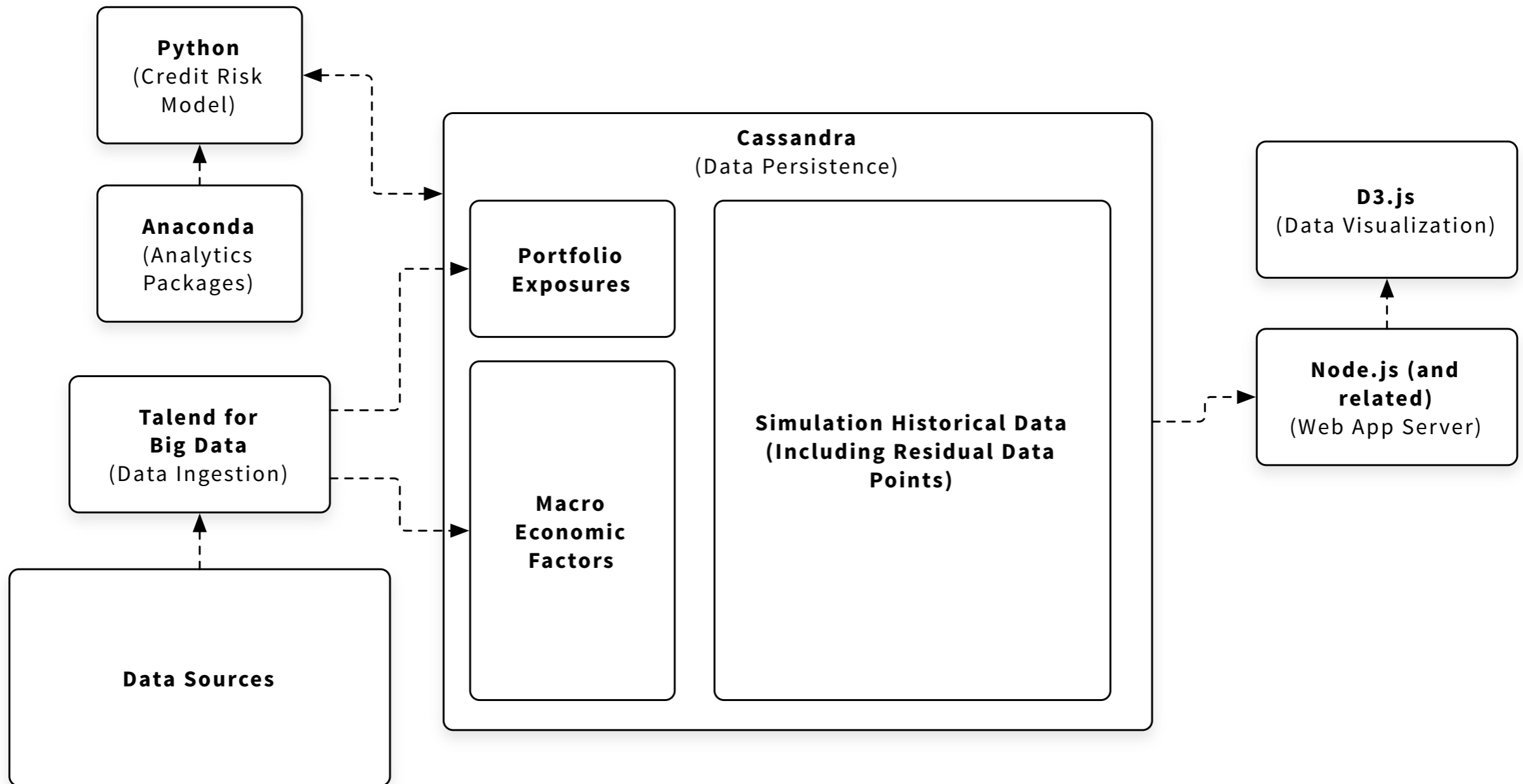
