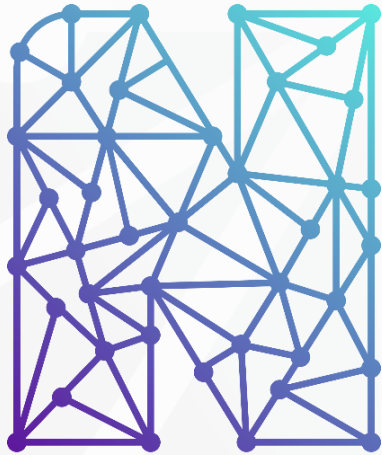


Data Management & Analytics



Nixora
G R O U P



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Nixora Group: Services and Strategic Partnerships



Nixora Group Advisory Services:

- ❑ Data Management and Governance
- ❑ Analytics & Machine Learning
- ❑ Reporting and Visualization
- ❑ Project Management & System Implementation

Nixora Group operates in partnership with industry-leading technology companies to deliver added value implementation and advisory services, and highly experienced consultants capable to deal with both business and technical aspects of any data & analytics projects



AUTHORISED IMPLEMENTATION PARTNER OF:



Leveraging the latest technology offerings, coupled with best practices and industry experience, we deliver business expansion for our partners and improved performance and efficiencies to our clients.

Data Lineage – Holistic View

Data lineage is the ability to trace the flow of data as it passes through diverse processes from one end of an organisation to the other.

It provides an understanding of how data is transformed and aggregated across the enterprise or in individual lines of business

Knowing where data came from, how it moves through systems, and how it changes, is the most critical task in any data management project. When the process of “tracing data lineage” is well executed **then** there is confidence in the authenticity of the data supporting business operations and management.

