



## Case Study: Nedbank

### About the Company

Nedbank Group Limited is a bank holding company, which operates as one of the four largest banking groups in South Africa through its principal banking subsidiaries, Nedbank Limited and Imperial Bank Limited, in which it has a 50,1% interest. The company's ordinary shares have been listed on JSE Limited since 1969.

The group offers a wide range of wholesale and retail banking services through three main business clusters: Nedbank Corporate; Nedbank Capital; and Nedbank Retail. Nedbank Group focuses on southern Africa, with the group positioned to be a bank for all – both from retail and a wholesale banking perspective. The principal services offered by the group are corporate and retail banking, property finance, investment banking, private banking, foreign exchange and securities trading. Nedbank Group also generates income from private equity, credit card acquiring and processing services, custodial services, collective investments, trust administration, asset management services and bancassurance.

### Business Challenges

- Retail Credit Risk of Nedbank Ltd., with its prime objective being to create the data warehouse for all the retail loan products with regards to BASEL II & NCA compliance
- BASEL II Compliance: To analyze current systems/processes/products and create the data dictionaries, identifying the business rules for the various product systems with regards to BASEL II data warehouse implementation. Creating singular data-marts containing all the products with objective of submitting capital exposures to the SARB. Generating monthly reports.
- Data Warehousing: Creating singular data structures containing all aspects of the Retail lab, with data from all its systems, to provide the end-users (statisticians and business users) with a complete picture of the data, application and ambiguity.

### Nihilent's Role

Nihilent was accountable for the overall implementation of the retail data warehouse structure and the capital calculation data-mart. This included finalising the DCC reporting, NGR/CPM rules, Behavioural scoring, ETL extracts and interacting with the various operational systems to ensure integrity with the warehouse. Nihilent was part of Nedbank's Solution Delivery Team

- Nihilent interacted with external vendors to resolve data issues related to the data file – CBM, analyzed the data file & created data dictionary
- High-level integration between the systems CAN, transact, CBM and staff-ware was achieved
- An error control system across Banking Application was Designed, Developed and Implemented
- Jobs, daily data uploads into the warehouse were automated and scheduled for generation of various business analysis reports

### Business Benefits Delivered

- One consolidated business requirement specification for data elements irrespective of their usage in multiple dashboards
- A systematic approach to resolutions of current and future issues/ problems. The client understands the requirements of business users and is able to deliver fast and effective solutions for the problems.
- Standardized and systematic approach for creating business and technical requirement specifications
- Fast, effective and optimized solutions for analysis and reporting
- Uniform understanding and interpretation of business definition.
- A one-stop strategy to satisfy business needs.



## Technology Used

- SAS 9.1
- ASP.net 1.1/2.0
- SQL server 2000 / 2005
- SQL Analysis Services 2000/ 2005
- SQL Server Reporting Services