



Informatica®

Full-Service U.S. Bank

One Bank, One Customer View:

Full-Service U.S. Bank Gets Personal



"Informatica Cloud Data Integration lets us connect our systems so employees can communicate all the critical information that they need to help strengthen customer relationships, drive loyalty and grow our customer base."

Data Integrations Manager

Full-Service U.S. Bank

Goals

Provide personalized service and win more business by establishing an accurate picture of each customer across different lines of business

Compete in the new world of banking and grow deposits and market share with new digital services and customer-centric marketing

Modernize IT and take control of data by moving customer relationship management, marketing, and banking operations to the cloud

Solution

Bring customer data together from multiple applications across different lines of business with Informatica Intelligent Cloud Services

Integrate data from legacy mortgage loan origination system and Microsoft SQL Server databases using Informatica Cloud Data Integration

Use Informatica Cloud Connector for Salesforce to easily move data between on-premises and cloud systems

Results

Enables mortgage, brokerage, trust, savings, and other lines of business to provide a more holistic customer experience to help increase customer loyalty

Helps the bank compete against larger financial institutions by identifying opportunities to increase revenue from deposits

Accelerates cloud migration and digital transformation while allowing the bank to gain more value from its own data

Business Requirements:

- Improve reporting and access to information
- Avoid in-house development and custom coding
- Lay the groundwork for master data management

About the Bank

This Full-Service U.S. Bank has assets of over \$500 million. It offers personal savings accounts, personal checking accounts, personal loans, business checking, business loans, auto loans, home mortgages, insurance, investments, and more.

Informatica Success Story: Full-Service U.S. Bank

This Full-Service U.S. Bank (choosing to remain anonymous) is a locally owned bank founded in the 1940s. It is one of only a few thousand community banks left standing in the U.S. after decades of industry consolidation.

Unlike many other community banks, this Full-Service U.S. Bank is steadily growing its customer base, revenue, and assets under management. It's even been named one of America's Top Small Businesses by The Wall Street Journal. The reason? An unwavering commitment to relationship banking and customer satisfaction. For more than 70 years, it has been a cornerstone of the community, working side by side with neighbors and local businesses to help them achieve their financial goals.

But success is not final, and this bank is working hard to keep its customers' banking local. Its initiatives strive to provide all the financial services customers need with a unified customer experience. Not only is this holistic approach more convenient and stickier for customers, it also allows the bank to cross-sell more products across departments and increase revenue.

However, the bank faced challenges managing its siloed customer data. Legacy systems made it difficult to keep customer information consistent and up-to-date across lines of business, including mortgage, consumer loans, commercial loans, retail deposit, wealth management, brokerage, and trust services, each of which had its own customer databases. As a result, reporting was limited. Fragmented communication and data sharing among departments made it challenging for the bank to provide an informed, personal touch across all lines of business, which could result in lost revenue opportunities.

Providing engaging digital and mobile experiences for customers was also critical; however, with a small IT team, the bank wanted to use cloud services to modernize customer relationship management and banking operations without taking on additional on-premises workloads. It planned to redeploy Salesforce and move banking operations to nCino, but needed a way to get consistent, trusted data into these cloud services and integrate them with its existing infrastructure.

"To continue to thrive and grow, we had to do a better job of managing and utilizing our data to serve our customers better. We had to connect the siloed databases across our organization or face serious challenges in the near future," says the Data Integrations Manager at the Full-Service U.S. Bank.





"The only way we can compete against larger financial institutions is by keeping data moving at top speed and using it to influence customer experiences. Informatica Cloud Data Integration will help us get there faster."

Data Integrations Manager

Full-Service U.S. Bank

Connecting lines of business with cloud integration

To connect systems and data, the bank considered integration solutions from Informatica, MuleSoft, Tibco, and Dell Boomi. It selected Informatica Intelligent Cloud Services because of its user-friendly iPaaS interface, prebuilt cloud connectors, and expert deployment guidance and training available with the Informatica Cloud Adoption Data Integration Success Pack. The bank also engaged Unico Solution, an Informatica Platinum Partner, to help pull data from its mortgage loan origination system using Informatica Cloud Data Integration.

"Having a team of people from Informatica and Unico to help us and provide hands-on training was extremely valuable," says the Data Integrations Manager. "After all, we're primarily bankers, so not having to spend our time writing SQL and figuring this all out ourselves was a big plus."

The bank will use Informatica Cloud Data Integration for batch integration of its core banking system, loan document management, and e-signature application with nCino. Informatica Cloud Connectors make it easy to connect to common data sources and destinations such as Microsoft SQL Server and Salesforce, accelerating the bank's cloud migration and digital transformation.

"With Informatica Cloud Data Integration we can avoid custom coding, and we will have a much clearer understanding of how customer data is going to move throughout our organization," says the Data Integrations Manager. "That will help us lay the groundwork for important future initiatives such as data quality and master data management."

Earning customer loyalty, while expanding the business

With an accurate and complete picture of every customer across all lines of business, the bank will be able to realize the full potential of its initiatives. Employees will be able to serve customers with full knowledge of their assets, products, and interactions with the bank, allowing them to make better suggestions about mortgage solutions, personal finance, business loans, or investments that might be of interest to them. By providing a more holistic customer experience, the bank hopes to increase customer loyalty and encourage them to keep their business local.

"Informatica Cloud Data Integration lets us connect our systems so employees can communicate all the critical information that they need to help strengthen customer relationships, drive loyalty and grow our customer base," says the Data Integrations Manager.





Inside The Solution:

- Informatica Intelligent Cloud Services
 - Informatica Cloud Data Integration
- Salesforce

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The bank will also be able to use customer data to improve visibility with customers and identify more opportunities to earn their deposit business, a universal challenge for small and midsize banks.

“We do very well with booking loans and gaining new credit business, but winning new deposit business can be a challenge,” says the Data Integrations Manager. “The only way we can compete against larger financial institutions is by keeping data moving at top speed and using it to enhance customer experiences. Informatica Cloud Data Integration will help us get there faster.”

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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