



## Major Bank Enhances Strategic Decision-Making with Business Intelligence Solution

### Overview

**Country:** Brazil

**Industry:** Financial

### Customer Profile

Based in São Paulo, Banco Nossa Caixa employs 13,000, services 3 million accounts, and is among the 10 largest banks in Brazil.

### Business Situation

Employees needed data that was more current, comprehensive, and easily accessible for tracking trends, maintaining organizational efficiency, and meeting growth objectives.

### Solution

Banco Nossa Caixa worked with Microsoft Consulting Services to deploy a business intelligence solution based on Microsoft SQL Server 2000, Microsoft Windows Server 2003, and Microsoft Office 2003.

### Benefits

- Powerful analysis
- Two hours saved daily
- Current, complete information

“Retailing is a daily activity, and now we have daily information.”

Luiz Francisco de Barros Neto, Director of Branch Network and Distribution, Banco Nossa Caixa

São Paulo–based Banco Nossa Caixa employs 13,000 people across 840 branch offices and services 3 million accounts. These numbers put the bank among the 10 largest such institutions in Brazil, but Banco Nossa Caixa executives hope to gain a spot among the five or six largest before the end of the decade. To help them achieve such growth, they have implemented a business intelligence solution based on Microsoft® SQL Server™ 2000, Microsoft Windows® Server 2003, and Microsoft Office 2003. Thanks to powerful tools in Microsoft SQL Server 2000, such as Data Transformation Services and Analysis Services, the solution is connecting valuable stores of operational information with users at all levels of the organization. For the first time ever, corporate and branch managers and 5,000 front-line employees have the timely, accurate, and comprehensive information they need to make sound strategic decisions

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Márcia Rossi  
Solution Architect  
Banco Nossa Caixa

## Situation

Employing 13,000 people and servicing 3 million accounts, São Paulo-based Banco Nossa Caixa is one of the 10 largest banks in Brazil. To maintain its leadership position, however, the bank must excel at one skill more commonly found in a smaller organization — the ability to respond promptly to business trends and customer preferences. For this, the bank, its managers, and its 5,000 front-line employees distributed across 840 branches need access to current and comprehensive information on everything from budgets and products to operations, investor relations, and compliance controls.

Until recently, such information was hard to come by for many of the employees who needed it. Banco Nossa Caixa has historically maintained its operational data and line-of-business applications in management information systems from diverse vendors and residing on IBM mainframe computers. The data is vast and the applications are powerful, but historically only a few staff members could access and analyze these resources in a timely fashion. Most of the bank's employees had to make do with reports accessible through a user interface that was inflexible and difficult to use. More critically, these reports were available only on a monthly basis.

This approach posed a significant and ongoing problem, according to Luiz Francisco de Barros Neto, Director of Branch Network and Distribution, “If a month started poorly in some areas of the business, we might not know about it until 30 days later, when it was too late to take corrective action.”

Another problem involved data content. The bank maintained enormous volumes of both historical and current data, but the reporting and analysis technology in place did not support an easy way to integrate or

consolidate the two, especially at multiple hierarchical levels. “We needed a new kind of technology, one that could give us an effective understanding of the performance and evolution of our various products,” Barros Neto adds.

Carlos Monteiro, President, Banco Nossa Caixa, concurs: “Our goal was to deliver useful, real-time data to the desktop so that managers throughout the enterprise could make timely and informed decisions.”

## Solution

Initially, the information technology team at Banco Nossa Caixa tried to solve the problem by developing a data warehouse based on a DB2 database and Hyperion analysis tool. This approach helped to consolidate and organize the data in a timely way, but failed to provide the desktop-level ease of access that users needed.

So, seeking a solution that could provide a transparent linkage between data sources and users, and that could do it in a high-performance, cost-effective, and scalable fashion, the team turned to Microsoft. With the help of Microsoft Consulting Services, they deployed an enterprisewide business intelligence solution based on Microsoft® SQL Server™ 2000, running on servers based on Microsoft Windows® Server 2003 and accessible at the desktop through a dashboard-style user interface based on Microsoft Excel 2003, Microsoft Office Web Components, and other tools in Microsoft Office 2003.

