CASE STUDY:

Major Savings Bank Achieves Deep Insights, Resiliency, and Compliance Through a Modernized Data Platform

The Savings Bank is one of the largest financial institutions in the state of Hawaii, with almost $7 billion in assets. The Bank has over 50 locations across the islands and a staff of 1200. It is a subsidiary and has been in operation since the 1920s.

THE BUSINESS CHALLENGE

The Savings Bank was looking to modernize its data ecosystem into an enterprise data platform (EDP) to keep up with changes in the financial industry. Financial industry compliance regulations are strengthening all the time. For example, Sheltered Harbor was created to protect customers and financial institutions after a cyberattack occurs that damages critical systems. The Sheltered Harbor standard requires that financial institutions be prepared to provide customers with timely access to their information and funds after a traumatic incident. To meet Sheltered Harbor standards, the Savings Bank must build a data vault and resilient systems that can remediate cyberattacks to keep downtime to a minimum.

The Savings Bank needed to find ways to leverage analytics to secure data, gain visibility into its customer base, and provide enhanced customer service. The Bank also needed to restructure its service and product offerings to uncover more opportunities for generating profits. The Savings Bank had considered cloud-based analytics but decided against it because of security and data privacy concerns.

THE SOLUTION

IBM Cloud Pak for Data
IBM Cloud Pak for Data provides an adaptive data fabric solution that supports the client now and into the future.

IBM Cloud Pak for Integration
IBM Cloud Pak for Integration empowers real-time Kafka data streaming.

IBM Watson for Machine Learning
IBM Watson provides machine learning capabilities for data governance and deeper, real-time insights into the customer base for improved decision-making capabilities.

IBM Db2 Warehouse Engine
The IBM Db2 Warehouse Engine delivers extreme database performance.

IBM Cognos
IBM Cognos offers a full-function analytics platform that supports democratized data consumption.

IBM Power Systems
IBM Power Systems deliver enterprise-level compute for data-rich workloads with the flexibility and scalability of hybrid cloud deployment.

IBM Spectrum Scale
IBM Spectrum Scale manages infrastructure growth through a high-performance cluster file system that supports a scale-out solution.

SAVINGS BANK

Customer: Savings Bank

Headquarters: Honolulu, Hawaii

Industry: Finance

THE BUSINESS CHALLENGE

- Modernizing and expanding the data ecosystem
- Gaining visibility into the customer base
- Improving customer service and experience
- Adapting to rapidly changing and tightening compliance regulations
- Keeping downtime to a minimum
- Lacking agility due to legacy infrastructure
- Detecting fraud
- Creating geographical isolation for disaster recovery without the cloud

THE SOLUTION

- IBM Cloud Pak for Data
- IBM Cloud Pak for Integration
- IBM Watson Machine Learning
- IBM Db2 Warehouse Engine
- IBM Cognos
- IBM Power Systems
- IBM Spectrum Scale
- Design, Implementation, and Advisement Services

THE RESULT

- Modernizing the data platform for increased performance
- Analytics to provide enhanced banking services and products
- Enhanced fraud detection and prevention
- Data vault capable of meeting Sheltered Harbor Standards
- Leveraging microservices, hybrid cloud, and data fabric
- Leveraging machine learning for data governance
- Eliminating technical debt
- Reducing risk and costs
- Improved disaster recovery

THE RESULT

Mainline started working with the Savings Bank after getting a positive reference from its parent company. With this endorsement, Mainline designed a project with an end-to-end enterprise data platform (EDP) as the cornerstone. With an EDP, the Savings Bank can generate real-world outcomes using data for greater business value and a better return on its technology investment. For example, the Bank can use analytics to target and prequalify prospects for banking services, as well as to detect and prevent fraud.

Brad Miller, Practice Director, Information and Analytics at Mainline said, "The Enterprise Data Platform modernization project was transformative, pioneering novel tools and techniques, as well as shifting a corporate culture away from monolithic design and to microservices and hybrid cloud architecture."

This modern EDP architecture has allowed the Savings Bank to operate in a way that no longer accumulates technical debt. Now that the Bank isn't using a monolithic legacy system, it is able to pivot using a modular design that is low risk and low cost.

By designing a modern database infrastructure with microservices, Mainline enabled the Savings Bank to leverage immutable data to bring systems back online after an attack or system failure. The Savings Bank now has a data vault capable of meeting Sheltered Harbor standards. To achieve geographical isolation for disaster recovery and reduce latency, Mainline was able to run high-speed channeling to the mainland and a local island.

Miller added that "Mainline walked hand-in-hand with the client through every challenge and brought forth a cutting-edge adaptive data fabric solution with IBM Cloud Pak for Data that will support the client both now and into an unpredictable future. From IBM Watson Machine Learning to data governance with Watson Knowledge Catalog and extreme database performance with the IBM Db2 Warehouse engine, the Mainline/IBM solution covered the entire breadth of client need."

Mainline's relationship with the Bank is ongoing. The Savings Bank and Mainline have developed a very close and trusting relationship. Because of the way Mainline has come through for the Bank, it has stayed loyal, proposing many new projects. In the future, the Bank may be swapping out its streaming products and it is looking into expanding the use of IBM Machine Learning while also hardening its data governance practices. With the EDP's flexibility, growth, and performance capabilities to manage new workload and processes, other future projects include expanding the core functionality of the EDP, reexamining the type of insights being processed, reaching new demographics, and designing additional banking products.

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--Brad Miller, Practice Director, Information and Analytics at Mainline

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For more information, call your Mainline account representative or call Mainline directly at 866.490.MAIN(6246).