Data Lineage – Holistic View

Data Protection Officer



CDO



Business User



Data Scientist



Data Steward

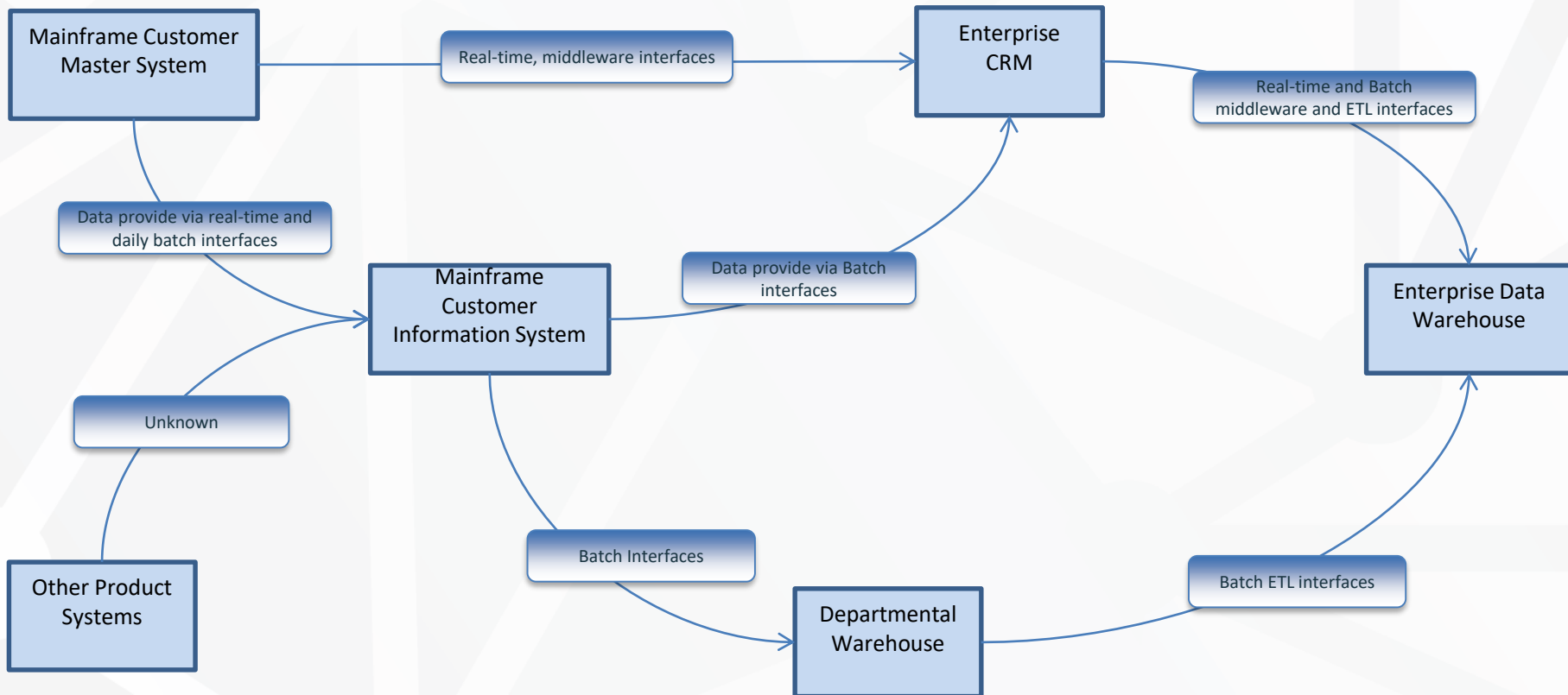


Customer



Complexity of the Task: Original - High Level Scope

THE IMPORTANCE OF THE SCOPING EXERCISE – AND WHY IT IS ACCOUNTING FOR OVER HALF OF THE EFFORTS



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Business and Technical lineage, and their reconciliation

Data Lineage – Business Drivers and Benefits

Operational
efficiency

Customer
Insight

Regulatory
Compliance

Competitive Advantage

• Business Drivers

• Questions Answered by Data Lineage

• Business Benefits

Operational Efficiency

- What are the **most critical points** with the highest risk of failure along the data supply chain?
- **Which factors** drive calculations that empower internal, executive and regulatory reporting most?

- Focusing on the most critical data and processes allows management to effectively prioritize work efforts with the greatest positive impact.

Reduced Cost

- Are the data being sourced from the most optimal and accurate systems of record?
- Are the data issues quickly identified and addressed?

- Simplifying the data supply chain and acquiring data directly from systems of record can reduce IT costs.
- Fast track to the remediation of issues.

More Accurate Reporting

- Are the controls around data and processes adequate to ensure high quality data to the risk calculators and to executives?

- Optimizing controls based on data lineage allows resolution of data quality issues more quickly and effectively, providing risk calculators with the fuel for better risk reporting.

Improved Analytics

- Is the system architecture and data model well suited to support operational, executive and strategic reporting?

- A strategically agile systems architecture and data model can help analysts/managers better “slice and dice” data, empowering their analysis to reduce business risks and exploit opportunities.

Use Case: Lending process through brokers

- Overview



Use Case: Lending process through brokers

- Dive in

Processes

Broker Interviews Customer (Data Capture into Broker CRM), triggers Data Aggregator request with Customer (Cashdeck or equivalent), receives Excel file from Data Aggregator and re-keys into Broker CRM and select the appropriate product



Broker triggers data from CRM to pre-populate the data forms in the lender's electronic lodgement platform (application with Lenders), facilitates further data capture in electronic lodgement platform, and lodges application with Lender



Lender calls serviceability calculation service, Credit Bureau Service, credit assessment/decisioning service



Lender instructs valuer to perform valuation and requests Lenders Mortgage Insurance quote from Insurer

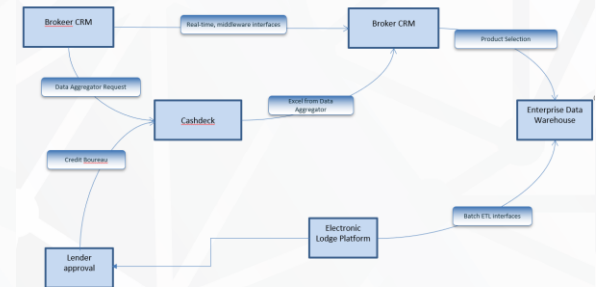


Broker submits supporting documents (details validated by lender) for unconditional Approval Granted by Lender



