

Case study: permanent tsb

Achieving customer management
and Basel II compliance for leading
Irish Bank



Client

permanent tsb (www.permanenttsb.ie) is the retail banking division of Irish Life & Permanent plc. The strategic focus of the group is the personal financial services market in Ireland. The principal products of the group are life and pensions, savings, investments, residential mortgages and auto finance.



“The Probe SM for Retail Banking solution is now imbedded within our operational infrastructure. The investment in our Basel II programme has significantly enhanced our credit risk capabilities. permanent tsb is now leveraging many benefits from the single customer view and this solution will play a crucial part in helping to define and implement the banks strategic direction for many years to come.”

Challenge

permanent tsb, like many similar organisations, realised that Basel II would provide substantial benefits for its operation. With the emphasis on 'risk related' regulatory capital requirements, permanent tsb, with a relatively low risk customer profile, could potentially achieve significant capital reduction by adopting the IRB approach. The Bank also realised that they could also enhance the risk and credit management infrastructure and so improve the overall operation and achieve compliance at the same time.

The solution

permanent tsb selected a Basel II solution from Experian Decision Analytics, which is integrated into the customer management solution, Probe SM for Retail Banking. This decision followed an evaluation and was based on a range of criteria, including the solution, delivery and experience offered by Experian. The solution provided delivered capability to the bank far beyond Basel II compliance, and was cost effective compared to other vendor offerings.

The benefits

- Prepare fully for compliance
- Reduce regulatory capital requirements
- Enable better portfolio management
- Enable strategic control
- Increase revenue and reduce costs and losses

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