



Informatica Innovation Award
Honoree

Banco ABC Brasil

Modernizes in the Cloud to Process Credit Applications 30% Faster

"Informatica's deep understanding of what we want and need is outstanding. It's why we've formed a lifetime alliance for data innovation that helps us disrupt traditional financial services."

Rodrigo Andreos Cordeiro

Chief Data Officer, Data Protection Officer,
Chief Innovation Officer and Chief Information
Security Officer, Banco ABC Brasil



Goals

Deliver a better experience to clients, while improving data analytics capabilities and accelerating the credit application process

Gain trusted insights by providing analysts with validated financial and customer data

Implement the concept of Banking as a Service to bring Open Banking Capabilities and Digital Financial Services to customers

Solution

Move financial and customer data from source systems into a Google Cloud data lake using Informatica Intelligent Data Management Cloud

Profile, cleanse, and standardize data using Informatica Cloud Data Quality

Discover data and track its lineage with Informatica Enterprise Data Catalog

Results

Enables analysts to build predictive models 50% faster, accelerating credit application decisions by 30%

Reduces predictive model design and maintenance time by 60-70% and sharpens the accuracy of predictive models and insights with trusted, validated data

Expedited data lake implementation timeline by 6 months, quickly equipping data analysts and scientists with critical information 70% faster



About Banco ABC Brasil

Banco ABC Brasil offers deposit and commercial banking services in Brazil and the Cayman Islands. It also advises on underwriting activities and mergers and acquisitions, offers treasury services, and provides international lines of credit.



Informatica Success Story: Banco ABC Brasil

Success in financial services has always depended on making informed decisions that balance opportunity and risk. Banco ABC Brasil has a wealth of financial and customer information it can use to make strategic, data-driven decisions. But, until recently, most of that information was difficult for data analysts and scientists to access. Extracting data from source systems for analysis was a manual process. By the time the data was available to analysts, it was often out-of-date.

To enable analysts to have the right data on hand to evaluate the credit worthiness of applicants, the bank needed to make data more accessible, actionable, and auditable. It also wanted to improve data governance and data quality to help streamline the credit application process and reduce risk.

Rafael Kataoka, big data analytics and information security manager, explains, “We have ambitions to use big data analytics to transform Banco ABC Brasil into a digital powerhouse. We want to improve our digital credit process and reduce risk with data-driven decisions. By accelerating our digital transformation with artificial intelligence and machine learning, we can use our data assets to the bank’s competitive advantage.”

Enhancing Analytics with a Cloud Data Lake

To fulfill his data-driven ambitions, Kataoka created a data team of data analysts, engineers, and scientists, as well as a data security and privacy manager. The team decided to start small, with a single project focused on how the bank evaluates credit applications. To be successful, the team needed to bring data from source systems into a Google Cloud data lake where it could be analyzed. They also needed to enable data analysts to locate the right data assets to build analytical models for decision-making.

Kataoka and his team evaluated several providers of data integration, quality, and governance solutions. They selected [Informatica Intelligent Data Management Cloud](#) for integration platform as a service (iPaaS) and the AI-powered [Informatica Enterprise Data Catalog](#). These solutions position the bank to better understand its data using a full business glossary.

Kataoka chose [Informatica Cloud Data Quality](#) to run automated data quality checks to validate that the data going into the lake is ready for analysis, while [Informatica Cloud Application Integration](#) automates Banco ABC Brasil’s credit analysis process. With these solutions in place, the bank can construct better credit risk models for real-time decision support using API integration.

“We selected Informatica because of market share, innovation, and ease of integration with Google Cloud Platform,” says Kataoka. “Informatica cloud solutions enable us to integrate volumes of data from different sources and intervals, and we can support a wide variety of data structures.”

Kataoka uses Informatica Intelligent Data Management Cloud to feed data into Google Cloud Storage and Google BigQuery, where it runs powerful aggregation queries to determine customers’ creditworthiness. Analysts and data scientists can quickly find the data they need to perform their jobs by using Enterprise Data Catalog, which provides metadata-driven data management and search capabilities.



Inside The Solution:

- Informatica Intelligent Data Management Cloud
 - Informatica Cloud Application Integration
 - Informatica Cloud Data Integration
 - Informatica Cloud Data Quality
- Informatica Enterprise Data Catalog
- Google Cloud

“We can ingest customer and financial data 50 percent faster, and our predictive model design and maintenance time is reduced by 60 to 70 percent. Without Informatica, our cloud data lake implementation would have taken six months longer.”

Rafael Kataoka

Big Data Analytics and Information
Security Manager, Banco ABC Brasil



Building Better Predictive Models 50% Faster

By moving to a cloud data lake, Banco ABC Brasil has improved data self-service capabilities, scaled data analytics, reduced costs, and monetized its data assets. Using Informatica’s extract, load, transform (ELT) capabilities, the data integration process takes place on an intermediate server before it is loaded into the target. And, because the data is already on Google Cloud, the team doesn’t need to worry about moving data once it is ingested. Analysts have a consistent experience across data types, allowing them to build better predictive models of client credit worthiness. This means credit decisions are turned around up to 30% faster – and customer needs are met sooner.

Using a centralized data repository, the team no longer grapples with duplicate or out-of-date information. “With Informatica feeding our Google Cloud data lake, we can analyze rich data easily and intuitively,” says Kataoka. “We can ingest customer and financial data 50 percent faster, and our predictive model design and maintenance time is reduced by 60 to 70 percent. Without Informatica, our cloud data lake implementation would have taken six months longer.”

Cloud Data Integration Enables Data-Driven Insights to Analysts

By separating data ingestion from data operations, business teams not only have more flexibility to help accelerate the credit application process, but also to drive agile innovation and business transformation—offering new customer-centric digital services. With 70% of the credit request process being automated, the bank can deliver a better client experience.

“We’re delighted by Informatica’s ability to understand our challenges and provide the technology, services, and support we need to become more data-driven and competitive,” says Kataoka. “We now have the insights we need to exceed customers’ expectations.”

Digital transformation is changing our world. As the leader in enterprise cloud data management, we’re prepared to help you intelligently lead the way. To provide you with the foresight to become more agile, realize new growth opportunities or even invent new things. We invite you to explore all that Informatica has to offer—and unleash the power of data to drive your next intelligent disruption. Not just once, but again and again.

Informatica Worldwide Headquarters

2100 Seaport Blvd, Redwood City, CA 94063, USA
Phone: 650.385.5000 | Fax: 650.385.5500 | Toll-free in the US: 1.800.653.3871
informatica.com | facebook.com/InformaticaLLC | linkedin.com/company/informatica | twitter.com/Informatica

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