



hadoop reference architecture

financial services webinar series

financial services industry issues

Figure 1: Consumer Credit Loans vs. Delinquency Rates Trends

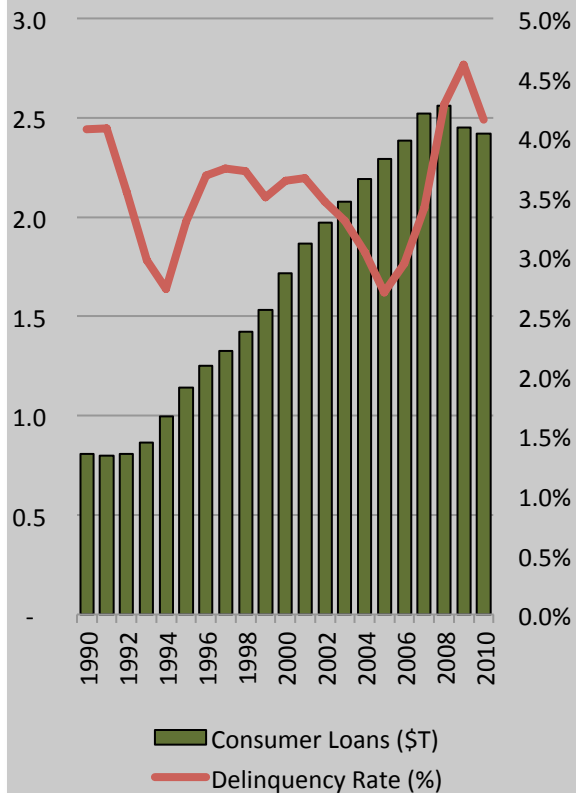
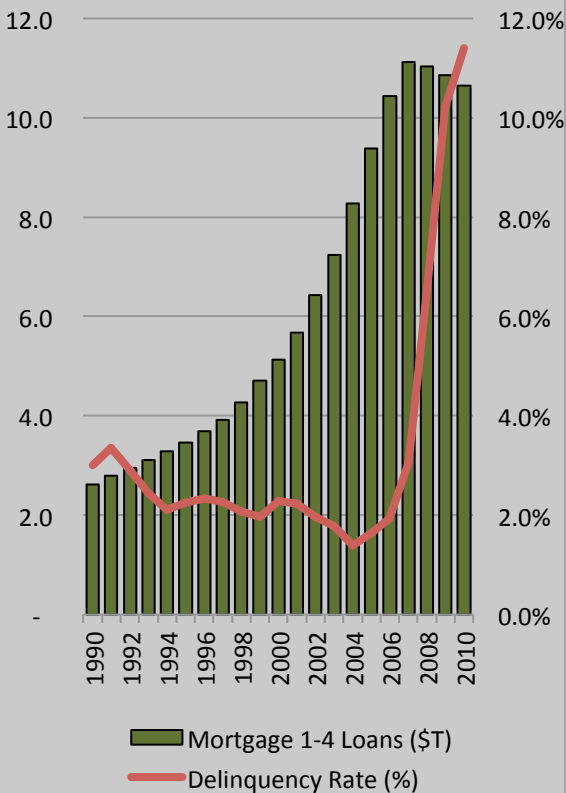


