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**INDUSTRY**

Financial Services

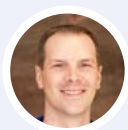
**PROFILE**

University Federal Credit Union (UFCU) is a member-owned, not-for-profit cooperative credit union that was chartered in 1936. Since that time, UFCU has grown into a strong financial cooperative that serves more than 250 universities, associations, and employers in Central Texas and Galveston County. As of December 31, 2022, UFCU had over 360,000 members and was managing \$4.587 billion in total assets.

**TECH PARTNERS**



With the Denodo Platform’s ability to connect and retrieve data in real-time, it shortened our onboarding timeframe and made it easy to access and join data through the data virtualization layer. The Denodo Platform is a huge enabler on all fronts.”



**Greg Bowles**  
Senior IT manager  
UFCU

## UFCU Leverages the Denodo Platform to Drive Engagement and Growth

As a member-owned, not for profit cooperative credit union, UFCU is purpose driven to continue making positive impacts to the lives of its more than 360,000 Members and communities in the greater Austin, Texas and Galveston County areas. To achieve this goal, UFCU continues to improve our products, services and technology to change lives and strengthen communities.

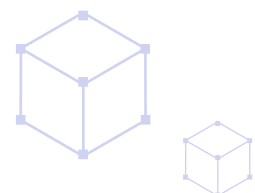
### Business Need

In recent years, UFCU experienced rapid growth resulting in a large increase of applications and data sources. The applications were a mix of both on-premises and cloud databases, along with software-as-a-service (SaaS) solutions. Information pertaining to member relationships was scattered across numerous data silos, so it was challenging and time-consuming to gain a cohesive view of each member’s relationship and interactions with UFCU. However, UFCU needed this member perspective to improve service for new and existing members in the greater Austin area.

As soon as UFCU identified this need, the organization knew that this view needed to be self-service and business friendly, so that business questions could be answered quickly and effectively. The view also needed to be standardized, to drive reliable, standardized reports. UFCU needed this view to feed directly into analytics, so the organization could quickly answer branch-placement and other complex business questions. This was no small task. “We needed to be able to think about members’ experiences from their perspective,” said Ben Carter, Manager of Data Analytics, UFCU, “and for that we needed all of that data to come together in a way that was consistently representative of their perspective.”

UFCU attempted to furnish this enhanced intelligence through an Azure Synapse cloud data warehouse. This solution greatly simplified data warehouse operations, yet data remained siloed, and unifying it was complex, requiring the skills of multiple data engineers.

UFCU realized that in order to implement a 360° view of members, the organization needed to engage in an overall digital transformation, modernizing the data infrastructure so that it seamlessly unified cloud and on-premises data sources. UFCU needed to improve service to members without ripping out its data-warehouse-based data infrastructure, in which the organization had invested considerable dollars and development.



