



Business challenge

Strong growth and acquisitions left BBVA Compass with over 2.5 PB of data of disparate structures and little insight into it. How could the bank understand its data and enforce policies to manage it?

Transformation

By using IBM® Unified Governance and Integration’s data governance solutions, BBVA Compass can make smarter decisions about managing, retaining and disposing of data across the enterprise.

Business benefits:

Reduces

risk by only retaining data that is of operational, legal or contractual value

Enhances

regulatory compliance with better understanding and control of information

Cuts costs

and controls data growth with policy-driven archiving

BBVA Compass

Taking control of data to reduce risk and seize new opportunities

BBVA Compass offers a full range of retail banking, commercial banking and wealth management services. Headquartered in Birmingham, Alabama, it operates more than 600 branches throughout Alabama, Arizona, California, Colorado, Florida, New Mexico and Texas. BBVA Compass is a subsidiary of BBVA Compass Bancshares Inc., a wholly owned subsidiary of the global financial services group BBVA.

“With end-to-end control over information, we will be able to deliver the trusted, accurate and high-quality data that the business needs to drive better decisions and seize new opportunities.”

Debi Tadd
Vice President,
Information Lifecycle Management
BBVA Compass

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Tackling big data challenges

Founded in 1964, BBVA Compass has rapidly grown into one of the 25 largest commercial banks in the US. However, expansion has not been without its challenges, particularly when it comes to managing the massive volumes of information generated by the bank's extensive operations.

In recent years, BBVA Compass has pursued an ambitious acquisition strategy, incorporating a number of new entities into its brand. This series of fast-paced acquisitions brought with it mountains of data, much of which was spread across shared drives and Microsoft SharePoint systems, with disparate classifications and structures.

What's more, employees from the acquired companies who owned the data moved on to new roles elsewhere, leaving BBVA Compass with little understanding of the information it had acquired.

Debi Tadd, Vice President, Information Lifecycle Management at BBVA Compass, recalls: "Mergers and acquisitions would always result in data dumps, which posed a major challenge. For example, when we acquired multiple banks, in a short period of time, we suddenly found ourselves with an enormous amount of data on our hands that needed to be understood and managed."

An audit provided BBVA Compass with an opportunity to rethink its data governance strategy. Among other insights, the audit revealed the bank was holding on to data for much longer than it needed to for legal and operational reasons, potentially making it difficult to fulfill its regulatory obligations.

Tadd explains: "We simply didn't have the visibility we needed to make sure that data was being managed and used properly. Our first priority was to eliminate that risk. Then, with regulations like the General Data Protection Regulation [GDPR] on the horizon, our focus was to address these compliance demands."

Shaping stronger data governance

BBVA Compass was determined to develop a robust data governance strategy that would enable it to drive new insights, reduce risk and enhance compliance. The bank looked for the right tools to help it understand what information it held and to put strong policies in place for managing that data throughout its lifecycle.

This search led BBVA Compass to [information lifecycle governance](#) solutions from IBM Unified Governance and Integration, which provides comprehensive capabilities for managing enterprise data through an integrated platform.

Working with IBM Business Partner Estuate, BBVA Compass harnessed [IBM InfoSphere® Optim Archive](#) solutions to archive and manage structured data.

For unstructured data, BBVA Compass teamed up with IBM Business Partner Integro to deploy the [IBM StoredIQ® Suite](#). By providing an in-depth assessment of what unstructured data the bank holds, StoredIQ will help teams make better-informed decisions about how to manage this information. The bank is also working to move content off multiple Microsoft SharePoint systems and shared network drives to a secure repository, built on [IBM FileNet® Content Manager](#).

As part of this migration effort, the bank will harness [IBM Content Collector](#) to identify content held on network file shares or SharePoint, and import documents and metadata to the new Content Manager repository.

To support its retention efforts, BBVA Compass will make use of [IBM Records Manager](#) and [IBM Atlas eDiscovery Process Management](#) to define, manage and disseminate policies for information retention and deletion. The bank will be able to automatically apply retention schedules to data, driving a consistent and controlled approach to retention and defensible disposal.

For BBVA Compass, introducing these new tools has been just one part of a much larger information lifecycle governance transformation. Alongside its technology investment, the bank has been putting in place new policies and processes for managing data throughout its lifecycle, and changing the way that its people think about and work with information.

