



Búro De Crédito

CUSTOMER SUCCESS STORY

AT A GLANCE

INDUSTRY

Financial – Commercial and Consumer

EMPLOYEES

300+

HEADQUARTERS

México City, Mexico

PLATFORMS

- IBM DB2 v9.5 on Linux Red Hat System, multiple servers
- IBM Informix v11.5 on HP-UX System, multiple servers

STRENGTHS

DBMoto provided all the critical technical requirements including sophisticated data replication features such as Change Data Capture, and wizard-based, easy-to-use interfaces. DBMoto's ease-of-use enabled the company to avoid costly professional consulting for implementation and management.

DBMoto™ Data Replication

DBMoto® provides Real-Time Data Integration for Mexico's Commercial and Consumer Credit Bureau.

SUMMARY

Buró de Crédito-TransUnion provides comprehensive credit reporting, credit scores, and credit history for millions of citizens and thousands of businesses in Mexico. Its services help consumers and lenders make faster decisions safely and accurately, while reducing the possibility of credit fraud. DBMoto supports the critical data integration requirements involved in making credit data accessible and manageable.

COMPANY BACKGROUND

Buró de Crédito, authorized by the Ministry of Finance and Public Credit (SHCP), the Bank of Mexico, and the National Commission on Banking and Finance (CNBV), is a private financial institution in Mexico, responsible for gathering, managing and providing information delivery on the credit history of both businesses and individuals. Buró de Crédito is focused on contributing to the growth and stability of the Mexican economy by providing services that minimize credit risk, facilitate decision-making for businesses, and deliver information on the credit-worthiness of businesses and individuals.

Buró de Crédito was formed from two different companies: TransUnion de Mexico, S.A., which was the first credit reporting agency in Mexico authorized by SHCP, and Dun & Bradstreet Mexico, S.A. Currently Buró de Crédito has more than 300 employees. Buró de Crédito is located in Mexico City, the heart of Mexico's financial district.

Buró de Crédito is committed to the security of its customer information. By integrating processes, technology and personnel, Buró de Crédito can apply a high level of security to ensure the confidentiality, availability, integrity and auditability of information, business processes and technology in accordance with due legal requirements. This also ensures the ongoing maintenance and continuous improvement of its Information Management System.

THE PROBLEM

Buró de Crédito provides credit and commercial information on thousands of companies and millions of people in Mexico. Due to the large amount of historical data plus the ongoing growth of new data, the Credit Bureau was faced with a major challenge of sustaining growth while integrating information from its network of branches and businesses. At the same time, creating new services required data access and movement in real-time, without affecting the performance of servers or individual user access on corporate database systems. Buró de Crédito processes more than 1.5 million transactions daily. With that amount of activity, the Buro needed a data integration solution that could efficiently mirror data from their source Informix systems, help reduce the cost of data integration activity, and provide an easy to use application for their inhouse IT team to be able to manage and update their data integration solution without outside consulting.

THE SOLUTION

Buró de Crédito started a search to identify and implement software that could be used to reduce time and effort in data integration. The key criteria included the ability to provide data replication between Informix databases, and from Informix to IBM DB2. Buró de Crédito also required data synchronization between multiple tables on IBM DB2 databases deployed throughout the country. Buró de Crédito's IT team executed a series of performance tests, and centralized management stress tests to assure backup and failover support following a sample system failure on their databases servers.

After evaluating four data replication products and six months of exhaustive testing, Buró de Crédito's IT team decided to replace their incumbent IBM data integration solution with HiT Software's DBMoto data integration product. DBMoto provided all the critical technical and financial requirements, including sophisticated data replication features including Change Data Capture, a wizard-based, easy-to-use product, and the fact that they would no longer need professional consulting for implementation and management. Buró de Crédito uses DBMoto for a weekly backup followed by real-time data updates to the branches using its Change Data Capture functionality. Information is 100% updated between DB2 databases and Informix through complete synchronization.

1. DBMoto® – DBMoto provides an optimal data integration solution based on open standards, which enables an IT crew or systems integrator to implement cost-effective, extensible solutions across heterogeneous databases on any platforms.