

TCF Inventory Finance



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Steve Gauvreau, VP and Director Application Solutions and Support, TCF Inventory Finance

A Data-Driven Approach to Source Capital and Quality of Service

There's a lot that goes into inventory finance. Behind the scenes manufacturers, distributors, and dealers engage in a delicate dance with details. Manufacturers and distributors want immediate payment for products, while dealers search for ways to avoid using their own capital to purchase inventory. TCF Inventory Finance, Inc. (TCFIF), a division of TCF National Bank, which is a subsidiary of TCF Financial Corporation, is there to bridge the gap.

TCFIF makes it easier, more convenient, and more cost effective for both ends of the supply chain to do business, and the company is now processing data with Informatica to empower its team members and customers to make more informed business decisions.

"We had multiple sources of data that took us hours to process," says Steve Gauvreau, VP and Director of Application Solutions and Support at

TCFIF. "We needed a way to connect, synchronize, and relate our data, applications, and processes between cloud and on-premise systems and we accomplished the task with Informatica."

Optimizing SaaS Applications for Exceptional Service

The inventory finance landscape changed dramatically during the last decade as the risk of an unstable global economy forced some competitors out of business and new technologies came online to help others stake a larger claim.

Eager to capitalize on the turmoil and emerging technologies, TCFIF's executive leadership developed a long-term strategic vision to differentiate the company with more responsive and agile services, new lines of business, and more robust data analysis capabilities—all to enable smarter and faster decision making. In response, the company's Customer



Business Needs:

- Align with TCFIF's strategic plan for business growth.
- Support smarter decision making for team members and customers by integrating SaaS and on-premise applications.
- Meet strict industry compliance standards by creating an easily auditable environment.

Data Challenges:

- Unify enterprise applications and integrate third-party data sources into a single view for comprehensive insights, deeper analysis, and more timely reporting.
- Reduce time-to-delivery of new features, functions, and services for team members and customers by integrating multiple third-party platforms.
- Create new lines of business and revenue streams with more timely data analysis.

Inside the Solution:

- Informatica Cloud Data Integration
- Informatica Cloud Real Time
- Informatica PowerCenter

Value and Solutions team determined that supporting such a vision required a greater emphasis on systems and process development and less focus on managing infrastructure. They quickly formed a consensus that a cloud-based solution would provide the freedom and flexibility TCFIF needed to be more agile and responsive to its business needs and its customers.

"Making decisions about risk assessment, creditworthiness, and audits depends heavily on having timely and accurate information," Gauvreau says. "Investing in a platform that allows us to compile internal and external data to identify trends and take decisive action became a central focus of building our next generation IT environment."

For years, the company relied on segregated applications to power its business. Systems were stable, web-enabled, and compliant with various security standards, but lacked the cohesive operations and flexibility TCFIF needed to rapidly incorporate more data sources and applications for a closed-loop environment capable of smarter decision making.

Gauvreau says that marrying existing enterprise applications such as Salesforce, nCino, SQL server, and other systems into a unified platform required too significant an investment in traditional hardware and personnel. More importantly, the time to deliver with an in-house solution could take years given the complex business requirements and available resources.

"Our biggest challenge overall was devising a plan to augment and modernize a successful thirty-year-old business model," he says. "We realized that supporting established corporate standards could create roadblocks, so accomplishing our goals required a more pragmatic approach, which led us to adopting a cloud-based strategy."

Leveraging SaaS Investments with Enterprise Applications

TCFIF deployed Informatica Cloud to support its vision of a more efficient, more cost effective, and easily auditable cloud-centric IT environment. Already familiar with Informatica because of its use of Informatica PowerCenter at TCF Bank, TCFIF chose Informatica Cloud for its ability to seamlessly integrate cloud and on-premise applications while maintaining the flexibility to meet stringent demands of a highly regulated financial industry.

With Informatica Cloud, TCFIF easily can connect and synchronize data, applications, and processes. Purpose-built connectors and templates accelerate the previously time-consuming task of linking multiple applications and platforms, while automatic API configuration makes it easier to connect to value-added data services such as Dun & Bradstreet and credit reporting bureaus.

The software's drag-and-drop visual designer helped TCFIF developers quickly build integration workflows that span both cloud and on-premise environments to facilitate real-time information exchange. Additionally, developers used the built-in task wizards to automate data replication tasks with Microsoft SQL Server databases to make properly formatted data accessible to internal and external stakeholders in support of essential core reporting and Sarbanes-Oxley (SOX) compliance, as well as for business intelligence.

"Informatica products are so intuitive that we were able to build a fully integrated and compliant environment without adding resources or complexity," Gauvreau says. "What's more impressive is that with minimal

Solution and Results:

- Accelerated IT task completion by as much as 20%, empowering IT resources to focus more on developing new features and functions, rather than focusing on managing data integration and infrastructure.
- Fostered customer trust by establishing more comprehensive account summaries that incorporate data, such as credit reports and other insights, from third-party data providers.
- Reduced the number of costly and time-consuming dealer audits by as much as 33% through in-depth analysis of connected, synchronized data.
- Complied with regulatory requirements while supporting the evolving demands of a growing customer base by creating a more agile, responsive IT environment that integrates SaaS and on-premise applications.

learning curve we accomplished real-time integrations, led by one of our senior developers who was familiar with web service and API integrations.”

Flexible Solutions Powering Greater Transparency and Future Success

Adopting Informatica cloud solutions helped TCFIF and its customers capitalize on near- and long-term opportunities by setting themselves apart from competitors. “In just a few months, we implemented a closed-loop data environment that empowers several hundred internal users and tens of thousands of our customers to make faster business decisions using more timely information,” Gauvreau says.

With the new infrastructure and an updated Salesforce deployment, team members and customers simply

can access essential information—inquiries, applications, credit decisions, inventories, and price sheets—from a single dashboard. “In the past, someone had to be logged in to four or five different apps to get the data they needed,” Gauvreau says. “In our new environment, they need just one app, which greatly improves the experience.”

The revamped environment also helped TCFIF reduce operating expenses while increasing team member productivity and overall efficiency. Gauvreau says that the company significantly reduced the number of costly dealer audits by approximately 33% because of the improved process and business intelligence, and new workflows eliminated busy work so team members and customers could focus on what’s most important to their businesses.

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tools, and solutions instead of focusing on managing integration between SaaS and on-premise applications,” he says. “Across the board, we’re completing critical tasks 20% faster and doing more work with fewer resources. It has put us on a new path for the future and moved us one step closer to fulfilling our strategic vision.”



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