Data Warehouse provides the basis for quality analysis of available data by deriving accurate information from data. In recent years, banks have accumulated large amounts of data from business and now it is time to turn data into money. Such great amount of data provides a big opportunity for analysis. The most common problem in data monetization is their quality, consistency, accuracy, complexity, and the right timing – i.e. the need for data to be available for analysis in the shortest time possible from the moment they are created.

**Benefits**

Poslovna inteligencija Banking Data Warehouse Model (PI Banking Data Warehouse Model) is business oriented, designed to support different business needs from regulatory and daily/weekly/decade/monthly operational and management reporting to very complex ad hoc analysis and simulations:

- Based on **industry standards** and implementation best practices.
- Proven in real implementation projects.
- **Flexible design** offers banks a choice to implement fully functional modules (“departmental data marts”) adjusted to their needs.
- **Open for changes** and additional customization.

Updates are available on regular basis.

**Business Areas**

PI Banking Data Warehouse Model consists of **six Business Areas** that form the basis of the banking business, thus forming the foundation for Business Solutions.

- **Location Business Area**
  - Describes physical and logical locations about which the Bank stores information (street and web addresses, phone numbers, business regions, etc.)
  - Contains additional information about countries – limits, credit risk rating, AML risk rating, and other.
  - Offers possibility to connect data with locations and represent it using maps on Business Intelligence layer.

- **Product Business Area**
  - Contains **product catalog** and defines financial and non-financial goods and services.
  - Designed to support past, active, and future products and services with possibility to join it into bundles.

**Party Business Area**

- Contains all information about the **Bank itself**, their customers, partners, employees, competitors, or any other **individual or legal entity** that has any sort of relation with the Bank (guarantor, rating company, insurance company, etc.)
- **Relations** noted are not only contractual relationships, but also relations resulting from contacts through marketing activities, promotions, socially useful activities, contests, etc.
- There are **3 basic Party Types**: Individual, Legal Entity and Organization Unit, and 5 subareas: Organization, Individual, Legal Entity, Customer, and Human Resource.

**Party Types**

- **Individual**
  - Keeps data about persons that have either direct or indirect relationship with the bank.
- **Legal Entity**
  - Includes entities and data about legal entities whether they are customers, suppliers or related parties.
- **Customer**
  - Subset of Individual and Legal Entity subareas in more detail, containing a rich variety of attributes that are of great importance for any bank in an attempt to get to know their Customer.
- **Human Resource**
  - Contains information about bank employees.

**Graphical representation**

Graphical representation of Organization type of Party Business Area describing the bank and its structure.
ACCOUNT BUSINESS AREA

- Contains information on various accounts: customer, internal, subsidized, nostro, loro, competitors etc.
- Supports different relations between contract/annex and account, including product(s) and all account conditions, such as fees and interest rates.
- Offers history of all changes during the account lifecycle, payment plan information, relations between different accounts and relations between accounts and security items.
- Includes definitions of rate and Exchange rate list.

TRANSACTION BUSINESS AREA

- The most complex part of the model that supports all types of transactions, financial or non-financial.
- Also includes information about channels used to generate or settle the transaction.
- Important for the analysis of the potential of specific locations for opening new branches or set up new ATMs.

RESOURCE ITEM BUSINESS AREA

- Set of tangible and intangible values that are owned or used by the Bank in terms of capital or business. Security Items is a special subarea within Resource Item area dedicated mainly to Collateral management with extension of Credit Derivate and Guarantee entities.

GENERAL AREA

- Mostly encloses code tables like Time dimensions, different Segmentation dimensions, Classification dimensions, informations about source systems and past/running/future projects.

ACCOUNT BUSINESS AREA

General Area

Resource Item Business Area

Channels

Also includes information about transactions and relations between accounts and security items.

Data Mart Solutions

- Predefined structures for purposes of reporting and advanced analytics, applicable for every bank, but also open for changes and additional customizations. List of available Data Mart solutions:

<table>
<thead>
<tr>
<th>GENERAL LEDGER</th>
<th>PORTFOLIO</th>
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<tbody>
<tr>
<td>General Ledger Balance</td>
<td>Credit Portfolio</td>
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<tr>
<td>General Ledger Average Balance</td>
<td>Deposit Portfolio</td>
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<tr>
<td>General Ledger Summary</td>
<td>Customer Portfolio</td>
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<table>
<thead>
<tr>
<th>PROFITABILITY</th>
<th>FINANCE &amp; HR</th>
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<tbody>
<tr>
<td>Customer Profitability</td>
<td>CAFEX Subject area</td>
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<tr>
<td>Product Profitability</td>
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<tr>
<td>Organization Unit / Cost Centre</td>
<td>Procurement Subject area</td>
</tr>
<tr>
<td>Location Profitability</td>
<td>Human Resources Subject area</td>
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<tr>
<th>CHANNEL PROFITABILITY</th>
<th>BASEL II</th>
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<tbody>
<tr>
<td>Channel Profitability</td>
<td>Basel II</td>
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<tr>
<td>Activity Based Costing Analysis</td>
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<tr>
<td>Profitability Analysis</td>
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<tr>
<td>Transaction Profitability Analysis</td>
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ANTI-MONEY LAUNDERING

REGULATORY COMPLIANCE/ADJUSTED TO COUNTRY SPECIFICATIONS

360 DEGREE VIEW OF CUSTOMER

- Customer Summary
- Customer Behavior Analysis
- Customer Loyalty

INTELLECTUAL PROPERTY

PI Banking Data Warehouse Model is an exclusive intellectual property of Poslovna Inteligencija. PI grants a nontransferable and nonexclusive right to use the PI Banking Data Warehouse Model, with delivered customizations and extensions to its Customers who purchased the model.

Don’t hesitate to contact us for further details!

CONSULTING SERVICES

- Big Data Analytics
- Data Integration
- Predictive Analytics
- Business Intelligence
- Data Warehousing
- Data Quality
- Planning and Budgeting
- Government Risk Compliance
- Master Data Management
- Financial Consolidation

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Poslovna inteligencija offers not only the best market available ICT models and solutions, but simultaneously provides implementation services using the leading global technologies and methodologies in combination with its years long accumulated knowledge and expertise.

Analysis, Design, Development, Implementation, Support, Education

Poslovna inteligencija is a regional leader in Southern and Eastern Europe in implementation of intelligent information systems for decision support with over 70 corporate customers in 15 countries and over 150 successfully completed projects. Bird Consulting (Business Intelligence Research and Development) is a UK branch office of Poslovna Inteligencija. The company is focused on areas of strategic ICT consulting, implementation of Big Data analytics, business intelligence and data warehousing systems, data integration and data quality management systems, performance management systems, systems for planning and budgeting, risk management systems (Basel III, Solvency II), Balanced Scorecard (BSC) and Master Data Management (MDM) systems, based on all world leading technologies.

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