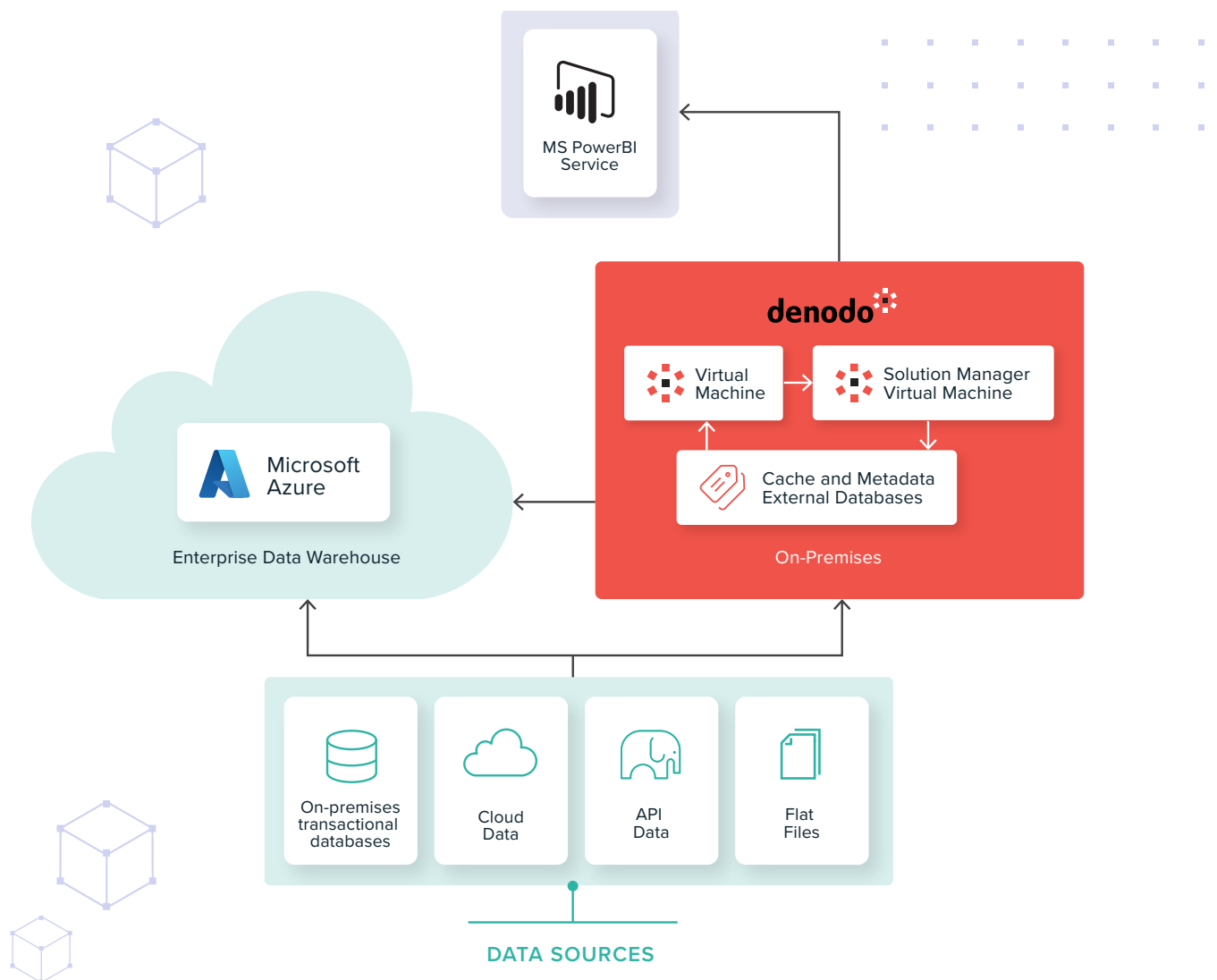
## The Solution

UFCU leveraged the Denodo Platform's data virtualization capabilities to build out relationships between UFCU's data warehouse, and multiple other data sources, and Microsoft Azure Power BI. Although an on-premise version of Power BI was used consistently across the organization, it was pointing to multiple siloed databases and not leveraging the Azure cloud instance. Instead, Azure Power BI now points only to the Denodo Platform, and with its data virtualization capabilities, the Denodo Platform connects all queries to the relevant data in the relevant sources, be they cloud or on-premises, in real time.

UFCU also wanted to enhance team operations, so the company could respond to requests from the business as quickly as they came in. Denodo introduced UFCU to DevFacto, a longtime partner that has helped Denodo customers with a wide variety of services, from strategy and planning to development, implementation, and ongoing support. DevFacto worked with the UFCU team to implement an agile data delivery methodology very similar to those used by software developers. This included short cycles or "sprints" to quickly deliver data with a high level of quality. Working with Denodo and DevFacto, UFCU defined best practices and design standards.

DevFacto established APIs through which external data can be seamlessly brought into the Denodo Platform from a variety of sources, including the Federal Reserve, to enrich analytics, and the Census Bureau, to standardize address data. DevFacto also set up the Denodo Platform's data catalog for UFCU, which the organization leveraged as a first step toward self-service data access by business users. Having established the Denodo Platform as UFCU's unified, data access layer, Denodo and DevFacto leveraged the Denodo Platform to establish unified data security and data governance provisions across UFCU's data infrastructure, such as implementing single sign-on across related systems.

