resolution
- Shorten time to market for new credit information services

#### TECHNOLOGY STRATEGY

Deployed Informatica Identity Resolution, a component of the Informatica Platform, to identify connections among individuals that might be hidden in the data to deliver reliably accurate search, match, or grouping results. High-precision, high-volume technology uses intelligent algorithms and strategies to locate identity data records inside subscriber financial institutions' varied databases.

### Executive Summary

Financial services organizations in the Philippines were crying out for a reliable, high-volume name search and matching service, but BAP Credit Bureau, Inc. struggled to deliver it. A reliance on manual identity resolution processes led to a high degree of pre-editing and data scrubbing, plus challenges in integrating third-party data sources. As a result, the bureau was only able to process a maximum of 5,000 searches per day on behalf of its subscribers—and the degree of data accuracy was uncertain. Everything changed when BAP Credit Bureau standardized on Informatica® Identity Resolution™. By delivering reliably accurate search, match, and grouping results, this component of the Informatica Platform has enabled the bureau to achieve a fourfold increase in search and match (to 20,000 per day), with no increase in headcount. It has reduced the credit check request turnaround time from an average of five hours to a few minutes, cut the time to market for new credit information services from 12 months down to 2 months, and led to an increase in financial institution subscribers for BAP Credit Bureau in the Philippines.

## BENEFITS

- Found name matches accurately and quickly, regardless of structure, format, location, duplication, omissions, or errors
- Resulted in fourfold increase in search and match, with no increase in headcount
- Led to increase in financial institution subscribers
- Met subscriber service-level commitments for credit data availability
- Reduced credit check request turnaround time from average of five hours to a few minutes
- Cut time to market for new credit information services from 12 months down to 2 months

## NUTS AND BOLTS

- Solution: Identity resolution
- Product: Informatica Identity Resolution
- Services: Global Customer Support<sup>SM</sup>
- Sources: Subscriber bank systems, data from credit card companies, finance organizations, and data from rural Philippine banks
- Targets: Loan information system, negative file information system, real property database system, titles caution list database

## Facilitating the Exchange of Credit Information Among Member Banks

The vast Philippine archipelago east of Vietnam between the Pacific Ocean and the South China Sea is home to BAP Credit Bureau. The impartial credit information service provider was established by the Bankers Association of the Philippines (BAP) in 1990 to facilitate the exchange of credit information among member banks and to provide relevant credit information services for all member banks. BAP Credit Bureau currently has more than 100 subscribers, composed of commercial banks, savings and development banks, rural banks, financing companies, and government financial institutions.

Accurately identifying individuals is an extremely difficult task in the Philippines, primarily because the country does not have a unique identifier for its citizens, such as a national identity system. Moreover, BAP Credit Bureau used to gather names from numerous sources and stored the data in various formats and media. The data was incomplete (no birth date was registered, for example); it was inaccurate (names were often spelled incorrectly); and there was wildly inconsistent name reporting. As a result, the bureau's services were mainly dependent on the processing judgment and experience of the staff. And if the team missed out on a possible alternate name, they needed to go through the entire pre-editing cycle again.

Manuel Batallones, Manager at BAP Credit Bureau, has firsthand experience of the problems the bureau used to experience. "There were real issues with the source records," he explains. "Often there was no date of birth or address data to match individuals, and inconsistent name formats often required limited data scrubbing—changing 'delos Reyes, Francis Y.' to 'Reyes, Francis Y. delos', for example. Complications also arose when dealing with Chinese names. The net result was the need for significant manual pre-edit procedures."

## Find Matches Accurately and Quickly, Regardless of Structure, Format, or Location

Six years ago, the bureau deployed Informatica Identity Resolution to search identity data and find matches accurately and quickly, regardless of structure, format, location, duplication, omissions, or errors. The accurate, high-volume technology uses intelligent algorithms and strategies to locate identity data records inside large databases, which include subscriber bank systems, data from credit card companies, finance organizations, and data from rural Philippine banks.

