

Case Study

Building a Smarter Credit Risk Engine for Retail Banking

About the Client

Valued at around **\$8 billion**, this UAE-based private bank is one of the oldest financial institutions in the Middle East, known for its legacy, international presence, and focus on digital and regulatory excellence.

Business Requirements

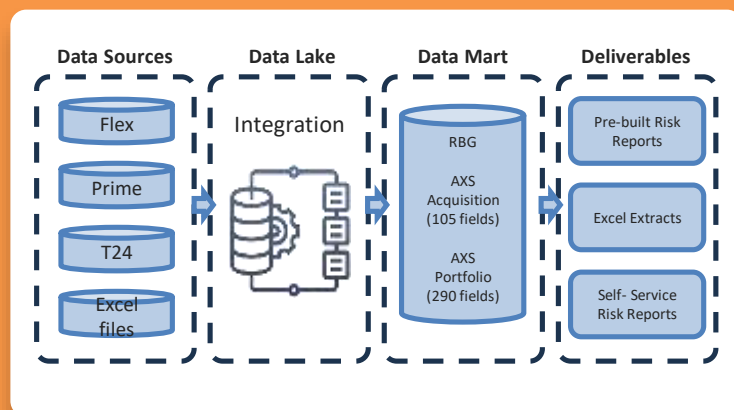
The bank's Retail Risk team needed a smarter, data-driven approach to manage its credit card portfolio.

- The existing system could generate only 29% of the required reports, heavily dependent on **manual processing**.
- **No AI/ML capabilities** or proactive alerts existed to flag early risk signals, limiting the team's ability to act ahead of issues.
- The **Portfolio Quality Report (PQR)**, essential for tracking sourcing and credit performance, took over **three weeks** to prepare each month.
- Month-end reporting delays meant that risk insights were reactive rather than forward-looking.

Our Solution

We streamlined the entire architecture by introducing **two dedicated data marts**—one for Acquisitions and one for Portfolio performance.

- The **Acquisition Data Mart** aggregated 105 fields from diverse systems including Prime, Flex, T24, and static files to track new credit card acquisitions.
- The **Portfolio Data Mart** brought together 290 fields capturing transactional and historical data for existing cards.
- Existing and new reports were redirected to the new architecture, enabling **self-service access** and faster generation of insights.
- Early risk triggers and AI/ML readiness were embedded into the system for future-proofing the platform.



Business Outcomes

- **Comprehensive Visibility:** Risk teams now access deep insights into acquisition patterns and portfolio performance.
- **55+ New Reports Enabled:** Expanded coverage allows better monitoring and risk segmentation.
- **Customizable Dashboards:** Users can generate tailored views based on real-time, relevant data.
- **Proactive Risk Triggers:** Early indicators now support timely interventions, reducing exposure.
- **PQR Timeline Cut by 85%:** Preparation time dropped from 3+ weeks to just 3 days, enabling faster action.