



🚀 Driving Engagement and Transformation in Financial Services

With Couchbase

- ✔ Deliver improved customer experiences at every touchpoint
- ✔ Speed time to market for innovative financial services offerings
- ✔ Seamlessly scale to accommodate growth in demand
- ✔ Provide personalized cross-sell/upsell recommendations in real time
- ✔ Improve fraud detection without negatively impacting user experience

By focusing on digital transformation, financial services companies can speed innovation and offer the modern experiences users expect while overcoming constant market disruption.

In the digital era, consumers have high expectations around every financial services experience – whether it's an in-person payment, accessing account information via online banking portals, or sending an ePayment with their mobile device.

Today's providers need to deliver fast, personalized, and context- and location-aware experiences across a number of use cases – fraud detection and scoring, financial instrument management, ePayments, and more. These pressures create a new set of requirements for the system of record database, including relational and legacy technologies. By overcoming them, businesses can build engaging, responsive, and scalable web, mobile, and IoT applications.

Top Challenges for Financial Services Leaders

- Creating rich omnichannel financial services experiences with immediate responsiveness and accurate data regardless of geography, time, or device
- Overcoming rigid legacy infrastructures that limit scalability and competitive innovation
- Maintaining increasing amounts of data while lowering operational costs and improving time to market
- Capitalizing on captured customer data to improve cross-sell/upsell opportunities
- Scaling infrastructure up, down, or linearly easily and without disruption to support fluctuations in demand and new business models
- Overcoming complex high availability and disaster recovery challenges to keep services available 24/7

Couchbase provides a data platform that powers the fully engaging experiences expected by today's financial services customers. Including a NoSQL document database, a native mobile database, a synchronization gateway, and Big Data/SQL integrations, Couchbase delivers a true system of engagement database that allows for innovative, high performance, highly reliable web, IoT, and mobile applications.

The Couchbase Solution

- Delivers engaging omnichannel financial services experiences at every touchpoint and every connected device on a single data platform
- Provides cost-effective, reliable, elastic scalability to seamlessly meet surges in demand
- Integrates easily with analytics infrastructure to get the right data to the right users at the right time
- Keeps applications available for users with 24/7 uptime
- Supports personalized cross-sell/upsell recommendations across lines of business
- Protects customer data with built-in enterprise-level security throughout the entire platform

“In order to support a new Fannie Mae 24-month, online, trended data requirement, we had to build a system that merged information from three different credit reporting sources as well as real-time, online updates – Couchbase helped us do it.”

— Jay Duraisamy, Equifax

Business Use Cases

-  Fraud detection and scoring
-  Upsell and cross-sell
-  Financial instrument management
-  Customer trades and account portal
-  Real-time payment analysis and personalization
-  ePayments
-  Trended credit reporting and risk analysis
-  Mainframe offloading

Customer Success Stories

EQUIFAX **EQUIFAX** When the Federal National Mortgage Association announced major changes in their credit score requirements, Equifax had to act fast. After evaluating Couchbase against MongoDB and Redis, the company decided to switch to Couchbase to get the high performance and scalability needed to provide 5-millisecond response times in a system handling 1.5 billion constantly changing records.

 **PAYPAL** Initially leveraging Couchbase for cross-channel audience analytics in profiling, segmentation, identity mapping and more, ePayments leader PayPal today uses Couchbase to manage over 1 billion documents and 10 terabytes of data. As the challenge of managing user information at massive scale grew, the company turned to Couchbase to accommodate swift access to user information while streaming data into Hadoop. In conjunction with Kafka, PayPal can now process millions of updates a minute with best-in-class analytics technologies.

FICO **FICO** As the world's No. 1 fraud detection platform, FICO Falcon Fraud Manager handles a constantly growing number of accounts, cards, and customers. However, the company's relational database couldn't scale throughput fast enough to keep up. FICO chose Couchbase to support its profiling solution, storing hundreds of millions of card and account profiles with updates based on real-time consumer activity. Couchbase delivers less than one millisecond response times with its memory-first architecture, and built-in reliability keeps FICO's application running 24/7.

About Couchbase

Couchbase delivers the database for the Digital Economy. Developers around the world choose Couchbase for its advantages in data model flexibility, elastic scalability, performance, and 24x365 availability to build enterprise web, mobile, and IoT applications. The Couchbase platform includes Couchbase, Couchbase Lite - the first mobile NoSQL database, and Couchbase Sync Gateway. Couchbase is designed for global deployments, with configurable cross data center replication to increase data locality and availability. All Couchbase products are open source projects. Couchbase customers include industry leaders like AOL, AT&T, Cisco, Comcast, Concur, Disney, Dixons, eBay, General Electric, Marriott, Nordstrom, Neiman Marcus, PayPal, Ryanair, Rakuten / Viber, Tesco, Verizon, Wells Fargo, as well as hundreds of other household names. Couchbase investors include Accel Partners, Adams Street Partners, Ignition Partners, Mayfield Fund, North Bridge Venture Partners, Sorenson Capital and WestSummit Capital.



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