BAP Credit Bureau uses the Informatica technology to support four key services on behalf of subscriber financial organizations. The first is a loan information system (named LOANDEX), which is used to exchange data on credit dealings, including credit dealing reports. The second service is the negative file information system (NFIS), which helps identify mishandled current accounts, mishandled credit cards, and adverse loan accounts (where there may be an instance of foreclosure, items in litigation, or written-off accounts). The third is the similar names inquired previously (SNIP) system, which offers subscribers data on the number of times a similar name was inquired in NFIS in the past 60 days. And the final one—currently in testing phase—is the microfinance data sharing system (MIDAS), a compilation of borrowers at risk reported by microfinance institutions.

So how does the process typically work? If an individual approaches his or her bank in the Philippines for a loan, the subscriber bank representative will enter the BAP Credit Bureau system and inquire about the name of the loan recipient. The representative will be looking for evidence of mishandled current accounts and credit cards, adverse loan accounts, or pending and historical court cases. BAP Credit Bureau will have previously performed search and match on the individual to identify the best possible match for a given name inquired against the various data sources, and it will present a single view of the risk profile to the subscriber bank.

## Fourfold Increase in Search and Match—No Increase in Headcount

Informatica Identity Resolution enables Batallones's team to discover connections among people that might be hidden in the data to deliver reliably accurate search, match, or grouping results. The results speak for themselves: using the previous manual approach, the bureau was able to search and match a maximum of 5,000 names per day. Using Informatica Identity Resolution, the same number of staff is now processing 20,000 names every day, and that figure may become significantly higher as more subscribers are drawn to the automated, reliable credit information service.

“Since we began using Informatica Identity Resolution, we have never looked back,” says Francis Avellana, director for systems and technology, Bankers Association of the Philippines. “Informatica Identity Resolution provides consistent, customer-defined name search and matching rules that suit our business requirements. Various applications designed and built according to users' business requirements are merely ‘wrapped around’ the name search module. And because Informatica Identity Resolution is such a stable and reliable platform, we are able to meet subscriber service-level commitments for credit data availability.”

BAP Credit Bureau's subscribers are benefiting, too. By overcoming data entry errors, intentional errors, and variations in names and addresses, Informatica Identity Resolution is improving their revenue collection performance, reducing business risk within the banks, and supporting compliance with “know your customer,” or KYC, regulations. Member banks now have a single, trusted version of the truth to identify customers at risk and those with multiple borrowings. “In the past, it used to take an average of five hours to turn around a credit check request; with Informatica Identity Resolution we can deliver a highly reliable name search and match service in minutes,” says Batallones.

As the bureau continues to extend its credit information services portfolio, Informatica Identity Resolution is playing a vital role in accelerating the deployment of these new services. For example, it used to take up to 12 months to roll out new products and services. Using the Informatica solution, BAP Credit Bureau has been able to eliminate pre-editing and data scrubbing, while streamlining integration with third-party data sources. As a result, it now takes as little as two months to launch a new service. “We have great faith in the Informatica system,” Batallones concludes, “But now have even greater trust in our data.”

## 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 gain a competitive advantage in today's global information economy with timely, relevant, and trustworthy data for their top business imperatives. More than 4,400 enterprises worldwide rely on Informatica to access, integrate, and trust their information assets held in the traditional enterprise, off premise, and in the cloud.



Worldwide Headquarters, 100 Cardinal Way, Redwood City, CA 94063, USA  
phone: 650.385.5000 fax: 650.385.5500 toll-free in the US: 1.800.653.3871 [www.informatica.com](http://www.informatica.com)

Informatica Offices Around The Globe: Australia • Belgium • Canada • China • France • Germany • Ireland • Japan • Korea • the Netherlands • Singapore • Switzerland • United Kingdom • USA

© 2011 Informatica Corporation. All rights reserved. Printed in the U.S.A. Informatica, the Informatica logo, and The Data Integration Company are trademarks or registered trademarks of Informatica Corporation in the United States and in jurisdictions throughout the world. All other company and product names may be trade names or trademarks of their respective owners. First Published: August 2011