

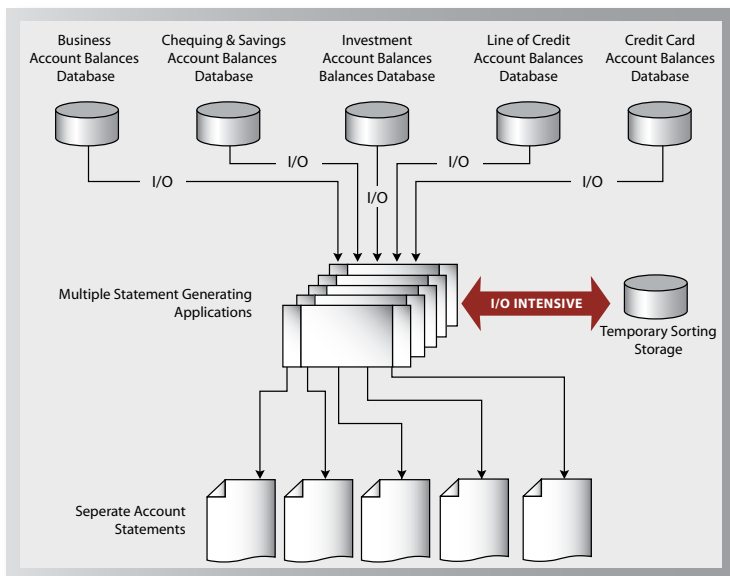


**DataKinetics helps a top-5 US bank to maximize their efficiency and improve their customer satisfaction and retention:**

**Challenge**  
Challenge

*Provide customers with a single statement for all of their bank accounts and financial products, capturing their net worth, and promoting other bank products and services.*

A DataKinetics customer for over 12 years, this top-5 U.S. bank was providing customers with a separate monthly statement for each account that they held with the bank. Historically, new accounts and financial services were created by separate groups, each with their own databases and application codes. The result is that the bank provides a separate statement for each product.



**The Challenge: Multiple Accounts, Multiple Account Statements**

Preparing and delivering multiple statements for each customer every month was wasteful, repetitive, and used large amounts of I/O accesses, along with their associated CPU cycles. Consolidation of information from these various sources was going to significantly increase mainframe resource usage and operational costs. Efficiency had to be improved, and costs had to be controlled in this area.

The bank also had a need to market new financial products to existing customers, but had no practical method for customer segmentation—the targeting specific products to specific customers. Using their current technology, it was very difficult to determine which products each customer currently subscribed to. This made targeted marketing—a proven method of up-selling to existing customers, and increased revenue generation—virtually impossible.

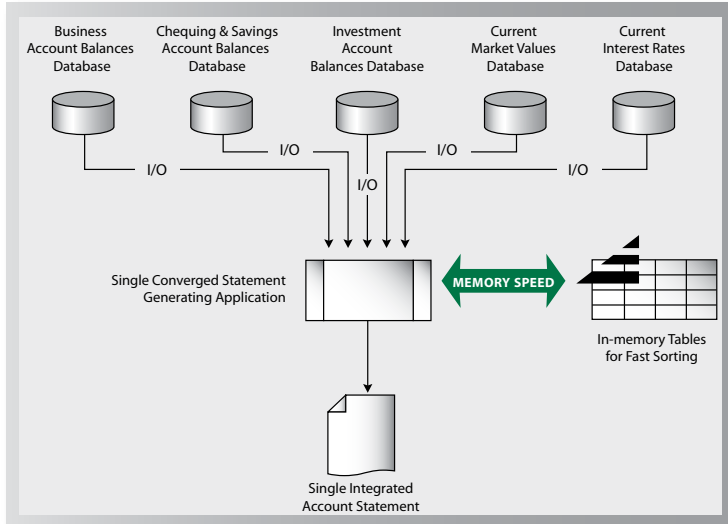
Finally, customers were inundated with multiple statements every month, and had no practical way to determine their net worth from these statements—both had negative impact on customer satisfaction.

The bank needed a fast and efficient way to provide a single statement for all their financial products, capturing the customer’s current net worth, and providing a technique for effectively promoting other bank products.

**Solution**  
Solution

**Maximize performance and flexibility using DataKinetics tableBASE.**

With tableBASE, a temporary account consolidation table is created in memory and populated with data taken from all the account sources. From this point on, everything is done in memory, which means it is faster and more efficient—no I/O resources are used.



**The Solution: A single Converged Application Using Fast In-Memory Sorting**

A summary of the customer’s net worth is taken from the consolidation table—it includes a summary of every service or account used by the client. In-memory sorts are used to create the statement within an in-memory formatting table.

Business rules and customer profile information, along with the customer net worth data are used as inputs to a decision table. The decision table defines what targeted marketing offers the customer receives, based on these inputs. For example, new customers might be offered a special introductory rate on a new credit card account.

Changing the targeted marketing for existing customers or for new services simply requires changes to one or more in-memory tables. In either case, changes are implemented quickly and simply by a business analyst—no application changes are required.

**Result**  
**Result**

**Improved customer satisfaction and retention, optimized IT performance, increased revenue.**

Customers get consolidated statements showing all their products and net worth on one statement, and avoiding the annoyance of separate statements. They also have the opportunity to see additional products that may be of value to them.

The financial institution builds their brand and improves customer perception by providing personalized, integrated financial services, resulting in higher customer retention. They also reduce the cost and time to generate statements, and reduce application maintenance costs for making changes and testing. All this allows them to implement individualized, targeted marketing, and to generate increased revenue.

**Contact DataKinetics**  
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DataKinetics®, a leader in critical information systems, enables data centers within IBM System z Mainframe (z/OS), Linux and distributed environments to achieve superior performance gains, capacity, and scale using existing applications and hardware. After 30 years of improving the mainframes of the world’s top banks, insurance companies, credit card processors, brokerage houses, and retail companies—DataKinetics can help you too.

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