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Systems



- Broker's CRM
- Lender's e-Lodgement platform
- Serviceability Calculator
- Credit Bureau
- Credit Assessment/Decisioning Service
- Valuation Platform
- LMI provider assessment system
- Lenders Origination System

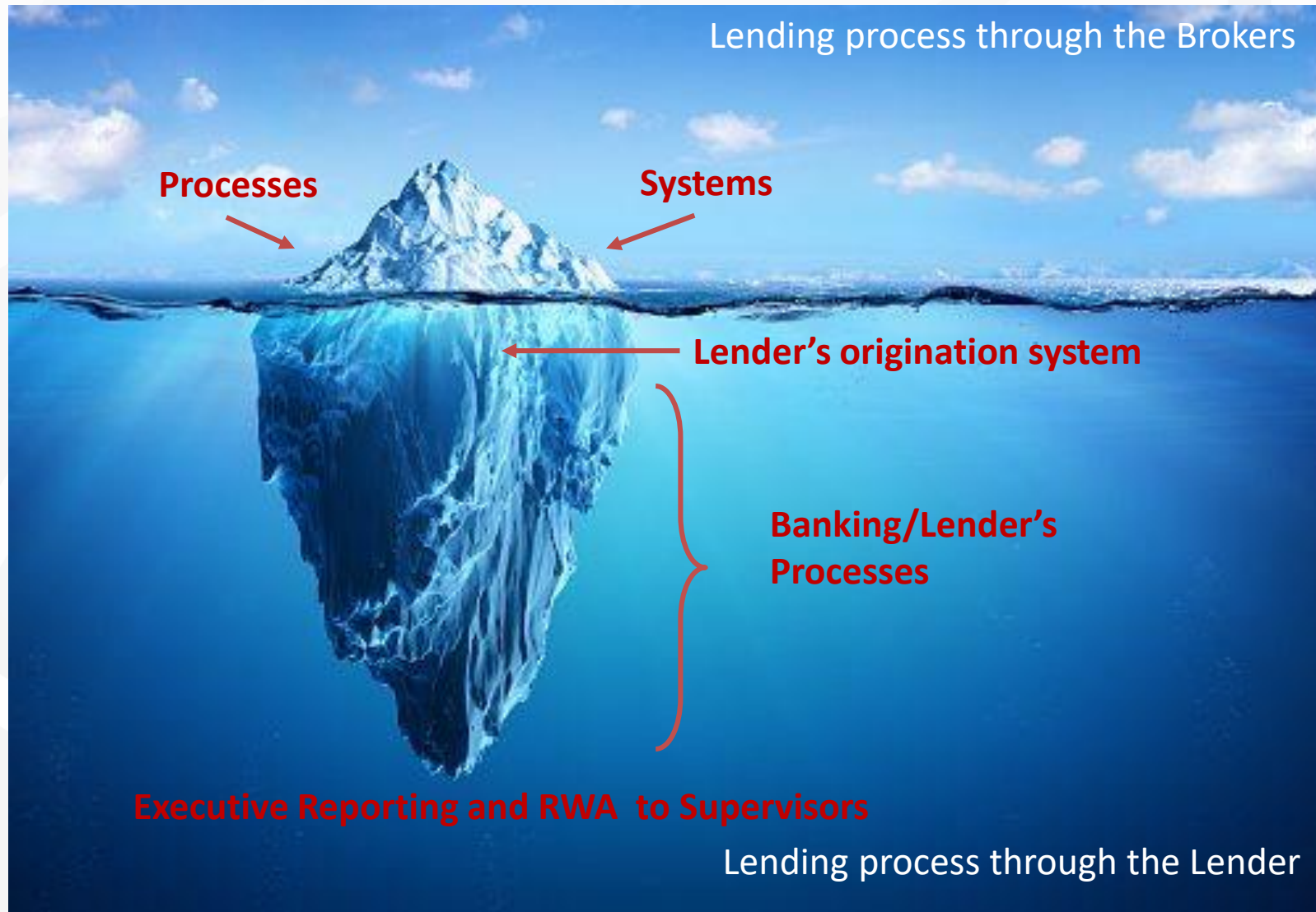


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What happens within the Lender institution?