The heart of the Banco Nossa Caixa business intelligence solution is the Microsoft SQL Server 2000 database. It consists primarily of data extracted from the various mainframe sources by SQL Server 2000 Data Transformation Services and OLAP cubes provided by SQL Server 2000 Analysis Services. To make the data available through

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IT Development Manager  
Banco Nossa Caixa

a Web browser — essential for users at the branches — the team created an application in Active Server Pages that uses MDX expressions to access the cubes.

### Benefits

Executives at Banco Nossa Caixa consider the Microsoft SQL Server 2000–based business intelligence solution to be the core system on which the bank operates. It is easy to see why, considering the benefits generated by the solution only a few months after it was fully implemented.

### SQL Server 2000 Tools Provide Powerful and Versatile Solution

According to information technology specialists at Banco Nossa Caixa, much of the benefits stem from the two SQL Server 2000 tools — Data Transformation Services and Analysis Services — used extensively by the solution. “Data Transformation Services is a very powerful tool, enabling us to extract and load data cleanly and efficiently to the SQL Server 2000 database,” says Solution Architect Márcia Rossi. “It also enables us to add new business rules easily and quickly.”

Rossi’s colleague IT Development Manager José Cláudio points to the transparent way that the Analysis Services OLAP cubes — in concert with the tools developed in Microsoft Office 2003 — enable users to perform sophisticated multidimensional analyses practically from the start. “Because the SQL Server 2000 Analysis Services work seamlessly with the desktop tools, users at all levels can analyze a storehouse of vital data without having to write code or take time out for training,” he says.

### Saving Two Hours Daily in Information Retrieval

As Cláudio also notes, the SQL Server 2000–based business intelligence solution has been so embraced by users that they are now generating an average of 150,000

requests for data each month. Through these requests they are accessing reports and performing analyses on everything from prospecting and investments to spreads and financial contribution margins, and from aging-delineated loan delinquency rates to key sales and profitability metrics. They are viewing performance indicators on productivity and profitability. They are comparing performance of one branch with that of another and with overall corporate goals. And they are doing it in a desktop environment that is familiar and intuitive.

The result, according to Barros Neto, is that managers and other staff are saving roughly two hours daily that they used to spend tracking down essential information. “Now, they have more time for serving customers, for developing sound strategic decisions, and for generating profits.”

### Timely Information for Effective Results

Even better, adds Barros Neto, is the fact that the information is absolutely up-to-date. “Retailing is a daily activity, and now we have daily information,” he says. “Managers can view the evolution of their products or understand the position of a given branch office. They can respond promptly to trends. They can determine whether to expand a given product, continue it, or even cancel it. They can work steadily toward monthly, yearly, and longer-term objectives knowing the work they are doing is based on the most current information.”

Ultimately, says Controller Fernando Cadavez, the individuals and teams using the SQL Server 2000–based business intelligence solution can gain a remarkable degree of insight into the day-to-day operations of Banco Nossa Caixa. “And that insight is key to the decisions necessary for the efficient, productive, and profitable operation of the bank.”

## For More Information

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For more information about Banco Nossa Caixa products and services, call or visit the Web site at: <http://www.nossacaixa.com.br/>

## Microsoft Windows Server System

Microsoft Windows Server System integrated server infrastructure software is designed to support end-to-end solutions built on Windows Server 2003. It creates an infrastructure based on integrated innovation, Microsoft's holistic approach to building products and solutions that are intrinsically designed to work together and interact seamlessly with other data and applications across your IT environment. This helps you reduce the costs of ongoing operations, deliver a more secure and reliable IT infrastructure, and drive valuable new capabilities for the future growth of your business.

For more information about Windows Server System, go to: [www.microsoft.com/windowsserversystem](http://www.microsoft.com/windowsserversystem)

## Software and Services

### ■ Products

- Microsoft Office 2003 Professional
- Microsoft SQL Server 2000 Analysis Services
- Data Transformation Services

- Microsoft Windows Server 2003 Enterprise Edition
- Microsoft Office Professional Edition 2003 Office Web Components

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