Figure 2: Mortgage 1-4 Loans vs. Delinquency Rates Trends

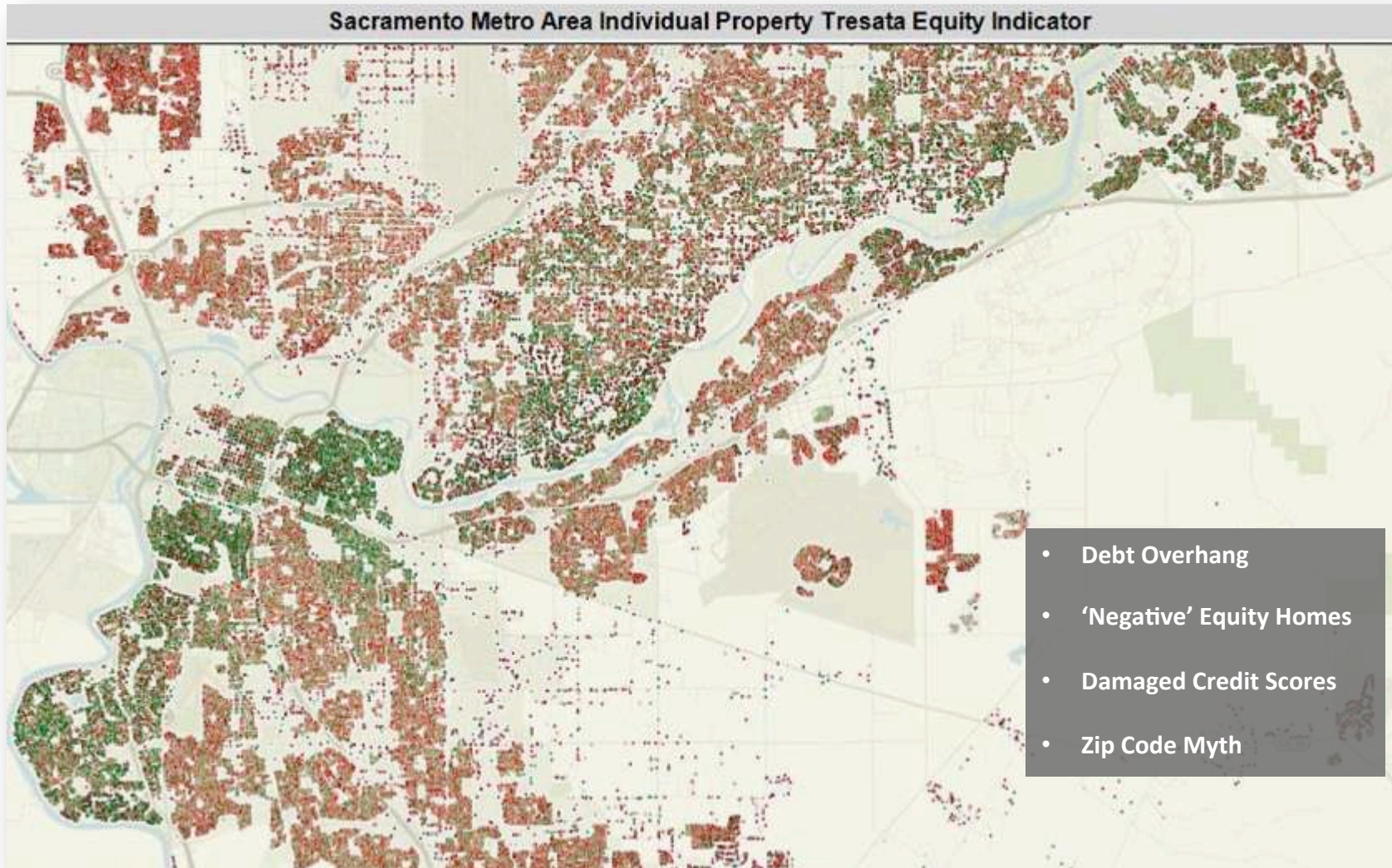


Source: Federal Reserve 2011

- A. Huge Financial Services industry vertical...
- B. ...utilized very limited data capabilities which...
- C. ...drove poor consumer underwriting decisions...
- D. ...that yielded severely negative financial results