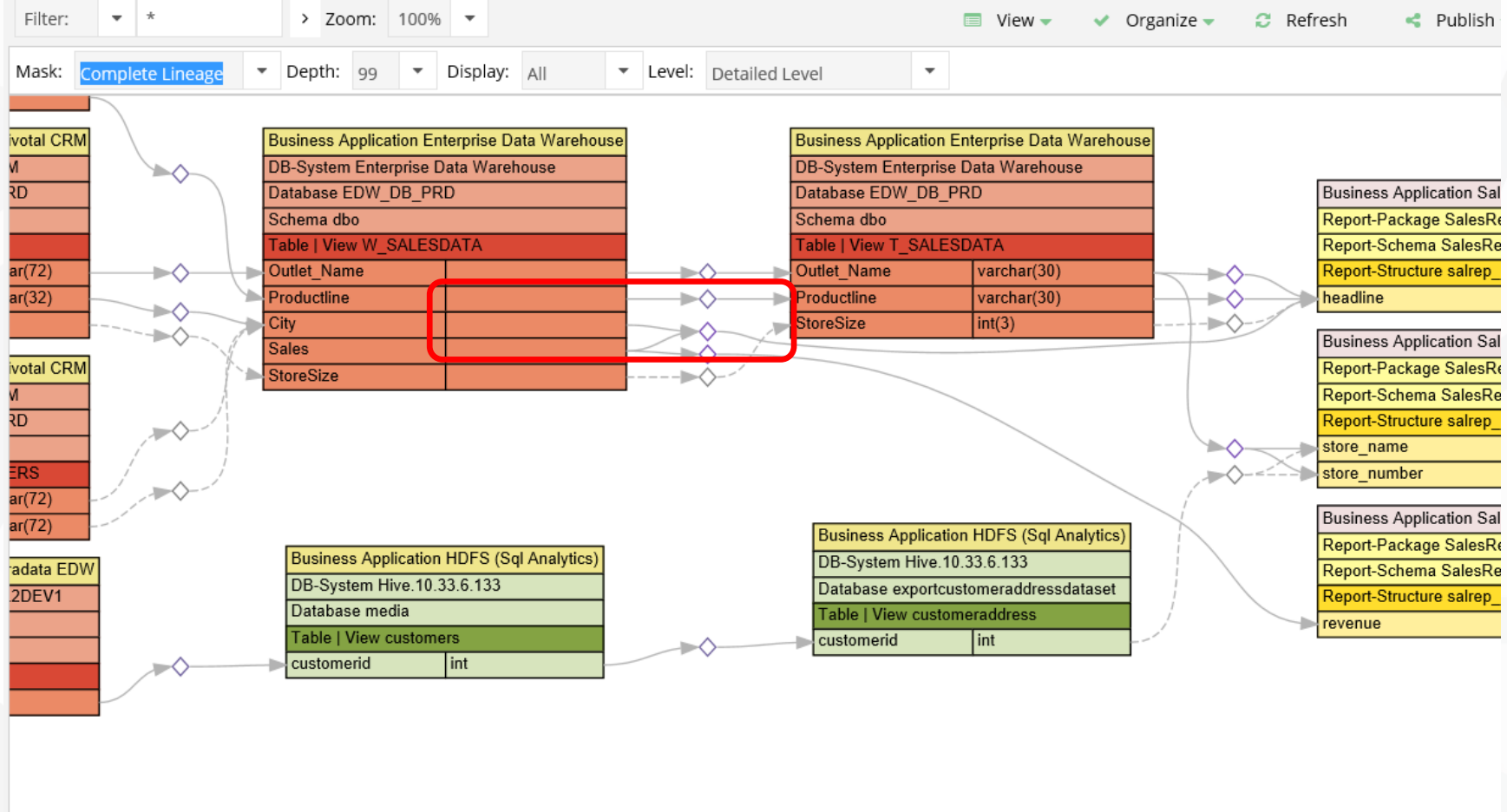
Use Case: Lending process through brokers

