

AmeriCredit Creates a Single Source of Reference for Key Information Assets using CA ERwin[®]



Business Impact Summary

Business:

AmeriCredit Corp. is a leading independent automobile finance company that provides financing solutions indirectly through auto dealers across the United States. AmeriCredit has approximately 900,000 customers and approximately \$10 billion in auto receivables. The Company was founded in 1992 and is headquartered in Fort Worth, Texas.

Challenge:

Supporting approximately 5,000 producing dealers nationwide, AmeriCredit has created a data warehouse of critical business information relating to credit, payments, applications, and collections. The data warehouse provides a 'single source of truth' for credit information which is critical for business efficiency and compliance regulation.

Solution:

Combining CA ERwin's data modeling, model management, and reporting capabilities, AmeriCredit was able to create a single source of record for critical business definitions and share standardized metadata with both business and technical users.

Result:

Having a single source of record increased data quality, reduced development time, and helped provide efficient knowledge transfer for new employees joining the team.

Customer Profile

Organization: AmeriCredit Corp.

Industry: Financial Services

Employees: Approximately 3,000 in US and Canada



Business

Information-Based Technology for Strategic Advantage

AmeriCredit utilizes a proprietary credit scoring system that considers over 200 factors in forecasting credit risk. Early in its development, AmeriCredit made significant investments in technology to provide information critical to decision making capabilities. AmeriCredit's effective combination of information-based technology and innovative risk management techniques have allowed the company to more accurately assess and price for credit risk.

In addition to its unique applications of risk management techniques, AmeriCredit also differentiates itself by providing superior customer service to its dealer and consumer customers. Through focused marketing initiatives implemented within the branch network and customer service organization, AmeriCredit continues to apply technology to create innovative practices and solutions that enable the company to maintain significant operating flexibility and provide competitive loan pricing and loan terms.

AmeriCredit's unique business model has enabled the company to react quickly to changes in market conditions and to build a unique team-oriented culture that provides superior customer service to dealers and consumers. Information is core to AmeriCredit's business, and it is critical to ensure that data is consistent, consolidated, and easily available to all employees for accurate and efficient decision-making.

Challenge

Creating a Single Source for Accurate Information

In order to create a single, consistent source of information for AmeriCredit's key information assets such as credit, payments, and collections, the data architecture team created a data warehouse which consolidated the disperse data sources into a single source for reporting. This integration posed several challenges, according to Data Architects Nikitas Gogos and Aiman Gurji at AmeriCredit.

The first challenge was technical integration. While the data warehouse was standardized on Oracle, the source systems were on a variety of database platforms, including SQL Server. In addition to platform migrations, data types and formatting, the data needed to be made consistent in the target warehouse. With hundreds of database tables, this was no simple task.

The second challenge was organizational integration and information sharing. Metadata such as definitions and code values for each data element needed to be documented and standardized across the organization. And once these definitions were created, a variety of teams needed to have access to the information—from business intelligence analysts, to database administrators (DBAs), to data architects. Publicizing information across the organization and creating consistency was key to ensuring the success of the project.

“Our biggest business benefit has been the documenting and publishing of metadata to our end users.”

Nikitas Gogos
Data Architect at AmeriCredit Corp.

Solution

Consolidating Information

Using CA ERwin Data Modeler, AmeriCredit was able to create a single view of information using graphical data models. Using ERwin’s reverse engineering capabilities, they were able to create an inventory of the source and target systems of the warehouse to have a comprehensive view of the information landscape. These models were then stored in CA ERwin Modeler Manager as a central repository of information. Using this central storage point, information could more easily be shared, standardized, and reused.

Once an inventory of the data was created, additional business information such as definitions and code values were added. Using CA ERwin’s design layers, business information could be stored in the logical data model, while technical details were managed in the physical layer. By using ERwin’s stored display functionality, they were able to filter the information for the appropriate audience. For instance, managers see an entity level, while technical staff would see the details such as data types and primary/foreign keys. To further manage the volume of information, subject areas were used to organize information into smaller, more understandable groupings such as Applications, Account Services and Fundings.

Getting the Word Out

After creating this valuable store of information, it was important to share it with the extended team. With a data warehouse (DW) team of over 300 members, combined with business intelligence (BI) analysts using the information to build reports in Cognos, it was important to develop a publishing mechanism that was both intuitive and easy to implement. Using CA ERwin’s report builder functionality, the team created HTML reports that were published on the web for the DW and BI team members. Business definitions, code values, column details, and other important information were shared in a way that was easy for the end users to access and consume.

Result

Faster Access to More Reliable Information

Making information consistent and easily accessible saved AmeriCredit time and money as more and more users used the web-based reports to find the information they needed to do their jobs. “Our biggest business benefit has been the documenting and publishing of metadata to our end users”, says Gogos. With information published and easy-to-find, the data architects spent less time answering questions that could be easily answered in the online reports, and were able to focus on their primary tasks. Those questions that were received were more detailed, and the Data Architects were able to have more productive conversations with team members as a result. Training of new employees was also streamlined, since project information was consolidated in a central place. The models and reports were able to provide new team members with the information they needed to get up and running quickly.

AmeriCredit was very pleased with the success they achieved with the data modeling and reporting functionality using CA ERwin, as well as the training they received from Sandhill Consultants. Robert Lutton VP of Sales and Marketing for Sandhill Consultants notes that clients like AmeriCredit are not alone in their search to do more with less. By working with Sandhill Consultants, AmeriCredit has been able to deliver value to the business, IT and to procurement which made our relationship a “win win” for AmeriCredit, Sandhill Consultants and CA. AmeriCredit was able to build team buy-in and usage through intuitive reports and models, and reduce their development time across their data warehousing and business intelligence environments.

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