

kyndryl™

Kyndryl Banking Data

Model



# Why customers choose Kyndryl with Microsoft

## Modernizing and managing the world's mission-critical systems

### Our Customers

We work in partnership with thousands of customers, dedicated to ensuring that each achieves its peak digital performance

**>4,000**  
global  
customers

Including

of the Fortune 100;  
more than half of  
the Fortune 500

**~60%**

### Providing undisputed leadership



**6.1M** mainframe  
installed MIPS



**3.5M** LAN  
ports managed



**300K** network  
devices managed



**5,200+** WAN  
devices managed



**67K+** VMware  
systems managed



**14K+** SAP  
instances managed



**3.5+** exabytes of customer  
data backed up annually

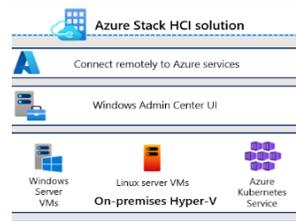
### Enterprise AI Services



Azure VMware  
Solution (AVS)



Mainframe  
Modernization



Azure Stack  
HCI + ARC

### SAP on Azure



Digital Workplace  
Services (DWS)



Cyber Incident  
Recovery



## Kyndryl Services



### Cloud

Delivering seamless advisory, migration, modernization, and management services integrated with Microsoft Cloud



### Core Enterprise & zCloud

Manage mission-critical workloads seamlessly by modernizing mainframes to handle high-volume, always-on computing with Microsoft AI Cloud



### Digital Workplace

Accelerate hybrid work and enable collaboration from anywhere with strategy, design, architecture and implementation of Copilot for M365



### Application, Data & AI

Providing full application platform hosting and expert assistance for application modernization and GenAI on Microsoft Azure



### Network & Edge

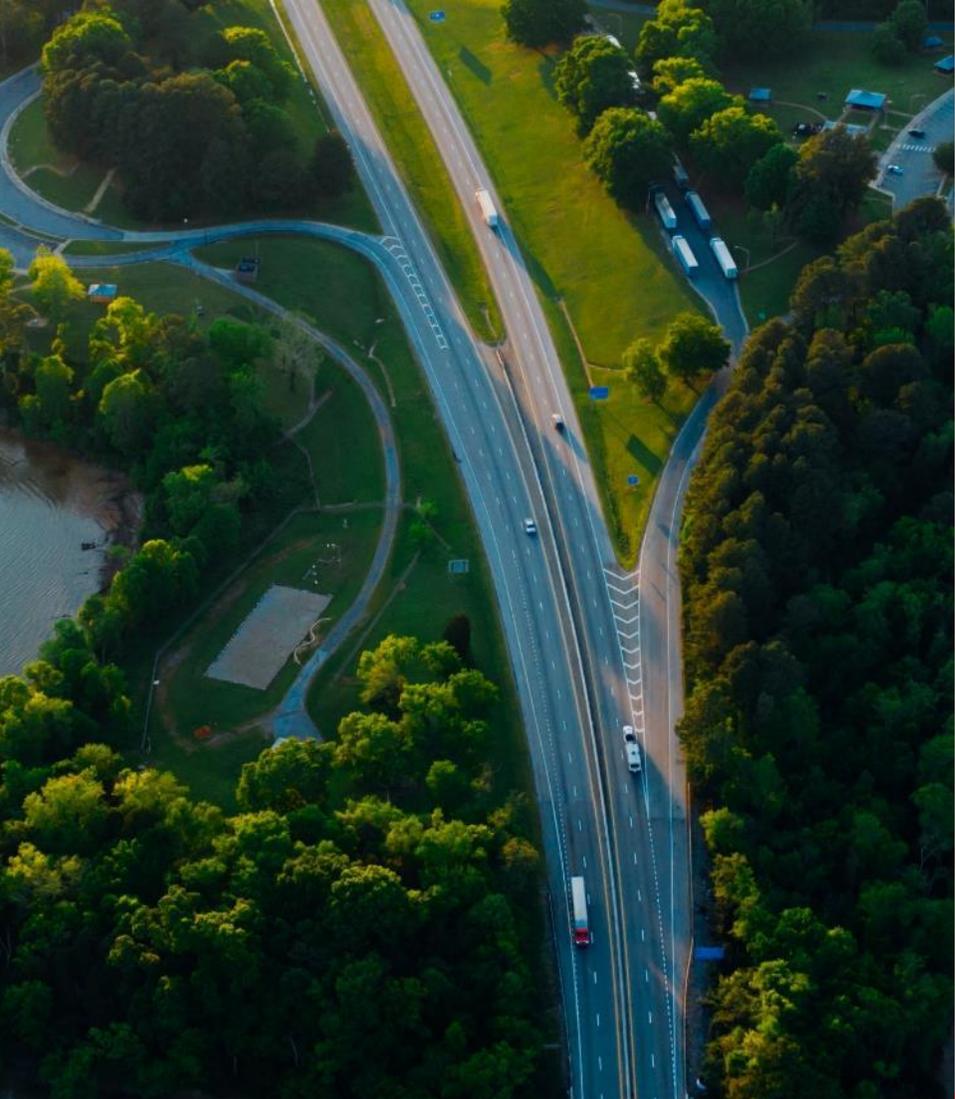
Provides unified Network Services for Microsoft Cloud and data center connectivity