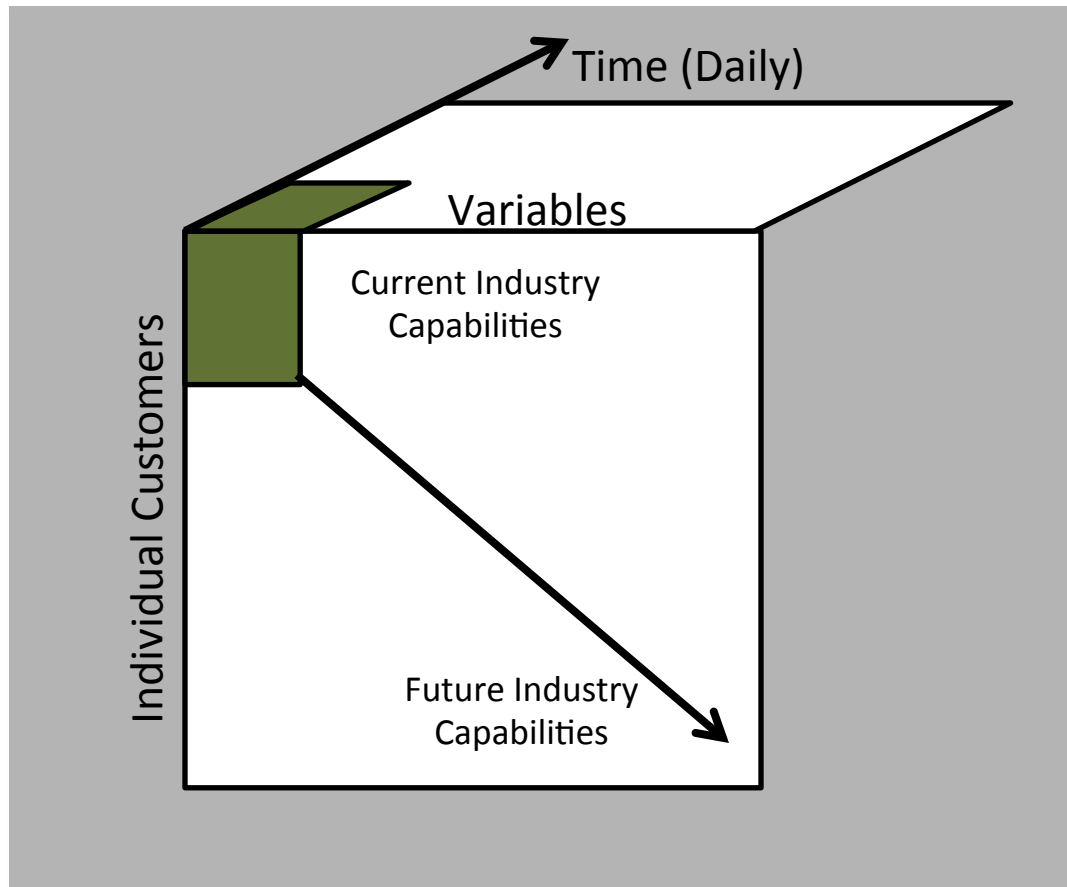


big impact on consumer behavior



Source: Tresata Analytics 2012

required big data capabilities



Source: Tresata Analytics 2011

A. Current Capabilities

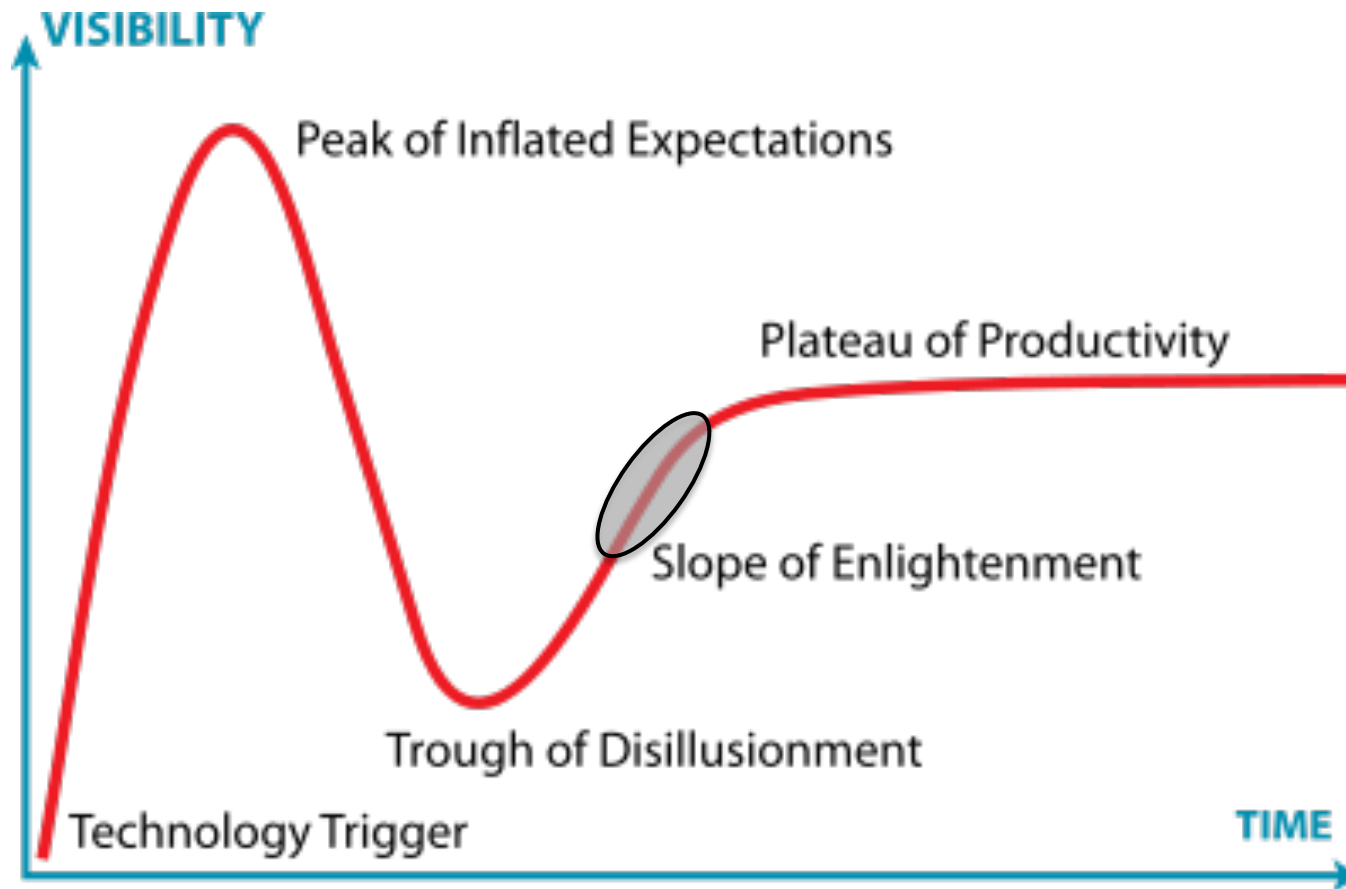
1. Sub Samples
2. Limited variables
3. Limited time series
4. Very high cost

