

Finance and risk integration  
revolutionize digital credit  
at large European bank

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# Accenture has assisted this large European bank to converge its CFO and CRO areas to create a Finance & Risk Data Warehouse that revolutionizes its credit granting and underwriting processes.

## Client profile

The client is a large commercial European bank with approximately 100,000 employees.

## Opportunity

This large European bank wanted to converge its Chief Risk Officer (CRO) and Chief Financial Officer (CFO) areas to enable a "digital credit revolution"—a fast, digital credit-granting process based on pre-evaluation of client reliability. To do this effectively it needed to guarantee the quality and traceability of data used in CRO processes, and converge its CRO and CFO areas to a common data warehouse architecture.

The bank asked Accenture to assist it based on Accenture's significant experience in data warehouse deployment, its reliability in this area at the bank, as well as its knowledge of Finance & Risk (F&R) convergence.

## Solution

Accenture proposed convergence to a centralized Finance and Risk (F&R) data warehouse architecture to leverage the bank's existing assets and data, and create a common environment that could provide data quality assurance and traceability.

Accenture assisted in the analysis, design and implementation of the solution.

Analysis was done to assess overlaps in information between the existing CFO data warehouse and CRO processes, as well as to identify gaps in CFO dataset that needed to be closed to create an F&R data warehouse.

The Accenture team designed and modelled data to feed the CRO processes for Internal Rating, Credit Monitoring, Loss Given Default and Exposure at Default (LGD and EAD), Pre-Commitment of Individuals, and Fast Credit for Small and Medium Enterprises. Standard data warehouse mart structures were reshaped to integrate credit decision engines and a new data quality and alert framework was defined. A mixed Agile/Waterfall project approach was applied in the digital credit revolution deployment and an end-to-end user acceptance testing environment was designed with the help of the client.

Accenture Technology collaborated effectively with Accenture Consulting to perform complex analysis and design solutions that were both technically grounded and architecturally and strategically forward-looking. Accenture's India Delivery Center provided skilled developers and technical analysts for implementation.

## Results

This project helped the client create a common data infrastructure for its CFO and CRO areas with high levels of data quality and traceability. This enabled the client to take a more proactive and effective approach to credit granting. CRO can leverage a good quality data mart for new analysis and processes, and the bank can propose credit products to clients that proactively incorporate both marketing information and risk-related evaluations.

The benefits of this solution include a reduction in credit risk and errors related to data quality issues, and an improvement in client satisfaction and the bank's reputation.

The project positions the bank as one of the first in Europe to implement a converged CRO-CFO structure and digitalize its credit offering.

## About Accenture

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