### Security & Resiliency

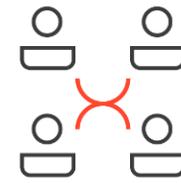
Providing full application platform hosting and expert assistance for application modernization

**Kyndryl advances the vital systems that power progress**



Kyndryl brings talent, expertise and a proven service design to help you co-create solutions that deliver innovative customer experiences

Kyndryl offers an integrated portfolio of services to help you unlock the full value of your applications



Rich experience and deep expertise through our **people**, best-practice **frameworks** and **IP**



Reliable services across hybrid and multicloud environments with **minimal business disruption**



Innovate with **Kyndryl Bridge** digital integrations and cocreate with designer-led **Kyndryl Vital** teams

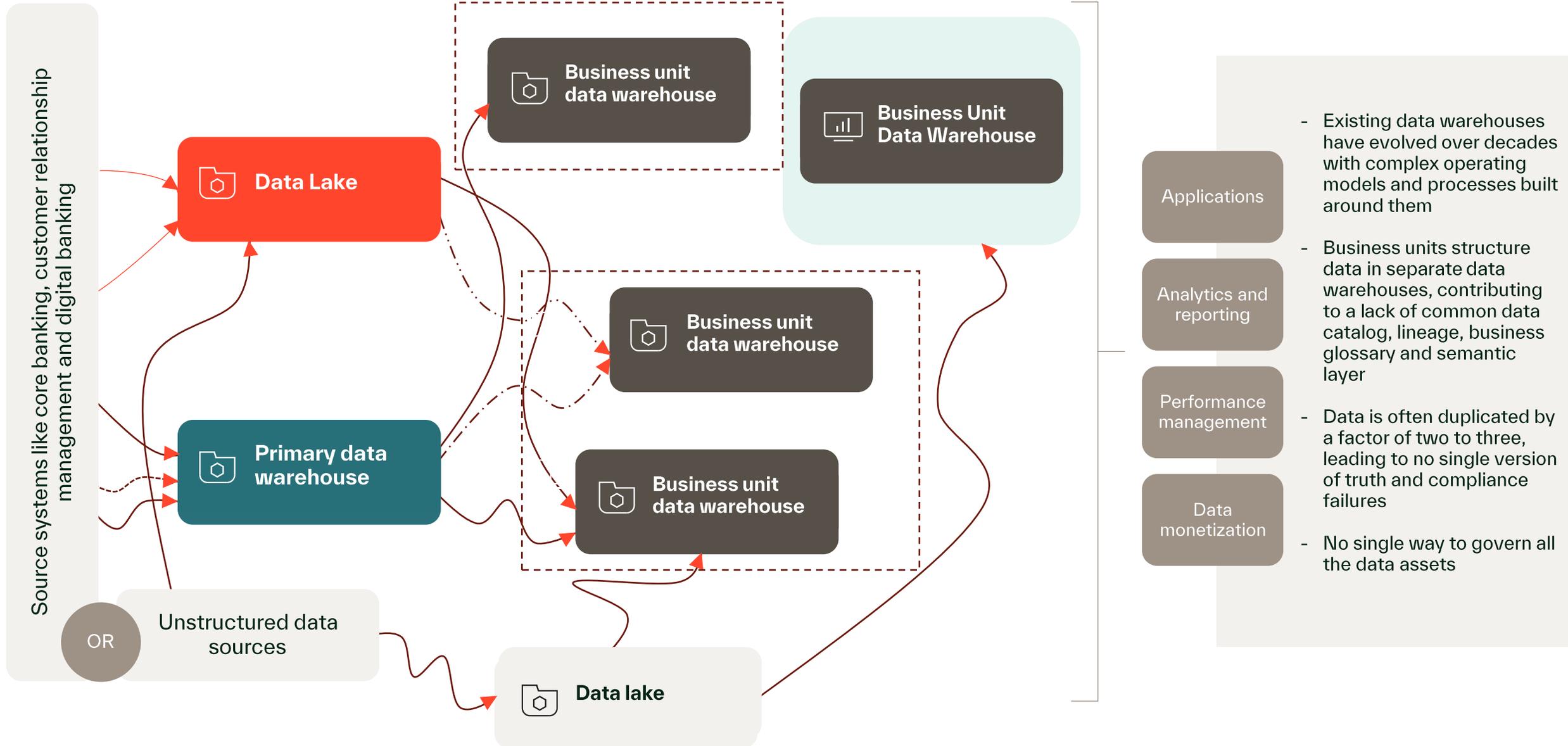
**kyndryl bridge**

An open integration platform delivering IT solutions by leveraging Kyndryl's core strengths, data-driven insights and expertise

**kyndryl vital.**

Our designer-led co-creation experience that brings partners and customers together to solve complex business problems

# Data warehouses remain a critical yet often ungoverned backbone of banks



# Unstructured and nonoptimized banking data models have significant impacts

## Inconsistent and inaccurate reporting

Without a reliable data model, banks may experience inconsistent reporting, which can result in inaccurate financial reports and regulatory misreporting.

## Inefficient data processing

An unstructured data model can make data retrieval slower and more complex, resulting in delays generating reports, especially for large datasets.

## Regulatory noncompliance

Without a clear data model, meeting regulatory standards for risk reporting, anti-money laundering (AML) tracking and other compliance requirements becomes challenging.

## Reduced analytical capabilities

A well-designed data model supports advanced analytics and machine learning. Without it, banks may struggle to identify patterns, trends or customer behaviors essential for competitive advantage.

