

# Case Study



## Trillium Software and DB2-based Customer Information System Lends Banco Popular its Edge.

These days, customers have a host of options available when it comes to deciding where to do their banking. As it becomes more important to personalize service, based on a customer's changing needs, it is not surprising that a bank that understands its customers complex business and personal profile will possess a competitive advantage.

### Company

Banco Popular, the largest bank in Puerto Rico with over two million customers, recognizes that effective service requires understanding individual needs and responding to them promptly. That's why, for the past 17 years, they have used a customer information (CIS) system to keep all of their employees abreast of its customer relationships. The bank has achieved steady growth with this approach, but until recently, success had taken a toll on the CIS. As the bank added more and more customer and account data to the system, sluggish response times and inconsistent, duplicated and non-standardized data values made it increasingly difficult for employees to access information. By replacing the old system with a new CIS based on DB2 for MVS, the bank has built a solid foundation for staying in tune with its clientele.

The CIS is integrated with all other applications within the bank, and, working in conjunction with data cleansing and reengineering software from *Trillium Software*, provides a complete, unified view of each customer. "Opening a new account once required several operations," says David Garcia Diaz, program analyst at Banco Popular. "Now it is completed in just one step. The DB2-based CIS has improved both customer satisfaction and productivity."

### Open Database is Key to CIS Success

Residing on an IBM ES-9000 computer with a DB2 customer information database, the CIS is the hub of activity at the bank. More than 3,000 employees in over 200 branches depend on the CIS to manage more than 7 million personal and business accounts. Every transaction that requires accessing, updating, or collecting information on customers is handled by the CIS. For example, before opening a new account, customer service associates access the CIS to research the customer's existing relationships with the bank. Any new customer and account information is then fed into the CIS, where other divisions of the bank can use it.

Because of the key role the CIS plays in growing the bank's business, Banco Popular insisted that the database at the heart of its new system be both robust and open. "We knew we needed a relational database," Garcia says. "The main



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advantage of DB2 among relational databases is that you can implement any third-party application on top of it, and you know it'll work." Scalability was equally important for Banco Popular, having been constrained in the past by a system that was unable to keep up with growing data volumes and users. "DB2 also gives us virtually limitless scalability. We are confident that the new CIS will fulfill our needs for many years," says Garcia.

One of the valuable applications that works in conjunction with DB2 is a data cleansing solution from *Trillium Software*. The *Trillium Software System*® is used to cleanse and standardize each customer record and then to identify and match those records against the database. Banco Popular took advantage of *Trillium's* highly customizable business rules to eliminate duplicate records and develop an accurate view of current customers and households. This has helped the bank establish meaningful and profitable relationships with its customers.

The data cleansing process is also helping to reduce marketing costs, as Garcia explains: "We are using the *Trillium Software System*® for "householding," which is a way of identifying how many account holders live at the same address. By doing this, we can eliminate duplicate mailings to the same household. It makes us look much more efficient in the customer's eyes, and saves mailing expenses."

According to Dave Pietropaolo, National Account Manager for *Trillium Software*, customer information systems containing millions of records in multiple languages that are initially cleansed with *Trillium Software* are easily handled by DB2. "Not only is Banco Popular expanding," he says, "but its customers may be represented within complex financial records on the database in either English or Spanish. *Trillium Software* scales in step with the growing DB2 database and works in numerous languages to provide a global solution for this multinational bank."

## Confidence in DB2

Banco Popular was introduced to DB2 by M&I Data Services, which delivered the CIS system, but the bank also evaluated the database on its own. Garcia Diaz and several peers from Banco Popular visited the local IBM office prior to selecting the new CIS application and were favorably impressed with DB2. "I saw that many banks were migrating their legacy systems to DB2," he comments. "The acceptance of DB2 by other large businesses gave me confidence in the product."

For more information on *Trillium Software* and the *Trillium Software System*®, visit [www.trilliumsoft.com](http://www.trilliumsoft.com).

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The *Trillium Software System*® is a general-purpose data cleansing software product that allows organizations to cleanse all types of legacy and operational data. *Trillium* allows companies to create enterprise-wide views of their customers, products and suppliers.

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