

# Case Study ON LOAN DATA MART

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### **The Customer:**

The customer is a leading provider of residential mortgage risk management and fraud protection solutions to the mortgage banking industry. Risk Decision Platform provided by this company delivers fast, efficient, accurate, easy to use solutions that provide a comprehensive view of mortgage risk.

### **The Challenge:**

The company had started a business intelligence initiative to cater to the Reporting/Analytic needs of the various groups using the loans data maintained by the company. They wanted a data warehouse that shall act as a single repository of all the loans data and which provides the required data integration, historical perspective. The data warehouse should possess a database structure designed for simple and high performance reporting and analytics and also it should have the flexibility in the data model to address current and future needs. This data warehouse should act as a single source for various reports needed across various groups for the analysis.

- Standardization of the process loading the loan files into the warehouse.
- For generating the following reports.
  - Management reports.
  - Broker score cards.
  - Appraiser score cards.
  - Reports to drill down on time, location.
  - Reports which have the ad hoc capability to drill and analyze across various parameters that are associated with loans.
- Improving the performance of reports after converting from complex Java code to a structured Business Intelligence report

### **The Solution:**

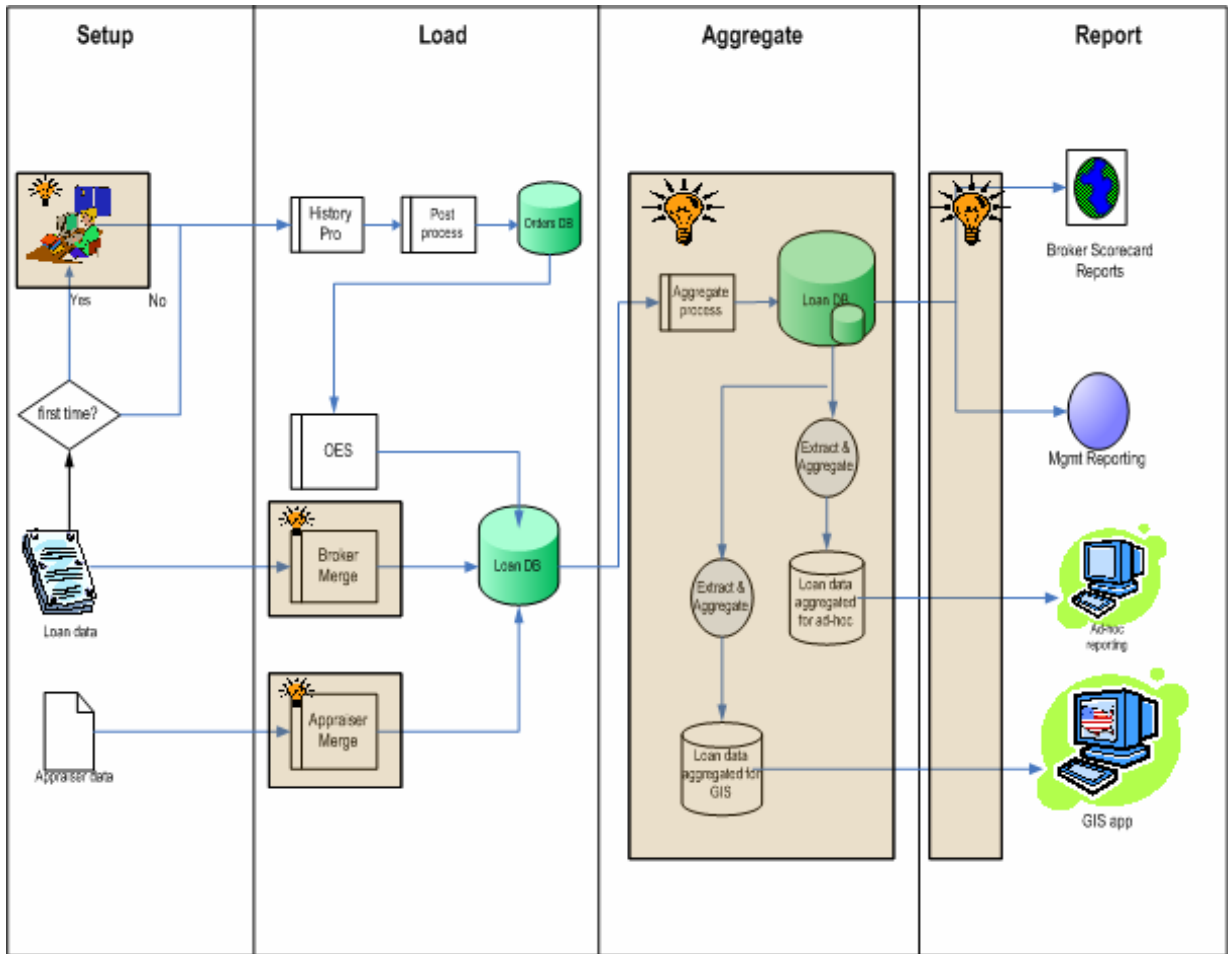
The Adaequare team was responsible for the analysis, design and implementation of the business intelligence solution. We prepared a business case for the data warehouse and then

developed and deployed it. Our solution offered a better performance than the previous reports and standardized the process of loading the loan files into the loan data warehouse. Provisions were made for ad hoc querying and reporting.

The following technologies were used

- Source System : Flat Files, DB2, MySQL, SQL Server 2005
- Data warehouse and Staging database : Microsoft SQL Server 2005 and SQL Server Integration Services
- OLAP analysis : Hyperion 9 BI +, Business Objects

The below diagram illustrates the solution designed by the Adaequare team for the customer. The Set up and load process stages deals with the steps involved in standardizing the process of loading the loan files into the loan data warehouse. Then loan records are aggregated on various keys and aggregates tables are prepared to improve the reporting queries performance in the Aggregate stage. Then various reports catering to the needs of the customer are generated in the reporting stage.



The solution allowed the client to standardize the process of loading the loan files and the report generation time was reduced considerably. Our application supported a web interface that made access to the information simple. This was a fixed price project where the risk was carried by Adaequare - it was completed on schedule and within budget.