## Increased data redundancy and storage costs

Inefficient data structures lead to data redundancy, increasing storage costs and processing complexity while making data deduplication difficult.

## Limited customer insights

Without a consistent data framework, it is difficult to get a single view of customers across various products. This limits personalized service offerings, customer segmentation and targeted marketing efforts.

## Operational inefficiencies

Lack of a proper data model means that employees may spend more time manually validating, reconciling or transforming data, which increases operational costs and reduces productivity.

## Challenges in data governance

A well-defined data model is central to implementing data governance practices. Without it, banks face difficulties in establishing clear data ownership and maintaining data quality.

# Organizations focus on data models to solve data disparity challenges



## Centralized data sources

Integrate data into a centralized repository or data warehouse to maintain a single version of the truth.



## Standardized data definitions

Ensure the use of standardized definitions and formats for data elements in data warehouses and data marts to maintain consistency.



## Unified data governance

Implement a centralized data governance framework with data stewardship to ensure data consistency, quality and standardization across the organization.



## Integrated data architecture

Design and implement an integrated data architecture that allows seamless data sharing, synchronization and consistency checks across layers (e.g., between data marts and warehouse).



## Comprehensive data models

Develop and maintain comprehensive data models that define relationships and data flows between different data marts and a central data warehouse.



## Periodic reviews and audits

Conduct periodic reviews and data audits to ensure adherence to governance standards and integration with the overall data strategy.