B. Future Capabilities

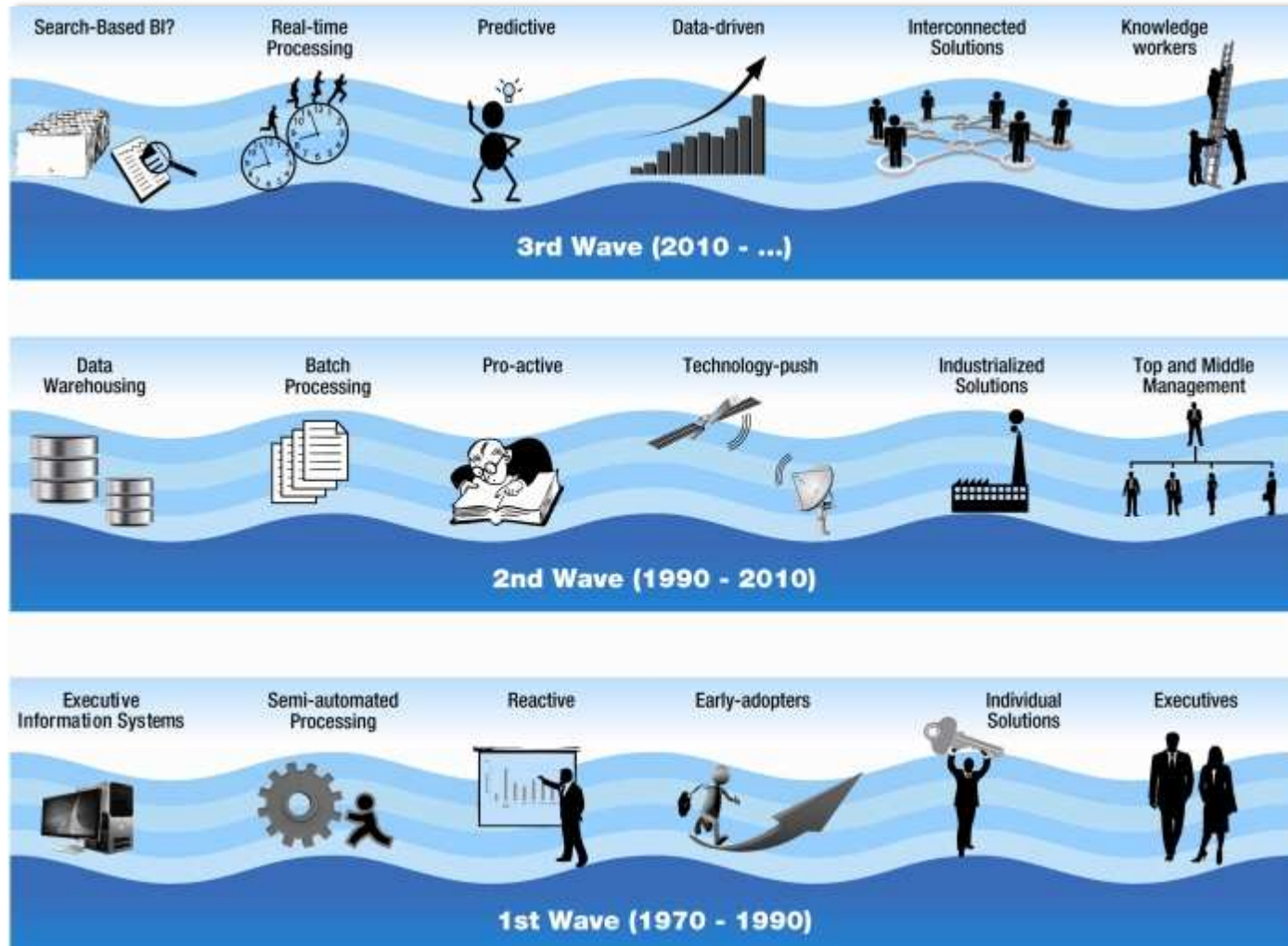
1. All customers
2. All variables
3. Full time series
4. Better Analytics

Major Data Analytics & Technology Challenge!

where are we in the hype cycle?

