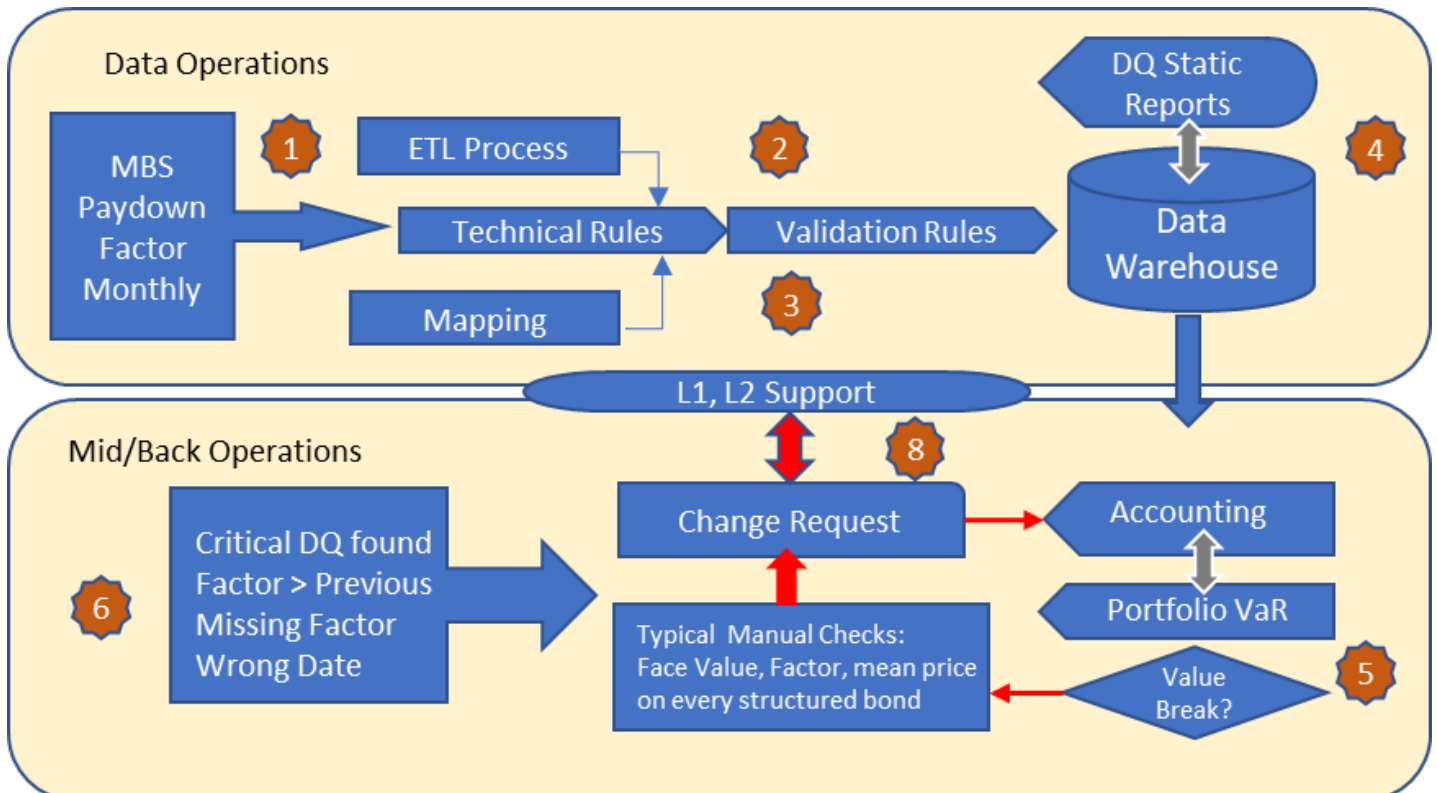


# CASE STUDY: Mortgage Desk - simplifying data operations

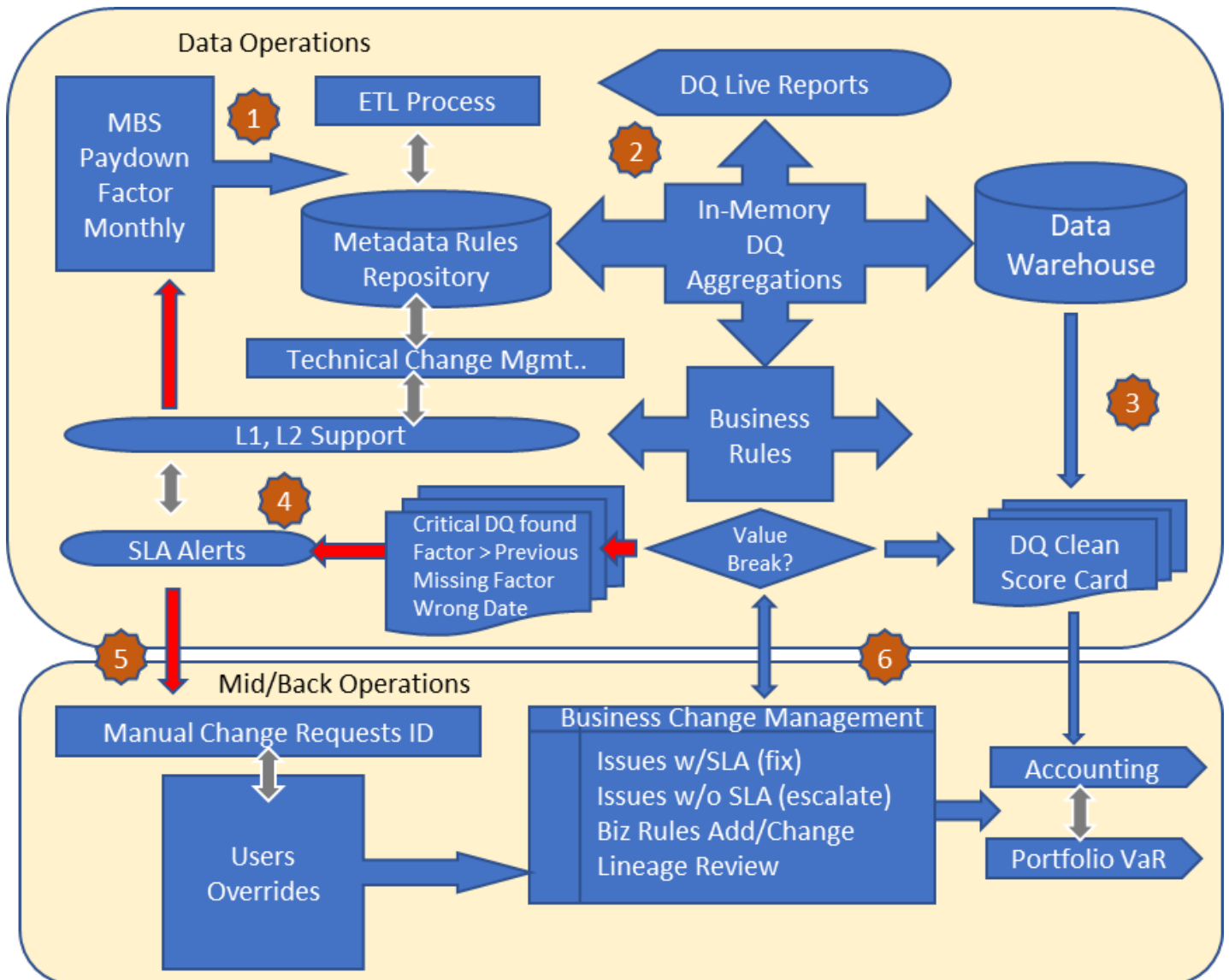
## Legacy Process Overview

### Mortgage Factor EOM Update Activities (reactive approach):

1. Over 1 million factors received at each EOM with SLA stating processing in 2-4 hours.
2. ETL technical validation performed on field level for data content (e.g. s/b > than 0).
3. ETL business validation on data set level can only be done after ETL completion in #1.
4. iDQ reporting triggered and runs for several hours whilst data already published downstream.
5. Business getting morning alert that portfolio Value at Risk (VaR) broke tolerance level.
6. Operations investigate each bond and discover data quality issues (e.g. missing or wrong factor).
7. Issues escalated to support and advised that issues only now identified from #4.
8. No SLA on fixing data issues are available – manual override is required to re-run VaR.



## Optimized Process Overview



### Mortgage Factor EOM Update Optimized Activities (proactive approach):

1. Over 1 million factors received at each EOM with processing in 15-30 minutes.
2. Technical and business DQ validations performed in-memory and live dashboards updated.
3. DQ Score for Factor Policy execution determines if Data can be published downstream.
4. Mission critical DQ Errors reviewed by L1 support. Alert send to Ops with SLA/ETA to fix.
5. List of problem ID's published to Ops for review and/or manual override before VaR run.
6. Ops BA review and updates related business rules and standards if required.