

# Achieving REGULATORY EXCELLENCE

## A Global Bank’s Journey to Accurate and Reliable Regulatory Reporting

**How Xoriant Partnered with a Leading Global Bank to Enhance Data Integrity and Compliance adhering to Consent Order**

As a globally recognized leader in financial services, the client has prioritized precision in regulatory reporting. In their pursuit of realizing continuous improvement, they partnered with Xoriant to enhance data governance and elevate reporting accuracy—ensuring transparency, efficiency, and alignment with evolving compliance expectations.

### Challenges

To enhance their regulatory reporting capabilities in accordance to consent order, the bank identified key areas for improvement in data accuracy, quality, and governance across multiple regions. Their existing reporting platform faced:

Variations in data standards across global operations impacted consistency.

Reliance on manual processes led to inefficiencies and potential errors.

Limited transparency in data lineage and data governance created gaps in regulatory compliance.

### Solution

Xoriant collaborated closely with the bank’s teams to implement a scalable and agile framework for regulatory reporting. By leveraging ETL-driven automation, EUC (End User Computation) report automation, and advanced analytics, the solution streamlined data processing, eliminated manual efforts, and enhanced reporting accuracy. These enhancements empowered the bank with seamless compliance, improved data integrity, and actionable insights for better decision-making. The key solutions included:



#### Implemented

ETL-driven automation to streamline data processing, eliminating manual uploads and ensuring integrity at the product model level.



#### Automated

EUC (End User Computation) reports, eliminating manual processes and enhancing reporting accuracy.



#### Upgraded

legacy applications with advanced analytics and user-friendly visualizations.



#### Established

a comprehensive data governance framework, reinforcing standardized policies, controls, and oversight across reporting functions.



#### Adopted

agile methodologies deploying 25 Scrum teams, ensuring iterative solution delivery and adaptability to evolving regulatory requirements.



#### Ensured

comprehensive adherence with global regulatory guidelines (US FED/OCC, APAC, LATAM, EMEA), enhancing auditability and compliance.

### Business Value

#### Onboarded

6 financial products, post consent order to ensure regulatory adherence

#### Mitigated

substantial legal risks and penalties

#### Achieved

faster reporting by automating processes and accelerating regulatory timelines

### Technology Stack

Python | Oracle dB | AI ML | Gen AI | MongoDB | Power BI

Xoriant provides advanced technology solutions and software development services for global banks, software product companies and F500 market leaders. Based in the U.S. with 18 global offices and 5000+ engineering professionals, Xoriant demonstrates exceptional experience in banking and finance infrastructure modernization and cloud migration. We deliver expert digital engineering, as well as offsite and offshore services, across high tech, healthcare, pharma, industrial manufacturing, telecom, and automotive sectors. Customers credit technological innovation and delivery excellence for our shared success over three decades.