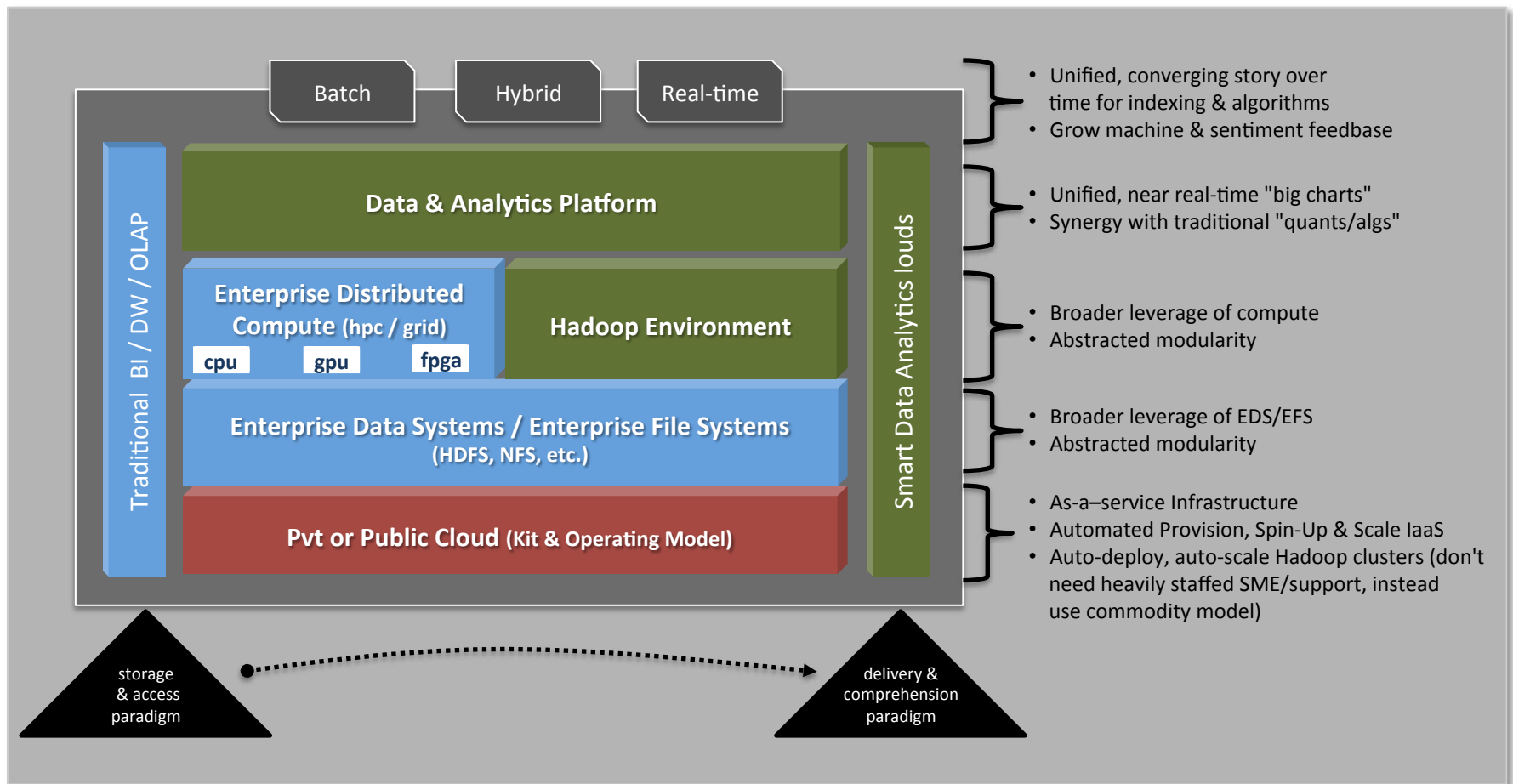


delivery & comprehension paradigm

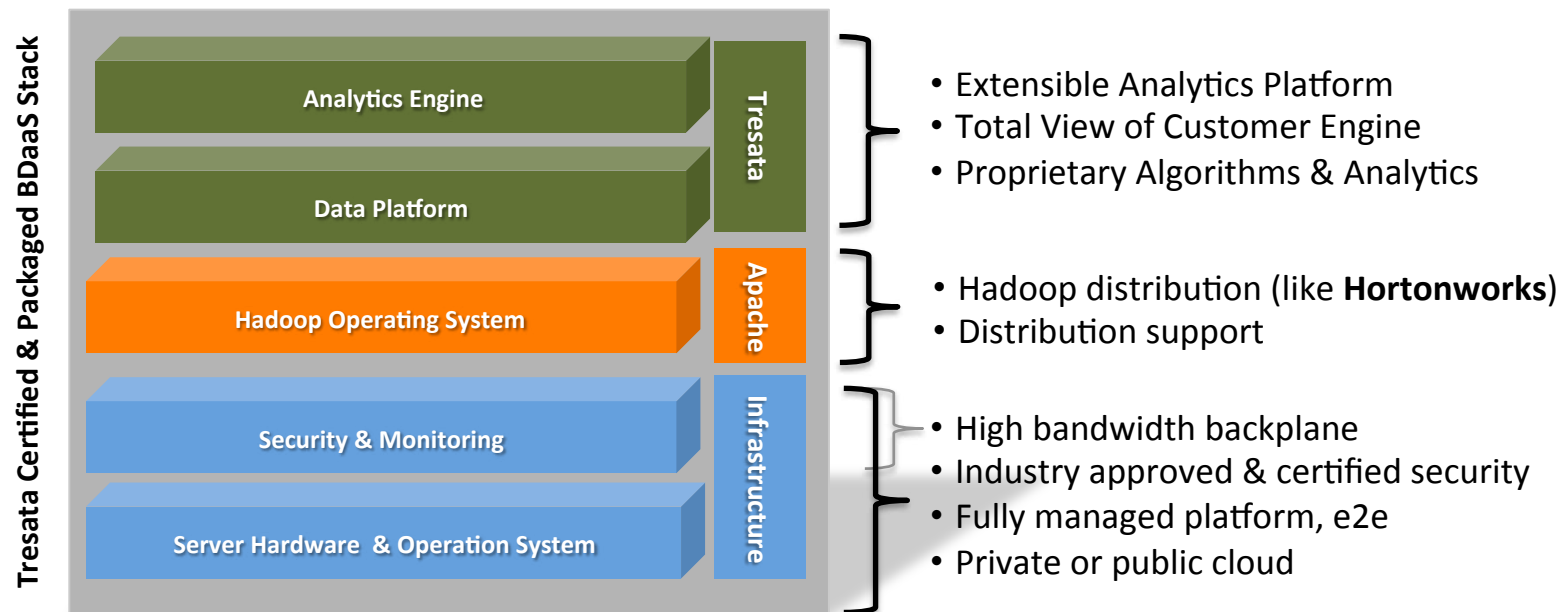


Source: Cap Gemini 2011

a new big data architecture

