IBM Software Demos
IBM Information as a Service

IBM_Information_as_a_Service_D_Mar07

1a
In this demonstration we will see how **IBM Information on Demand** solutions can streamline and accelerate the data handling of a loan processing system. This solution combines the benefits of a Service Oriented Architecture (or SOA) with Information Management to provide trusted information for this financial process.

1b
Here, we see customer Bob Bentley, viewing his account information in an IBM WebSphere Portal. Bob wants to check his account balances and update his address having just moved. In addition he is interested in securing a loan to purchase furniture for his new home.

1c
Bob's change of address request is sent through WebSphere Information Services Director, or WISD, to WebSphere QualityStage, which runs the same data cleansing rules that are applied throughout the enterprise. This simple step, transparent to the customer, will eliminate the potential spread of inaccurate or incomplete information.

1d
Here, the data cleansing service, run and managed by IBM Information Server, detects an inconsistency because Bob entered his street number in alpha characters instead of numeric.

1e
The problem is automatically fixed and a valid street number is returned.

1f
By submitting the change, Bob accepts the address suggested by the system.

2a
Next, Bob clicks on the products tab to investigate different loans being offered to finance his furniture

2b
DB2 version 9 with pureXML is used to query information and the XML schema is used by IBM Workplace Forms to render a form in WebSphere Portal pre-populated with Bob's personal data.

2c
Here, Bob fills in the remaining fields of the loan application, and checks the terms and conditions.

2d

IBM Workplace Forms submits a SOAP request with the electronic transaction as an XML document, compliant with the MISMO standard. This is stored as an XML document in an IBM DB2 version 9 data server. DB2 version 9, with industry-leading pureXML technology, seamlessly manages conventional relational data as well as native XML data with a single database engine. This provides faster and more flexible access to information while dramatically reducing data administration costs.

2f

Having inputted all the required information, Bob electronically signs and submits the loan application.

2e

Bob's loan data, stored as XML, can now be leveraged through the service-oriented interface, on demand, from any application.

<**Transition to Lily the Bank Officer****>**

3a

Next in this demonstration, we see how Bob's application is processed by Loan officer Lilly Johnson.

3b

Lilly starts with a DB2 query using DB2 pureXML, to scan previously submitted loan applications ensuring Bob doesn't have multiple submissions, that have a different address. This automated fraud detection process replaces the bank's antiquated manual process which included the checking multiple paper documents.

3c

Next, she checks all Bob's account balances, along with his historical record.

3d

While Lily is processing Bob's application, IBM Information Server populates the data warehouse on demand from different transactional databases to aggregate all the right contextual information thereby minimizing another possibility for fraud.

3e

IBM WebSphere DataStage extracts data from the various account balances, and transforms Bob's historical data in the structure of the data warehouse and loads it into the data mart. This data, consolidated in the warehouse, represents a single, trusted version of the information, integrated from the bank's many databases.

3f
Lily's portal embeds easy-to-use analytical capabilities from DB2 Alphablox to put actionable information at the ready.

If she needs a deeper understanding of Bob's data, she can drill down to see what underlies the history.

3g

Lily now has all the information she needs, in one place, to make a decision on Bob's application. With all the positive indications she approves the loan, which now creates new records in the bank's databases which in turn, are cleansed by other information services from IBM Information Server. These data quality services standardize, merge and correct information to provide indisputable data quality - crucial for audit purposes and risk management.

4a
As we have just seen IBM Information Server is an all-in-one information integration foundation that helps companies derive more value from their complex and diverse data allowing for superior customer service, improved operating efficiency and management of business risk.