

Credit Decisioning Architecture for a major financial services company (UK)

During the last five years, this major UK bank had seen declines in profitability due both to external and internal factors. The business is now embarking on an exciting programme of transformation intended to reverse these declines and deliver substantial increases in turnover, profitability and RoE.

MIKE2.0 was used on this engagement to define a solution that met the client's goal of "world class credit decisioning" using the IM Blueprinting approach.

Business Needs

- The new business strategy needs to take the business into new markets, service new clients, drive business through new or under-used channels and develop new products
- A new operating model and improved technology infrastructure is required
- CTO needs to engage confidently with the business to develop a robust credit decisioning model and a long term vision for a holistic decision science architecture

Our Approach

- We used MIKE2.0 open source methodology and a Blueprint-based approach that focuses on defining the overall vision implemented over multiple increments
- Interviewed key business stakeholders to gather strategic requirements
- Reviewed existing issues with the current-state systems architecture
- Used conceptual architecture frameworks and leading business practices as starting points as opposed to starting from scratch

Client Results

- The project provided:
- An understanding of the capabilities need to be "world class" in credit decisioning and recommended areas for focus
 - An initial set of business requirements and architectural model that can be used to shape more detailed design work
 - A recommended short and long-term delivery model that could be aligned into the larger delivery programme