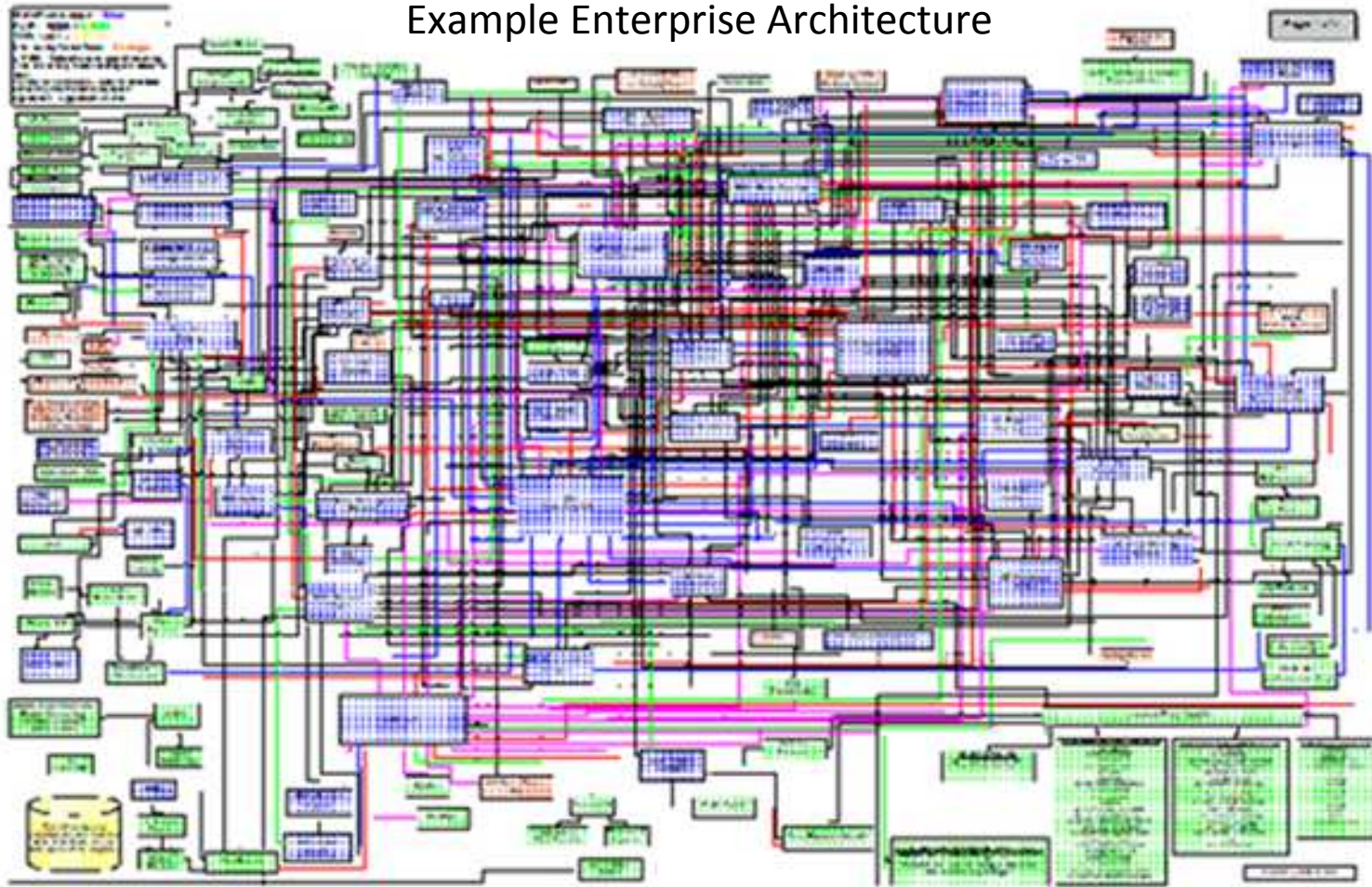


enterprise ready hadoop stack

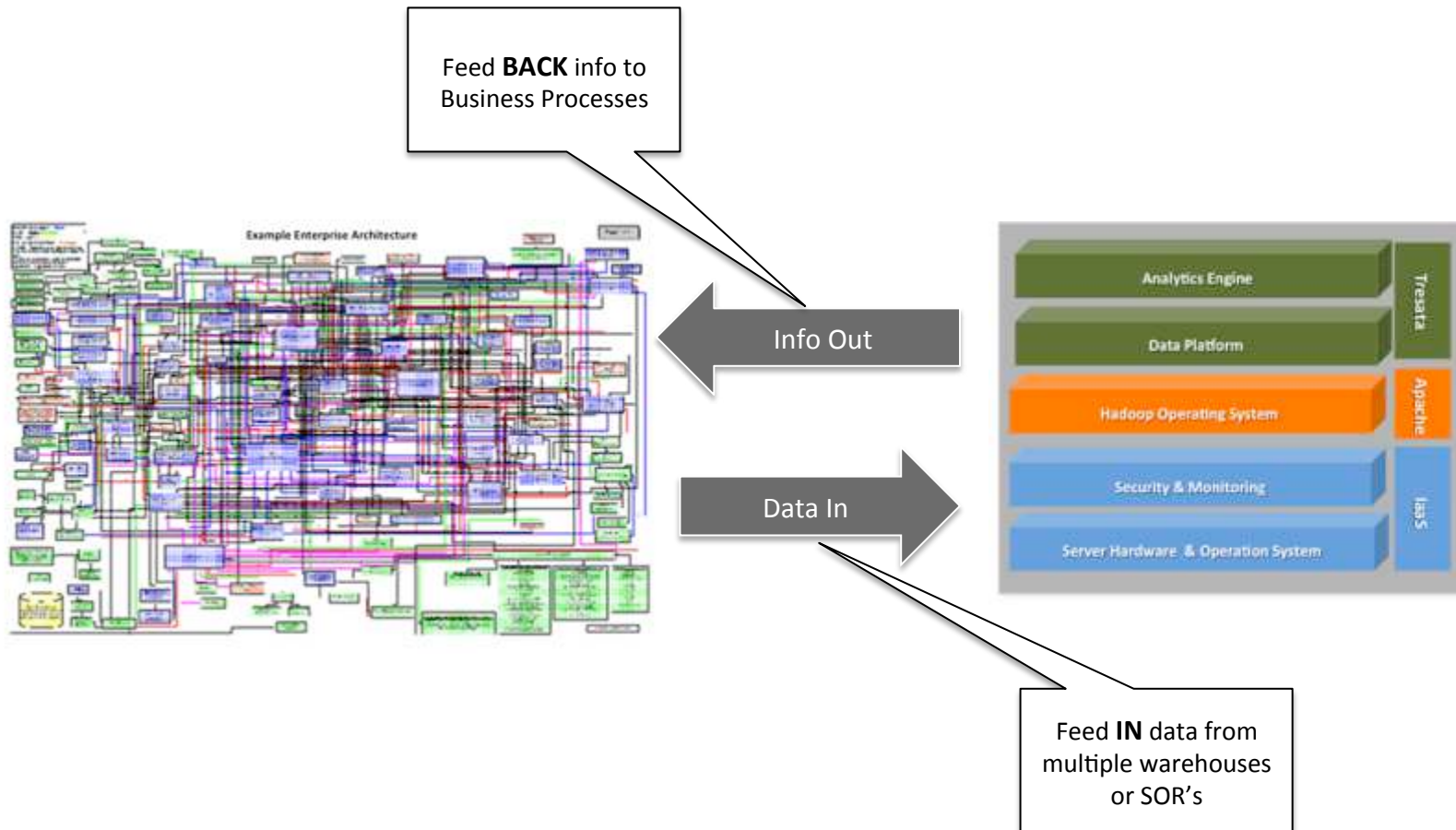


do not add complexity

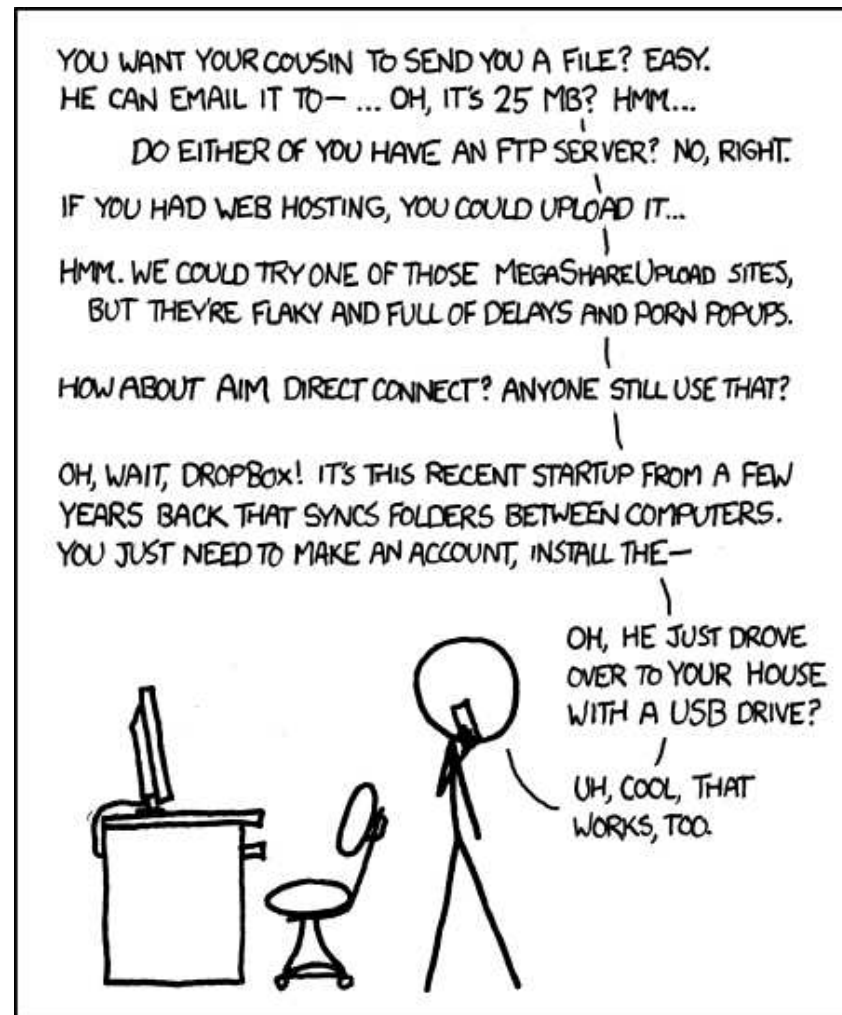
Example Enterprise Architecture



