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## ZIONS BANCORPORATION

# Case Study

### *Credit Information Reporting (CIR)*

*"The thing I've enjoyed about working with ADS is that they're sensitive to our needs. They're often bringing ideas into the equation that help us with a better product."*

—Jerry Dent  
EVP & Chief Credit Officer

ADS Financial Services Solutions is a strategy consulting and systems integration services firm dedicated to serving the needs of the financial services industry. ADS offers rapid, cost effective solutions to its clients' business challenges through its in-depth financial industry expertise, project management expertise and technology expertise.

#### CLIENT

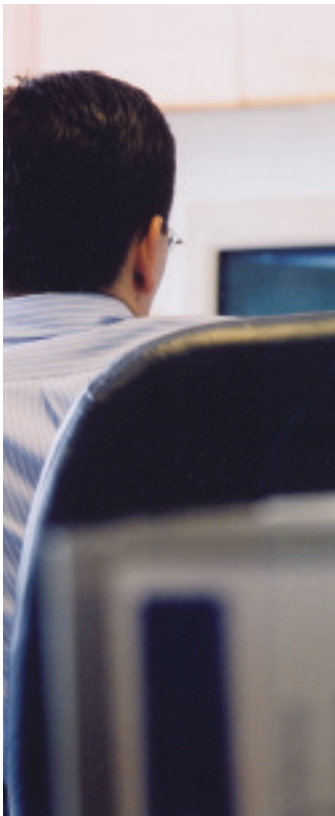
Zions Bancorporation (Zions) is a financial holding company that owns and operates six commercial banks with a total of 416 offices with assets in excess of \$24 billion and provides a full range of banking and related services through its banking and other subsidiaries, primarily in Utah, Idaho, California, Nevada, Arizona, Colorado and Washington. Zions focuses on maintaining community-minded banking by strengthening its core business lines of retail banking, small and medium-sized business lending, residential mortgage and investment activities.

#### SITUATION

Zions had an outdated, internally developed Loan Information System (LIS). LIS was built using a relational database that grouped loan and deposit accounts into relationships to support the credit management functions of the bank. While the basic functionality of the LIS was adequate, it did not provide many of the controls Zions needed such as balancing and definition controls. In addition, Zions was implementing an OFSA data warehouse as their repository for enterprise level customer information and wanted to take advantage of the technology involved in that effort.

#### CHALLENGE

The challenge facing the bank was to develop a replacement system for LIS that would leverage Zions' commitment to the Oracle product suite and the data warehouse, and to replace and/or enhance critical LIS functionality. By building LIS functionality in the data warehouse system, Zions would streamline processes by having a single solution to meet both its credit management and Shareholder Value Added (SVA) needs. This solution would also be consistent with the bank's selected technical architecture goals and provide a comprehensive, single source for enterprise level data management.



*“After nine weeks and an extensive amount of detective work, the ADS team presented Zions with a 275-page report that fully documented the system functionality.”*

*—Jerry Dent  
EVP & Chief Credit Officer*

#### **APPROACH**

ADS analyzed the LIS application and documented the features, functionality, support requirements, and technical components of the system. A gap analysis of Commercial Loan data elements between LIS and the data warehouse was created. Additionally, ADS mapped all source application data, examined and documented report usage, and analyzed on-line functionality. This information was used to form the baseline requirements for the replacement system and facilitate the required development approach.

Based on the findings of the analysis, ADS developed a comprehensive plan that included the following areas: Project Management tools; Business Requirements; Oracle Forms and Reports Development; Oracle Discoverer Reports Development; Online Prototypes; Training Materials; Test Scripts; and Implementation Plans.

#### **RESULT**

ADS provided Zions with a well documented, fully functioning LIS replacement system that is technologically up-to-date and integrated with the Oracle product suite and the newly created OFSA data warehouse. With the new system Zions has the ability to produce up to 150 reports that support all levels of the organization in making more informed decisions.

#### **BENEFITS REALIZED**

The completed LIS replacement system, renamed Credit Information Reporting (CIR), “brought essential new capabilities to Zions”, says Jerry Dent, Zions Executive Vice President and Chief Credit Officer. “We are able to compare performance across cost centers, banks, and offices. Working with the data warehouse, we are able to answer questions like ‘Are we in the right product lines?’ and ‘Do we need to tweak our marketing focus?’”

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