CUSTOMER STORY | TOP NATIONAL CONSUMER BANK

A Top National Consumer Bank Transformed Data Risk into Revenue Recovery

By reducing SLA breaches by 96%, avoiding $10M+ in fines, and reclaiming millions in lost revenue, this bank modernized its data operations at scale.

A leading U.S. consumer bank faced regulatory risks, revenue leakage, and fragmented data operations. Acceldata's enterprise-scale observability platform transformed its infrastructure, delivering trusted insights and accelerating business outcomes.

The Data Operation Crisis

The bank struggled with critical data issues that impacted its operations and financial performance:

Revenue Leakage:
Inaccurate targeting and delayed campaigns led to millions in lost revenue opportunities.

SLA Breaches:
Legacy systems caused frequent delays in loan processing and campaigns, eroding operational efficiency.

Regulatory Exposure:
Non-compliant campaign targeting risked multimillion-dollar fines and reputational damage.

Data Gaps & Latency:
Incomplete feeds and misfired triggers reduced campaign accuracy and customer satisfaction.

Manual QA Bottlenecks:
Inconsistent error checks slowed innovation and scalability.

What the Bank Needed

To overcome these challenges, the bank aimed to transform its data operations:

Recover revenue by improving campaign accuracy and timeliness.

Achieve rapid analytics and campaign execution to meet SLA targets.

Ensure regulatory compliance with continuous data quality monitoring.

Enhance offer targeting and personalization for higher engagement and conversions.

Standardize governance and observability across hybrid ecosystems for audit-readiness.

How Acceldata Delivered

Acceldata enabled the bank to achieve trusted, high-impact outcomes across key functions:

✓ Timely Offer Accuracy

Observability ensured compliant, targeted offers, recovering revenue and boosting marketing ROI.

✓ Accelerated Loan Origination

Automated checks sped up decisions, meeting SLAs and improving conversions.

✓ Mortgage Compliance Assurance

Reliable data lineage ensured audit-readiness, avoiding regulatory penalties.

✓ Unified Customer Data

Unified customer data across channels ensured accurate personalization, increasing engagement and campaign ROI.

✓ Scalable Data Quality

Standardized policies enabled reuse across Consumer Banking, Lending, and Marketing.

Why This Bank Chose Acceldata

Acceldata was selected for its proven capabilities in a competitive proof-of-value:

Revenue-Driven Observability:
Circuit-breaker patterns and dashboards restored campaign accuracy, reclaiming revenue.

SLA Optimization:
Near real-time anomaly detection minimized delays across pipelines.

Compliance Expertise:
Seamless support for TKGI, MapR, GCP, Azure, and hybrid environments met strict audit needs.

Scalable Governance:
Automated "Approved Data Sources" ensured quality across pipelines.

The Results

Acceldata's platform delivered measurable business value:

Revenue Recovery: Enhanced offer accuracy and campaign agility recovered millions in revenue.

SLA Breakthrough: Reduced breaches by 96%, enabling accelerated analytics and campaigns.

Compliance Confidence: Avoided over $10M in fines through consistent compliance.

Efficiency Gains: Reused 35%+ of rules, accelerating adoption in Auto Lending, Consumer Banking, Mortgage, and Marketing.

Scaling the Value

The bank is expanding Acceldata's role in its data-driven strategy:

✦ Optimize digital onboarding with near real-time checks to drive customer acquisition and revenue.

✦ Enhance credit risk and fraud monitoring with AI-ready observability.

✦ Enforce AI/ML data contracts for reliable GenAI and ML performance.

Acceldata remains the foundation for the bank's transformation.

"Acceldata transformed our data operations from reactive to proactive, ensuring compliance and unlocking marketing agility that drives measurable business results."

Senior Executive, Consumer Data Technology

See why 6 of the top 12 U.S. banks trust Acceldata to power their data-driven future.

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