# Banking Data Model developed by Kyndryl

Delivering pre-built banking accelerators, integration, and customized framework with expert guidance

## Traditional approaches and their limitations

### Proprietary models\*

- x Dependent on specific technology
- x Limited customization
- x High cost

### Custom developed models

- x Lack of skilled resources
- x Long development cycles for already bottlenecked teams
- x Lack of collaboration between siloed teams

### Industry and open-source models\*\*

- x Lack of implementation support
- x Limited customization
- x Maintenance issues
- x Incomplete logical models

## Kyndryl's Banking Data Model

### Key advantages

- ✓ Technology-agnostic framework with extensive customization capabilities, eliminating vendor lock-in
- ✓ Complete, well-maintained logical models with pre-built accelerators for faster implementation
- ✓ Expert implementation support and ongoing maintenance, reducing strain on internal teams
- ✓ Cost-effective solution that promotes cross-functional collaboration and breaks down data silos

\*Proprietary data models such as IBM Banking Data Warehouse, Teradata Financial Services Data Model, Oracle Banking Data Warehouse, Cloud service provider models

\*\*Industry and open-sourced models such as Banking Industry Architecture Network (BIAN), Financial Industry Business Ontology (FIBO)

# Kyndryl's Banking Data Model and Microsoft Fabric: Better together



## Key features of Kyndryl's banking data model and implementation services

- Prebuilt, industry-aligned accelerators for fast implementation
- Modularity allowing for iterative development and co-creation
- Highly customizable with fully developed data dictionary
- Bundled with advisory services, including support for operating model changes, implementation, customization and managed services
- Reduced barriers to implementation by onboarding one business unit at a time

