



DZ BANK decides to use Uniserv

DZ BANK is a national system relevant credit institute and uses Uniserv's Smart Customer MDM to implement the regulatory requirements of BCBS 239, paragraph 33 of the Basel Committee on Banking Supervision relating to the consolidation of business partners.

CHALLENGE

In January 2013, the Basel Committee on Banking Supervision (BCBS) published Standard 239 "Principles for effective risk data aggregation and risk reporting". This means that comprehensive, concrete regulatory demands on (risk) IT architecture, data management and risk reporting in credit institutions have been formulated for the first time. As from January 2016 implementation of the rules will be compulsory for global system relevant credit institutions. The target is to reinforce risk management in credit institutions and to improve the ability of banks to overcome stress and crisis situations by improving decision making processes

and systems. Uniform data systematics should give decision makers a representative, holistic picture of the company position based upon integrated risk reporting. The focus is moving towards data storage (data model), data processing procedures for ensuring high-quality data, as well as risk reporting systems and procedural and process organisation (governance). A uniform pool of information for (Group) risk data is explicitly required.

HIGHLIGHTS

With this as a background, central attention is being paid to integrated creation of Group business partners within the procedural and technical environment of the DZ BANK, using suitable business partner matching. Business partner master data collected from the whole Group is examined

and any possibly overlapping partner data is identified by a matching process. The result is a uniform Group business partner data file containing all address attributes (360° view) and aggregated automatically according to defined business rules.

CUSTOMER USE

Consolidation of identical business partners to one single and uniform Group business partner makes it possible to issue a unique Group business partner ID. This ID serves as

the basis for subsequent processes and for implementing the regulatory requirements for risk aggregation acc. to paragraph 33 BCBS 239.

UNISERV SOLUTION

Smart Customer MDM is the Uniserv MDM solution for customer master data. It combines technologies, processes and services together to form a holistic concept. 'Smart' stands for simplicity, intelligence and efficiency. On the technical side, Uniserv's Customer Data Hub takes care of integrating, cleansing and enriching data and making it readily available. Methodically performed analyses, planning, introduction

and (if required) operation of the software solutions provided, make customer data fully exploitable and thus to an important link in the value creation chain. With its Smart Customer MDM, Uniserv helps companies to have a uniform, comprehensive and fully up-to-date picture of their customers and have it available for all company divisions and areas at all times.

DZ BANK

The DZ BANK is the fourth largest bank in Germany and serves as the central bank for almost 900 Volksbanks and Raiffeisenbanks and their 11,000 branches. Within the Volksbank Raiffeisenbank cooperative financial group, and measured in terms of total assets, DZ BANK is one of the largest private financial services organizations operating in Germany today. DZ BANK AG functions as a central bank and controlling organ for the business of many independent local cooperative banks and supports them against the competition. As a corporate bank it supports companies and institutions and is the management holding for the special institute of the DZ BANK group.

DZ BANK group includes the Bausparkasse Schwäbisch Hall, DG HYP, DZ PRIVATBANK, R+V Insurance, TeamBank, Union Investment Group, the VR Leasing Group and various other special institutions. DZ BANK Group implements its strategy and range of services for the cooperative banks and their customers through its four strategic business lines – Retail Banking, Corporate Banking, Capital Markets, and Transaction Banking.

For further information please see www.dzbank.com

UNISERV GmbH

Rastatter Str. 13, 75179 Pforzheim, Germany, T: +49 7231 936-0, F: +49 7231 936-3002,
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