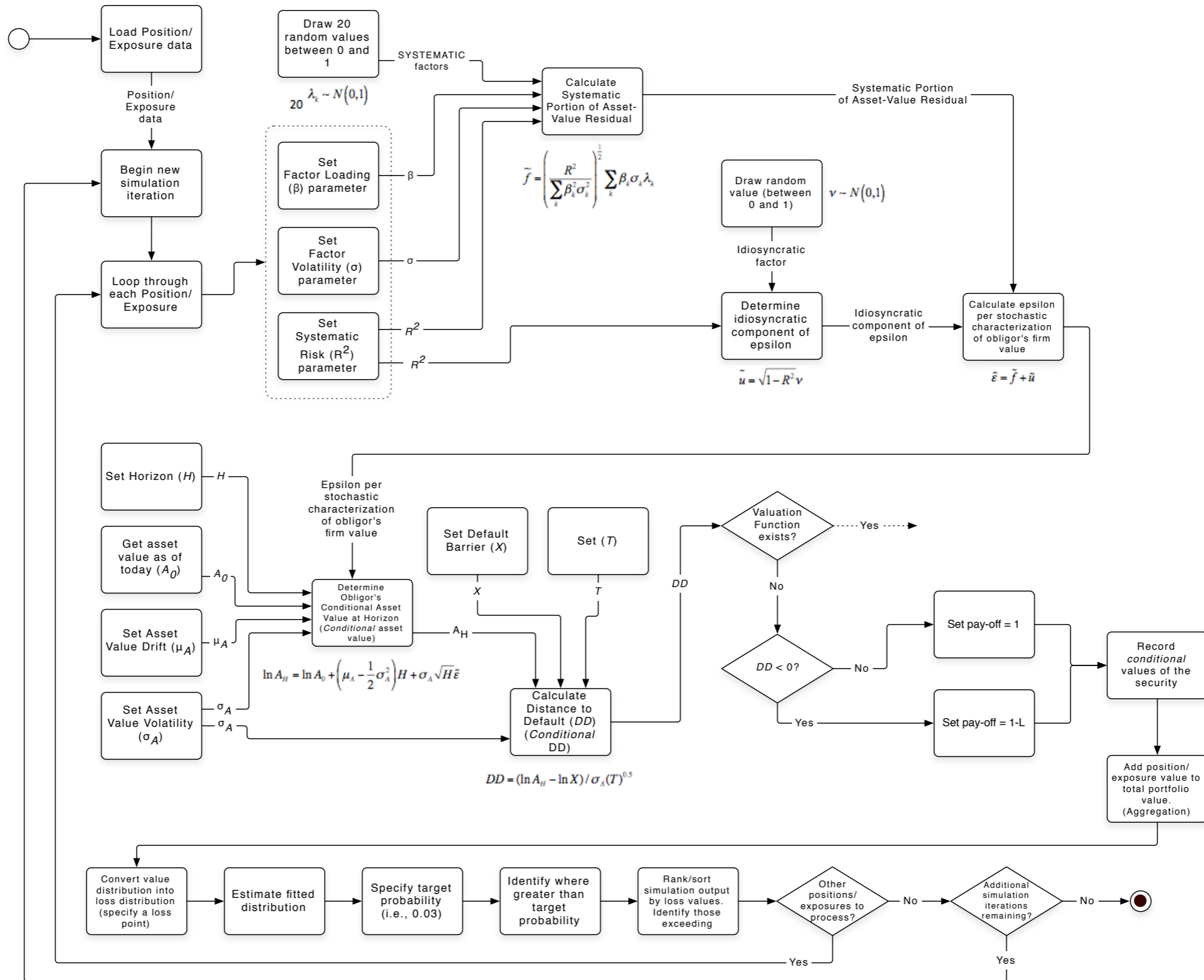