Kyndryl's  
Banking Data  
Model

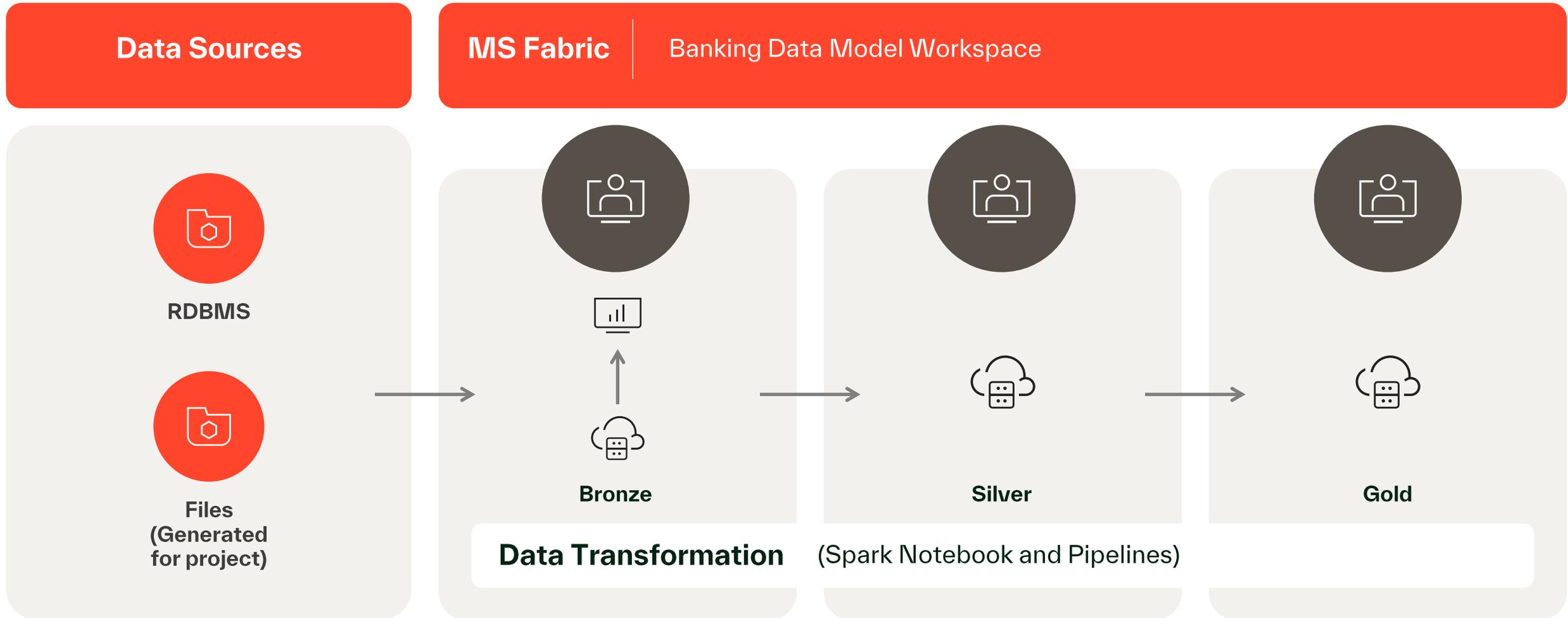
Microsoft  
Fabric



## Core capabilities of Microsoft Fabric

- Scalable software-as-a-service platform for data warehouses
- OneLake, built on Delta Lake, for data warehouses
- Structured workspace organization for different subject areas
