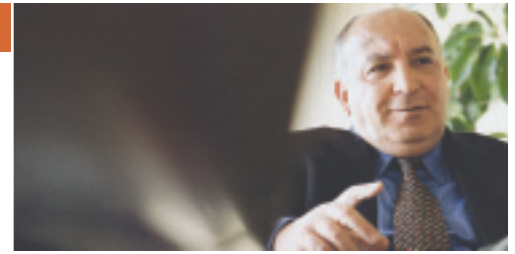


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Case Study

ZIONS BANCORPORATION

Data Warehouse Implementation

"ADS was able to quickly come in, assess what we had, what we needed, and how to proceed. They were instrumental in gaining consensus across the bank and moving the project forward."

—George B. Hofmann, EVP

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 was in the process of implementing a data warehouse, Oracle's Market Manager (OFSA), and encountered problems with data integrity and the progress of the implementation effort. Finding it difficult to get the project on track, Zions asked ADS to evaluate their data warehouse assets and propose a high-level approach to get the project moving in the right direction based on ADS having demonstrated a clear understanding of the data warehouse initiative from both a strategic and technology perspective.

CHALLENGE

The scope of the initial assessment was to address the extract processes being used to transfer information from the legacy systems to the data warehouse and include recommendations to improve data integrity by identifying processes to ensure that all required data was captured, properly extracted, and reconciled to the legacy systems and the General Ledger.

APPROACH

The ADS team analyzed Zions' existing data warehouse assets and reviewed the outstanding issues related to the implementation effort addressing the current state, proposed future objectives, and the gaps that existed across multiple dimensions of the data mart. The results of the analysis conducted by ADS were compiled in a comprehensive report that provided Zions with a clear understanding of the challenges associated with implementing a data warehouse, recommendations to address the challenges, and the identification of key success factors.



ZIONS BANKCORPORATION *(continued)*

"They're often bringing ideas into the equation that help us come up with a better product."

—Jerry Dent
EVP & Chief Credit Officer

Based on the results of the assessment, ADS was engaged to build the data warehouse and ensure that the appropriate information was properly structured to achieve Zions' business objectives. After ADS began work on the data warehouse implementation, Zions expanded the scope of the project to include the mapping of all Shareholder Value Analysis (SVA) and Quantitative Risk Management (QRM) requirements, creating extracts for additional applications not in the original OFSA database, and developing standardized corporate reporting from the warehouse. In addition, ADS was asked to assist in implementing corrective actions to address processing issues related to fee automation, charge-off and recovery data storage, and missing/erroneous CIF data.

RESULT

Through the enhancements recommended and subsequently implemented by ADS, Zions was able to:

- Expand the use of the marketing data mart and data warehouse to other lines of business including Finance, Commercial Lending, and Retail Lending;
- Streamline several backend processes that increased efficiency in several key areas including fee automation and charge-off and recovery processing;
- Reconcile warehouse financials to the General Ledger; and
- Take advantage of alternative strategies to supplement weekly and monthly data loads in a timely manner for all warehouse users.

BENEFITS REALIZED

The work performed by ADS was instrumental in enabling Zions to expedite the development of the data warehouse and accelerate its implementation. Zions now has a very powerful tool enabling them to determine profitability by customer, delivery channel, officer, and organizational unit, as well as to make more informed decisions regarding interactions with customers, products, and officers.

From its early stages of implementation, the financial benefits derived from the data warehouse have been significant and will continue to grow through its expanded use throughout the organization.

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