Credit Risk Architecture: Current Iteration



Credit Risk Data Flow: Looking for Map/Reduce Opportunities



The frequently overlooked theme
of
Organizational Data Readiness

*Assuming the platform is ready,
are your organization's data
assets also ready?*

Organizational Data Readiness

*Yes! We want to make effective use
of our data assets!*



Ideal Scenario

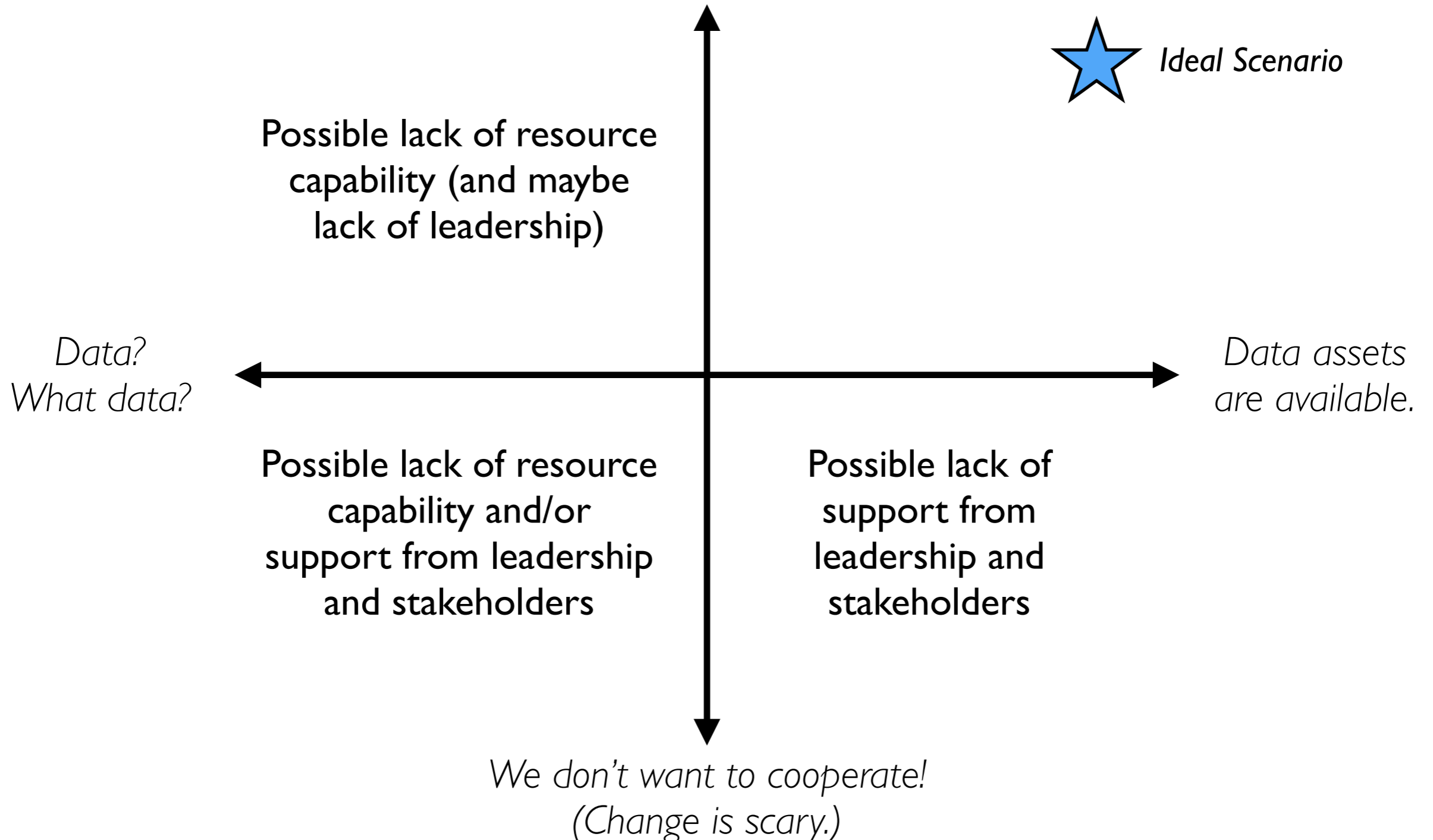
*Data?
What data?*

*Data assets
are available.*

*We don't want to cooperate!
(Change is scary.)*

Organizational Data Readiness

*Yes! We want to make effective use
of our data assets!*



Getting Things Done

when organizational data readiness is a concern

“Seeing is believing”. Get the product champions and data stakeholders on-board through:

- Small Steps. Prototypes. Proofs-of-Concept.
- “Defensive Integration”. Take what you can get for now. Don’t try and fix the source systems (yet)! Demonstrate the solution is ready for more.