make the start easy



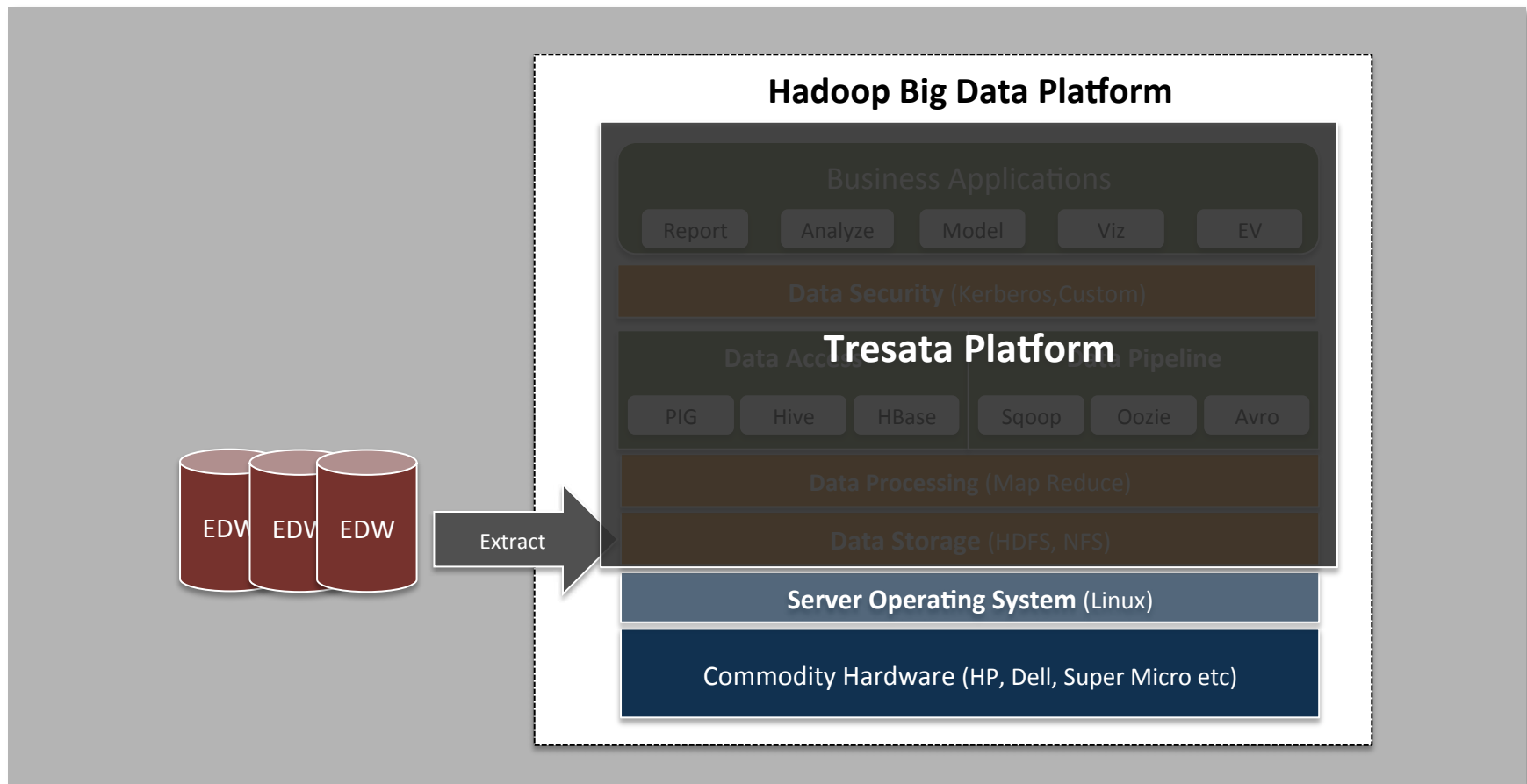
if its data...you can move it



Courtesy the genius of xkcd



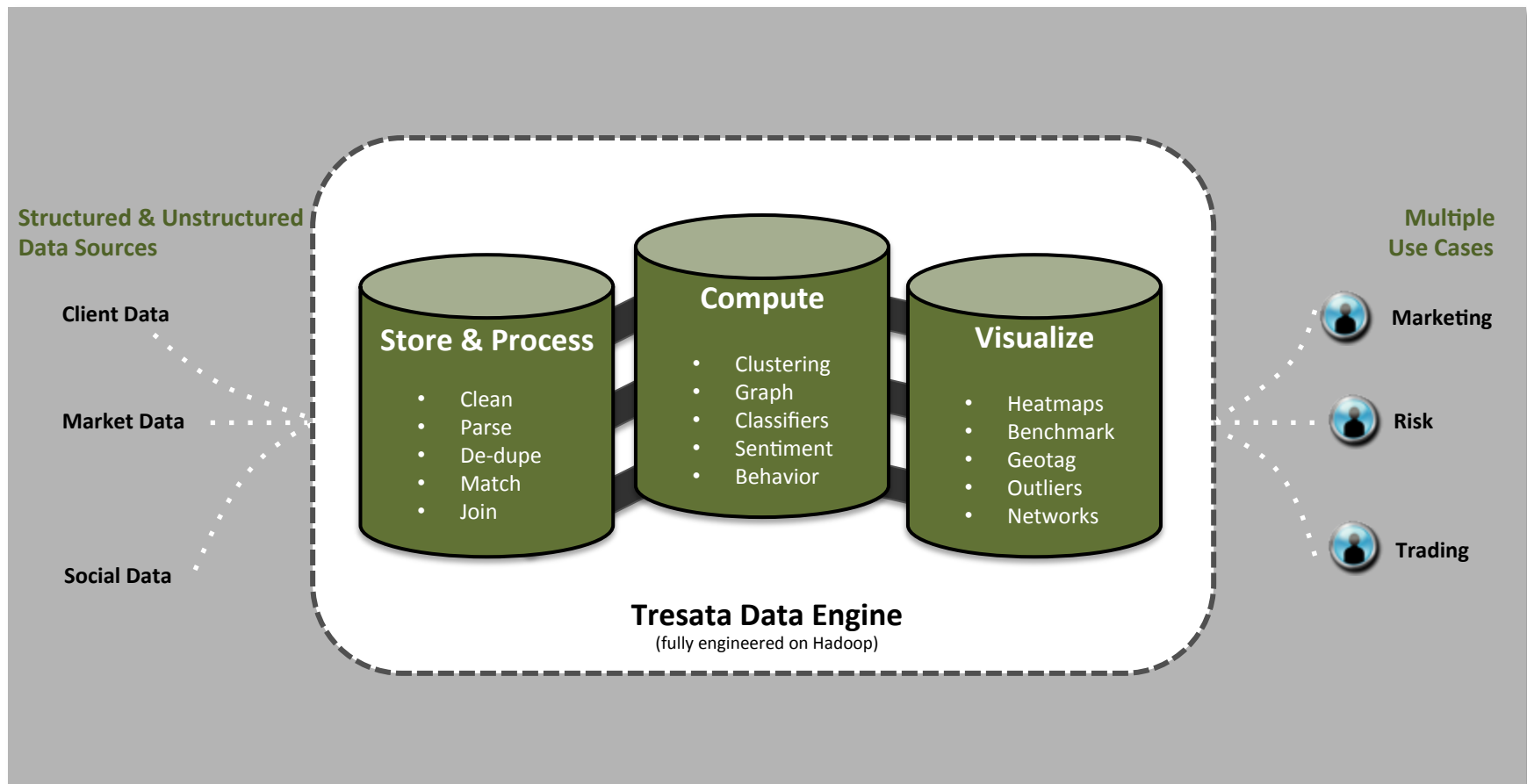
build vs. buy



Source: Tresata Illustration 2012



focus on use cases



Source: Tresata Illustration 2012



how hortonworks can help

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