UFCU stakeholders appreciated the Denodo Platform's flexibility as they continued to build out its functionality. "We can imagine using the Denodo Platform's API capabilities for several different use cases," said Ben Carter, Manager of Data Analytics, UFCU. "We can easily add in new items using the Denodo Platform as the central layer; it's very fast."



## Benefits

Shortly after UFCU implemented the Denodo Platform, the organization began to appreciate the benefits. From a development perspective, stakeholders leveraged the Denodo Platform's inherent reusability to great advantage. Because of the Denodo Platform's data virtualization capabilities, UFCU could easily deploy, modify, and reuse views of the data, without affecting the underlying source data stored in the data warehouses. "The Denodo Platform lets you work in 'building blocks' that are like Legos," said Ben Carter, Manager of Data Analytics, UFCU. "You can place them wherever you need that specific functionality to meet new business needs, and you can recombine them into more elegant solutions that are even more impactful."

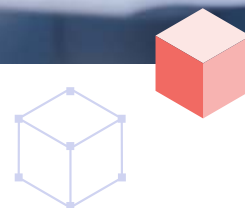
On the business side, with the Denodo Platform, UFCU was able to deploy real-time dashboards to support different use cases, to begin to build out the organization's "member 360" vision. In one digital-payment dashboard, UFCU can gain real-time visibility into member activity across debit cards, checking accounts, and credit cards. Analysts can glean transactional data, demographic data, and trends over time, to better understand where members are in their journeys. They can also quickly move between different view levels, such as an account-level view, a card-level view, a member-level view, or a household-level view.

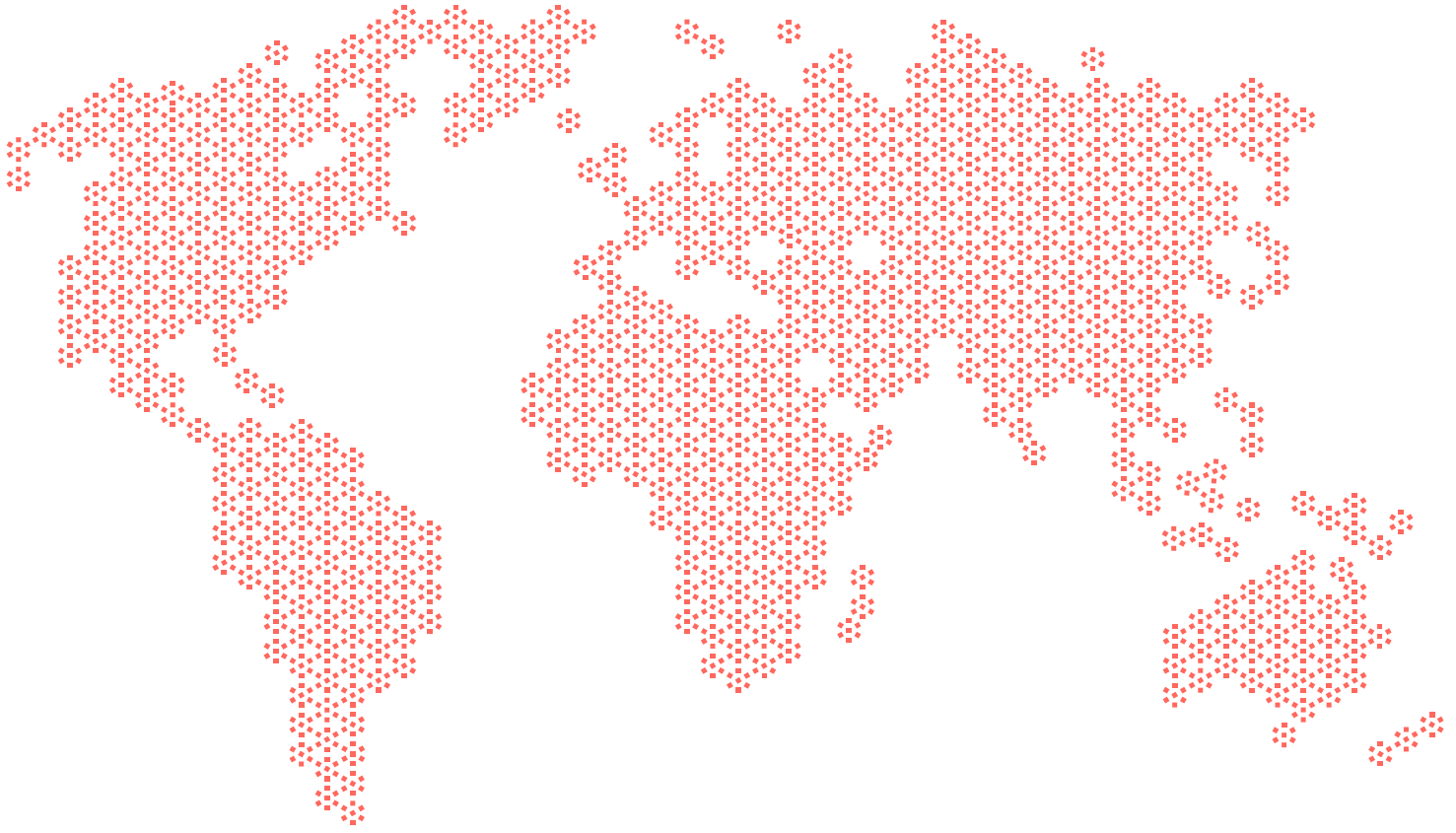
The Denodo Platform's data virtualization capabilities makes these views possible. The Denodo Platform establishes a universal semantic layer between UFCU's disparate data sources and all data consumers, abstracting data consumers from the complexities of access. This layer provides data consumers with a real-time, unified view across all data, enabling them to easily access, analyze, and report on data, regardless of where it is stored across the organization, or how access is authenticated. Also, using the wide selection of Denodo connectors, UFCU can easily and quickly connect to third-party data sources to enrich the data they have about the members, which enables the organization to understand new demographics about their members.

