



Case Study

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# One Platform \$1.8M Saved

How a leading U.S. Bank streamlined risk  
and compliance

## The Challenges

So much data in so many places

For one of the top five banks in the U.S. with 1.9 trillion assets and tens of millions of records — data had become a growing liability. Hundreds of siloed systems across credit, deposits, trade services, and treasury management made it nearly impossible to access consistent, accurate information.

A major acquisition only added to the complexity, introducing new data sources that had to be integrated quickly. Teams across risk, finance, and audit were struggling to reconcile conflicting information. The stakes were high: Non-compliance with regulatory mandates could trigger multimillion-dollar penalties, damage stakeholder trust, and impact day-to-day operations.

The pressure wasn't just technical — it was business critical. The bank needed a way to bring its fragmented data landscape under control, reduce risk of reporting errors, and restore confidence across the business.

That's when Persistent stepped in.



# The Turning Point

Simplifying data with greater transparency

Persistent brought deep banking domain knowledge and decades of data engineering expertise to the table. The goal: To create a single unified, transparent data platform that could serve every business function, meet regulatory demands, and scale with the bank's future needs.

Our end-to-end data integration hub, or iHub, assimilated data from heterogeneous source systems, such as Oracle, MySQL, and SQL servers, into a centralized proprietary model that standardizes and structures data in a simplified schema. This data model is built on Oracle Financial Services Analytical Applications (OFSAA), a comprehensive suite of applications designed to assist banks in managing risk, performance, compliance, and customer insights with efficient data mapping.

Persistent's experts also cleansed the client's data landscape, eliminating more than 1.8 trillion elements

that were either duplicates or errors, significantly improving data accuracy and integrity. The risk data collected in near real time and reflected across business functions helps the bank refine its risk assessment for commercial credit loans. The bank can factor in risk better and confidently expand its credit net to underserved borrowers.

With this data reboot, the client's business functions can access readily available and reliable transaction and risk data that ensures timely and accurate reporting. This helped the bank improve compliance scores by being more closely aligned with BASEL, anti-money laundering, and customer identification standards, while reducing the risk of costly reporting failures.

## The Outcomes

A \$1.8 Million TCO savings

By retiring its legacy systems and consolidating data onto a single platform, the bank saved \$1.8 million in total cost of ownership.

With 75% faster data mapping, teams gained near real-time visibility into risk exposure — enabling quicker decisions and faster responses. What once took days of manual reconciliation now happens automatically, helping the organization identify and address issues before they escalate.

Risk, finance, and compliance functions now operate from a shared, trusted dataset. This eliminated the confusion of conflicting reports and gave leadership a clearer foundation for data-driven decisions. The solution strengthened the bank's ability to manage risk, improved reporting accuracy, and made operations more efficient — ultimately building a more agile, transparent, and resilient business.



# Re(AI)maging<sup>TM</sup> the World



Lorem Ipsum is simply dummy text of the printing and typesetting industry.

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## About Persistent

Persistent Systems (BSE: 533179 and NSE: PERSISTENT) is a global services and solutions company delivering AI-led, platform-driven Digital Engineering and Enterprise Modernization to businesses across industries. With over 25,000 employees located in 18 countries, the Company is committed to innovation and client success. Persistent offers a comprehensive suite of services, including software engineering, product development, data and analytics, CX transformation, cloud computing, and intelligent automation. The Company is part of the MSCI India Index and is included in key indices of the National Stock Exchange of India, including the Nifty Midcap 50, Nifty IT, and Nifty MidCap Liquid 15, as well as several on the BSE such as the S&P BSE 100 and S&P BSE SENSEX Next 50. Persistent is also a constituent of the Dow Jones Sustainability World Index. The Company has achieved carbon neutrality, reinforcing its commitment to sustainability and responsible business practices. Persistent has also been named one of America's Greatest Workplaces for Inclusion & Diversity 2025 by Newsweek and Plant A Insights Group. As a participant of the United Nations Global Compact, the Company is committed to aligning strategies and operations with universal principles on human rights, labor, environment, and anti-corruption, as well as take actions that advance societal goals. With 468% growth in brand value since 2020, Persistent is the fastest-growing IT services brand in 'Brand Finance India 100' 2025 Report.

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