- Integrated data governance, compliance and security capabilities
- Robust, end-to-end monitoring of the entire platform
- Integration with continuous integration and continuous deployment (CI/CD) pipelines

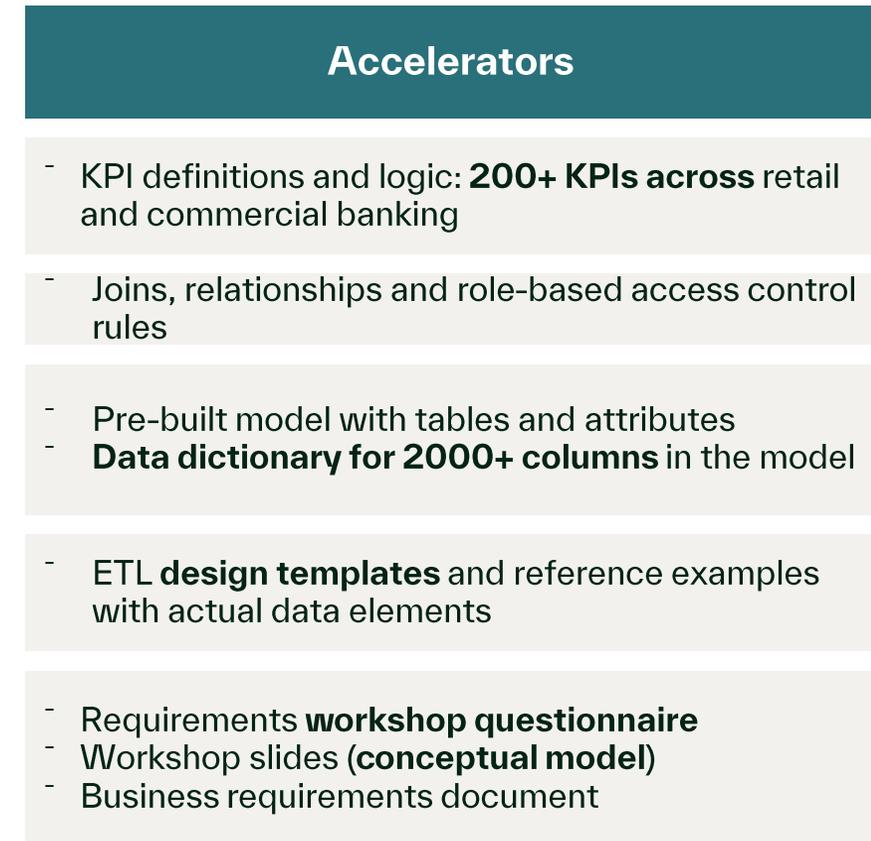
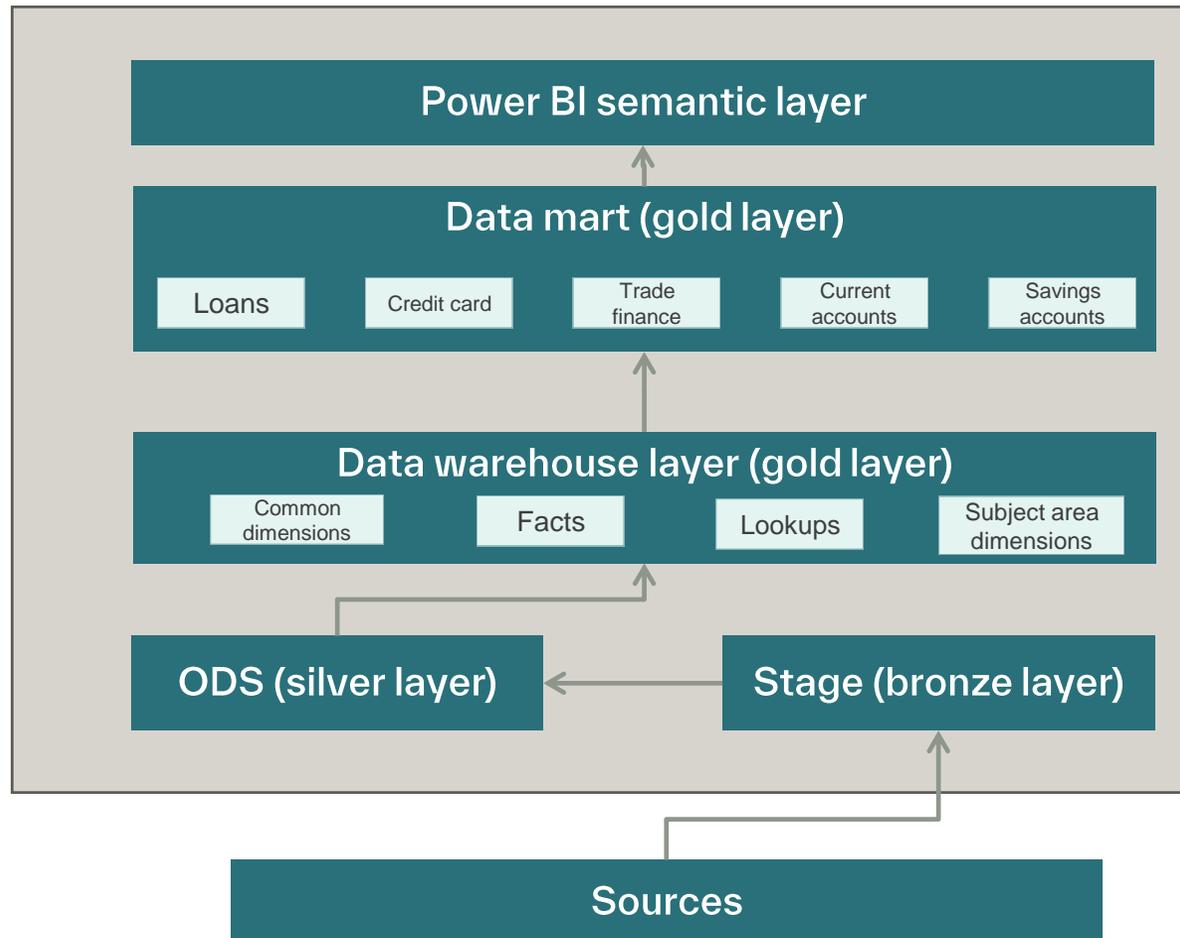
# Banking Data Model on Microsoft Fabric