“One of the first things we did was create a foundation for data governance,” says Debi Tadd. “That involved putting together our policies, updating our retention schedule and familiarizing our people with the information lifecycle management group. It was critical to make sure that people know who we are, what we do, why we do it and how we do it, in order to build trust and get them on board with this transformation.”

Reducing risk and streamlining compliance

By introducing a standardized approach to classifying and structuring data, BBVA Compass will make it much quicker and easier for teams to access and manage information through IBM StoredIQ. Similarly, the bank will be able to respond rapidly and fully to audit and discovery requests, helping ease compliance efforts.

Debi Tadd confirms: “We will have a single repository for enterprise data – data can physically reside at any location but it has a unified library for access. Staff won’t have to hunt through multiple network drives and file shares to find the information they need, saving time and helping them work more productively. What’s more, by applying consistent retention policies and automating data disposition, our compliance goes up tremendously and our risk goes down tremendously.”

She points to the Federal Deposit Insurance Corporation (FDIC)’s investigation into one of the bank acquisitions as proof of IBM StoredIQ’s value.

“When we acquired one of the banks, the FDIC put all of its data on hold while they conducted an investigation. That data was ported over to our environment where it has remained for several years. Recently, the FDIC asked us to identify information that had been created or touched by certain people. We had the data, but it wasn’t indexed so we had to tell the FDIC: it’s out there, go look.

“Because operations were slow over the Christmas break, I decided to try running StoredIQ on the data to see what would happen. And when we got back after the holidays, everything was done! StoredIQ had indexed all the data, so that we were able to pinpoint exactly which documents had been authored or accessed by the people they were investigating – it was a great success.”

BBVA Compass is also now gaining newfound insight into its enterprise data and putting retention policies in place to help manage that data more effectively. With InfoSphere Optim Archive driving a rigorous approach to archiving, the bank has been able to retire or dispose of inactive structured data.

Furthermore, enhanced information lifecycle management will allow BBVA Compass to be better prepared for data retention regulations and to dispose of application data according to business policies. This will help reduce risk and streamline compliance with legal obligations.

“Historically, we’ve been very good at holding on to data, but less strong when it comes to disposing of data at the end of its retention period,” recalls Debi Tadd. “The biggest bonus of our stronger data governance is that we will have true lifecycle management around the data. That will allow us to make sure that we’re not holding on to information longer than we need to for operational or legal purposes.”

With a robust data governance framework in place, BBVA Compass will be able to proactively manage data and help the business obtain best value from its information assets.

Debi Tadd concludes: “The new approach to data governance will help us be more proactive. When a new system is being introduced we will be there, setting up the structure for future archiving. That way we will be taking positive steps at the beginning of the process, instead of playing catch-up at the end.

“It’s so important to get your schedule and policies defined from the beginning, and to put the right processes in place to handle structured and unstructured data, so that you can manage data growth in stride. With end-to-end control over information, we will be able to deliver the trusted, accurate and high-quality data that the business needs to drive better decisions and seize new opportunities.”



Solution components

- IBM® Atlas eDiscovery Process Management
- IBM Content Collector for File Systems
- IBM Content Collector for Microsoft SharePoint
- IBM FileNet® Content Manager
- IBM InfoSphere® Optim™ Archive
- IBM Records Manager
- IBM StoredIQ® Suite

Take the next step

IBM offers a comprehensive, scalable Unified Governance and Integration platform and solutions—available on premises, on cloud and hybrid environments—successfully delivering trusted data for insights and compliance to businesses, governments and individuals. Learn more about Unified Governance and Integration at ibm.com/unified-governance. Follow us on Twitter at [@IBMAalytics](https://twitter.com/IBMAalytics), on our blog at ibmbigdatahub.com and join the conversation #IBMUGI.

Estuate is a global product engineering and IT enterprise services company headquartered in Sunnyvale, CA, and with offices in New Jersey, Canada, India and the UK. The company specializes in leading edge Internet of Things (IOT), artificial intelligence (AI) and digital transformation solutions.

Integro is an industry recognized products and services firm specializing in solutions for enterprise content management, data governance, email management, eDiscovery and records management. Since 1995, Integro has been helping companies manage and control their ever-increasing data.

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