- With a different, comprehensive, prospective

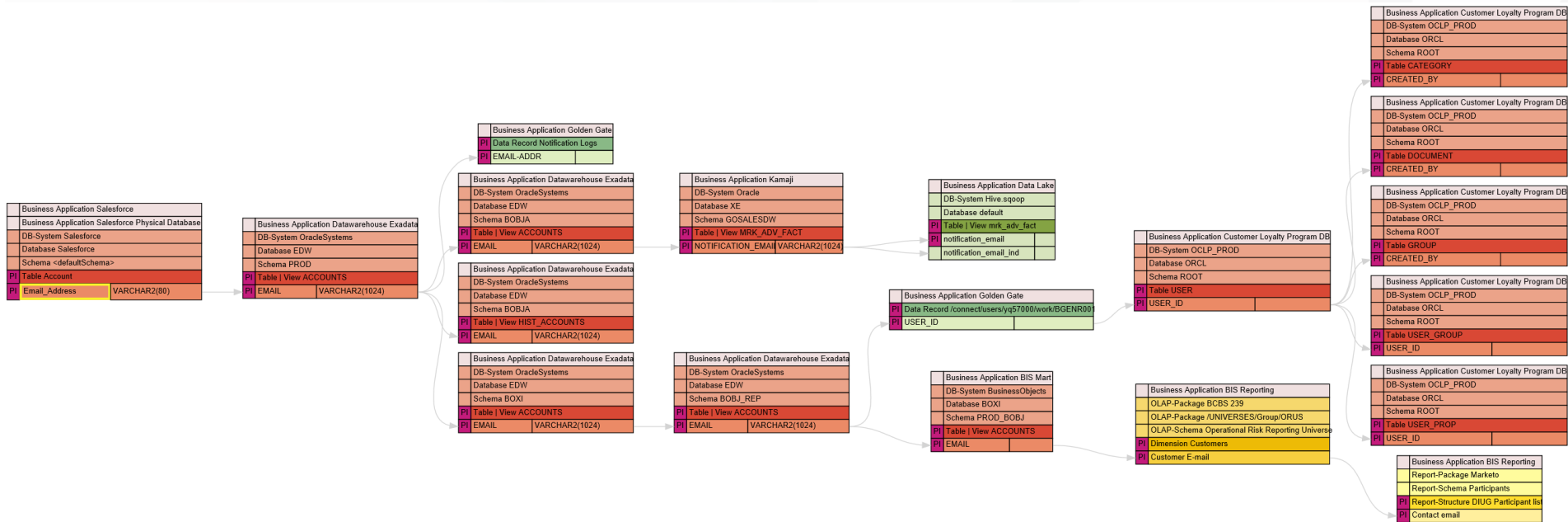


Identification & Creation of Data Lineage

Backward Lineage of Report: stores_revenue

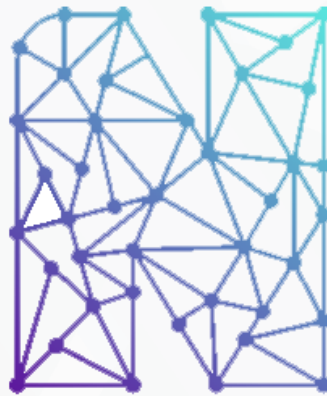


Example: Tracking data for Personal Information (3)



Questions?

Thank you!



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