Designs related to data model porting, metadata driven ingestion, ETL mapping ETL code, data marts and semantic layer designs are available for the solution using MS Fabric experiences.

# Implementation architecture with accelerators for every layer

The Kyndryl Banking Data Model is designed to support modern data architectures like Medallion Architecture, with accelerators across the implementation framework to drive faster time to value for customers.



# Banking Data Model implementation options and considerations

## Greenfield Implementation

Targeted at banking customers who do not have an existing data warehouse and want a complete, end-to-end implementation of the Banking Data Model.

**Advisory and implementation services include:**

- **Discovery phase**
- **Data model customization**
- **Data integration**
- **Semantic layer and KPIs**

Full implementation ensures a comprehensive data warehouse tailored for banking analytics, covering areas like customer insights, risk management, compliance and profitability analysis.

This implementation can also be executed using Microsoft Fabric for enhanced scalability and integration.

## Brownfield Implementation

Targeted at banking customers that already have an existing data warehouse but want to integrate specific modules or subject areas of the banking data model to enhance current capabilities.

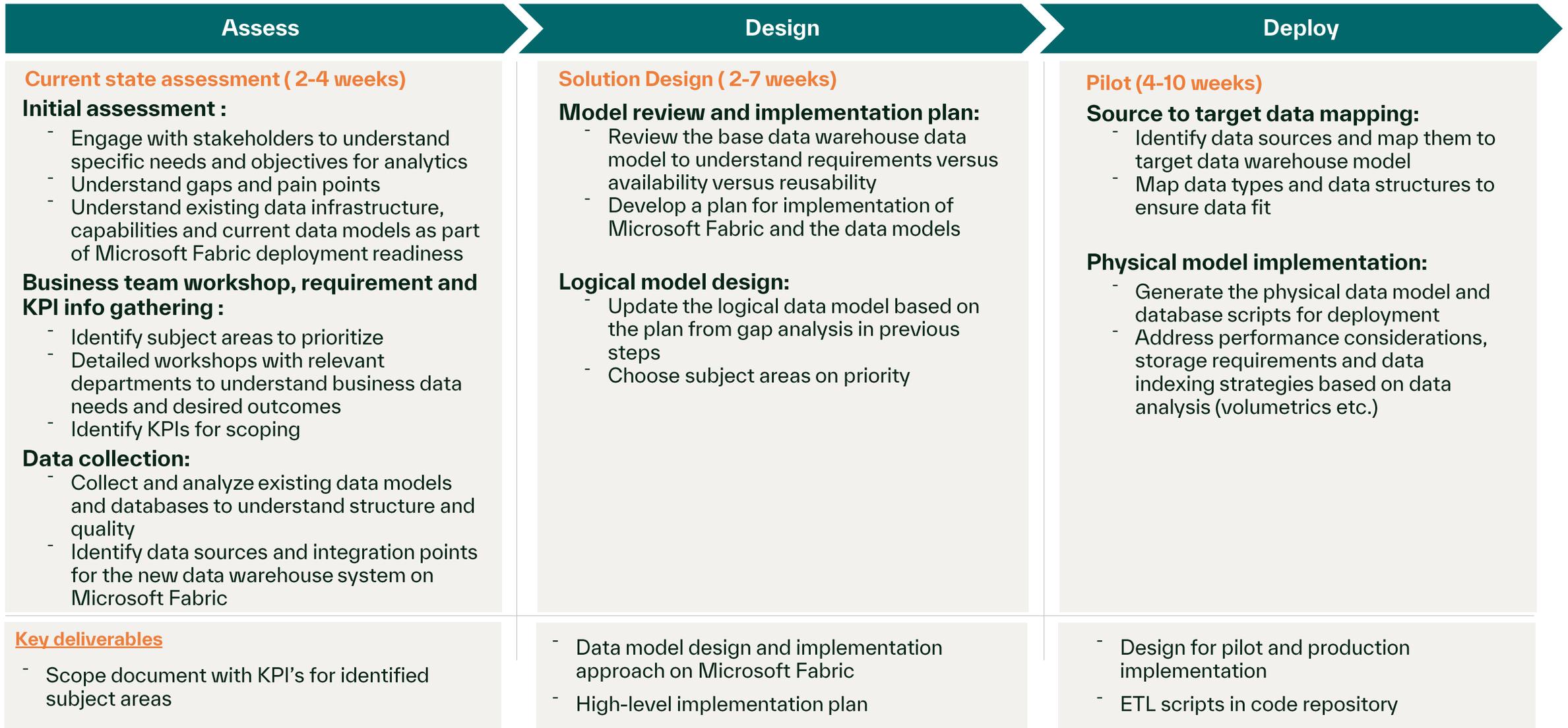
**Advisory and Implementation service include:**

- **Gap analysis**
- **Seamless integration**
- **Data harmonization**

Enables customers to enhance their existing data warehouse capabilities without a complete overhaul, leveraging advanced features of the Banking Data Model for targeted improvements.

This approach can also be applied using Microsoft Fabric to integrate with existing data structures while maintaining governance and flexibility.

# Assess, design and implement on Microsoft Fabric



- Effort varies based on business domain and business area for specific domain (e.g., CASA may have 7+ business area and Finance may have only 3 or 4 business area)
- Workshops will be 2 to 4 hours per day and business stakeholders are essential for these workshops

kyndryl™

Thank you