



Juniper Bank Drives Exponential Growth Using DataStage®

As a new Web-based business seeking to beat the odds, Juniper Bank counted on reliable, usable information to drive its growth. Even before opening its Web site in October 2000, the Delaware-based bank realized the more it knew about its customers, the better it could market its array of online products, including credit cards, savings accounts, checking accounts, Certificates of Deposit and ATM services.

To start, Juniper contracted with a host of third parties to manage its credit card, Web banking, online statements and bill pay services. Faced with gigabytes of customer data from these disparate sources, the online bank recognized the need to integrate the data into a central repository where decision makers could rapidly retrieve it for market analyses and reporting purposes. Without a powerful solution, Juniper risked making faulty marketing decisions and losing precious cross-selling opportunities—a scenario, that in this case, could truly break the bank.

To overcome these challenges, Juniper turned to Ascential Software's DataStage®, an industry-leading information asset management solution that integrates information from heterogeneous environments into a single data warehouse. Juniper uses DataStage to automatically extract and transform raw third-party data, such as credit card account data, banking transaction details and Web site usage, and load it into its Oracle data warehouse. From there, company executives can generate reports that let them track the effectiveness of programs and analyze their marketing efforts.

"The ability to transform information into a strategic asset is critical to the success of any young enterprise aiming to win new customers," said Rob Goodman, director of data warehousing at Juniper Bank. "By providing Juniper Bank with fast access to the latest information on our business, DataStage helped us achieve in months a level of success that normally would take years, giving us an outstanding return on our investment."

World-Class Business Intelligence

Juniper integrates all of its crucial customer and marketing information into its data warehouse. The process begins with third-party partners transferring to Juniper raw data files containing the company's credit card transactions, Web banking and bill pay services and online statements. DataStage then seamlessly transforms the data and loads it into Juniper's UNIX-based Oracle data warehouse.

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ROB GOODMAN, Juniper Bank's
director of data warehousing

COMPANY FACTS

Juniper Bank

Headquarters:	Wilmington, Delaware
Core Business:	Internet Banking
Business Need:	Efficient business intelligence infrastructure to develop, analyze and optimize marketing opportunities
Technology Solution:	Ascential's DataStage®
Results:	Speedy data integration bolsters sales and marketing efforts; delivers 100,000 new customers in first marketing program; saves hundreds of thousands in IT development and staffing costs

Ascential
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Profit from Intelligent Information™

< Juniper Bank >

"With DataStage, we can quickly integrate all kinds of complex data from multiple platforms and applications," said Goodman. "We don't need to worry about the format or file type since DataStage can handle them all."

Once the information is centralized in the data warehouse, marketing executives use Brio Insight and other software to generate reports on the bank's business. The reports track the channel source and volume of new accounts as well as the success of programs hosted by partners' Web sites. By analyzing information from its credit card operations, Juniper developed winning cross-selling strategies to target new customers for its banking products and services.

The Ascential data integration engine also enables Juniper to do clickstream analyses on customers' use of its Web site. Using DataStage to extract data from Oracle tables, the online bank generates detailed usage reports on its Web site services, allowing the company to make decisions on where to invest on improvements. DataStage additionally streamlines Juniper's analyses of internal operations, including expenses, payroll and profits and losses, enabling the bank to provide its investors with updated reports on the state of its affairs.

A Comprehensive Enterprise Data Integration Solution

When Goodman and his team began planning Juniper's information management architecture in August 2000, they had less than three months before the bank's launch to come up with a solution. While the bank's strategy, market position and service offerings had been decided, support for its data processing and data management remained a question.

"What we needed was quick, effective way of gathering, organizing, integrating and presenting information," explained Goodman. "Although we had an off-the-shelf data mart application, it was mainly geared towards Web analytics. We wanted to analyze operational and service providers' data and consolidate it within a single

data warehouse so we could use it to advance our business."

Having had previous experience with data integration tools, Goodman and his colleagues narrowed the field to Ascential and Informatica.

"Ascential provided us with a demo copy of DataStage so we could try it for ourselves," said Goodman. "We basically did a due diligence comparison between Ascential and Informatica and then some prototyping of the Ascential solution. The two products' costs and performance were like night and day."

The team was immediately impressed with DataStage's superior features, including native mainframe extraction capabilities and strong developer support. During the 30-day trial, they quickly developed most of the routines needed for launch. "Ascential was terrific," said Goodman. "The rep provided plenty of support and worked with us so we could see what DataStage could do—and the system's price/performance won us over very quickly."

Following the trial, Juniper selected DataStage and immediately began reaping the benefits. "DataStage's eliminated the \$100 an hour consultant fees we would have had to spend to build a custom data integration tool from scratch," said Goodman. "With DataStage, we can easily maintain, manage and improve our information management with an IT staff of three instead of six or seven. All told, Ascential saved us hundred of thousands of dollars in our first year alone."

Impressed with DataStage's extraction, transformation and loading (ETL) capabilities, Goodman expects to expand Juniper's use of the system to improve processes and services as the bank continues to grow. For example, the bank plans build and integrate custom utilities to parse new kinds of information so it can be loaded it into its data warehouse.

"DataStage has proved its worth time and time again and will continue to do so as our business matures" said Goodman. "As it stands now, Juniper Bank could never have achieved this level of success without it."

NEEDS

- > An efficient business intelligence infrastructure to help sales and marketing professionals analyze customer data, target their marketing strategies and make sound business decisions
- > A reliable tool to integrate heterogeneous customer data provided by third-parties into a data warehouse environment

SOLUTIONS

- > DataStage ensures automatic extraction, transformation, and loading of data from heterogeneous sources

BENEFITS

- > Enables sales force and marketers to gain and retain customers effectively
- > Eliminates need for large, costly IT staff and consultants to build and manage its information infrastructure
- > Allows Juniper to make timely, well targeted business decisions

About Ascential Ascential Software Corporation offers the industry's only scalable enterprise integration solution that spans the entire data life cycle: data profiling, data quality management and cleansing, end-to-end meta data management and data extraction, transformation and loading. Ascential's Enterprise Integration Suite enables businesses to achieve the fastest time-to-value for their strategic enterprise applications, to have the highest confidence in the data they use to drive revenues and profits, and to continuously realize more value and ROI from their data assets and IT systems. Headquartered in Westboro, Mass., Ascential has offices worldwide and supports more than 2,100 customers in such industries as telecommunications, insurance, financial services, healthcare/life sciences, media/entertainment, manufacturing and retail. For more information on Ascential Software or a list of our international offices, visit our website at: www.ascentialsoftware.com.



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