UFCU reported that data access was greatly accelerated, even for the return of results to complex 800-line queries. "I can't describe the difference when you can sit there and, even during a conversation, be able to play with that information as it comes in," said Ben Carter, Manager of Data Analytics, UFCU.

With the Denodo Platform, UFCU can:

- ✓ Provide the foundation for a "member 360" view, to provide better member service and increase upselling and cross-selling opportunities to spur growth
- ✓ Streamline Cloud adoption and seamlessly unify cloud and on-premises data sources
- ✓ Gain unprecedented agility over data management; UFCU can quickly add new data sources to the infrastructure, even before they are loaded into a data warehouse
- ✓ Accelerate overall access to data, by unifying data in real time across disparate cloud and on-premises systems; data processes that used to take months now take several seconds, and business requests are expedited
- ✓ Bring enhanced analytics to demanding use cases like mortgage lending
- ✓ Develop new services more quickly, such as a real-estate analytics tool and an improved digital payment solution
- ✓ Monitor data quality on an ongoing basis, to proactively identify issues





## denodo

Denodo is a leader in data management. The award-winning Denodo Platform is the leading data integration, management, and delivery platform using a logical approach to enable self-service BI, data science, hybrid/multi-cloud data integration, and enterprise data services. Realizing more than 400% ROI and millions of dollars in benefits, Denodo's customers across large enterprises and mid-market companies in 30+ industries have received payback in less than 6 months.

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## DEVFACTO

DevFacto is an IT consulting company experienced with large scale digital transformations and the financial services industry. DevFacto has extensive expertise across application management, data and analytics, the modern workplace, software design and delivery, and user experience design. With each client, DevFacto works within a tested framework that streamlines the process of establishing clear expectations, improving for the future, and repeating past successes. When innovation and technology are unleashed together, DevFacto can craft solutions that humans love

For more information, visit [www.devfacto.com](http://www.devfacto.com) or call +1 877 323-3832.