

Mortgage Approval using **IBM** Cloud Pak for Data

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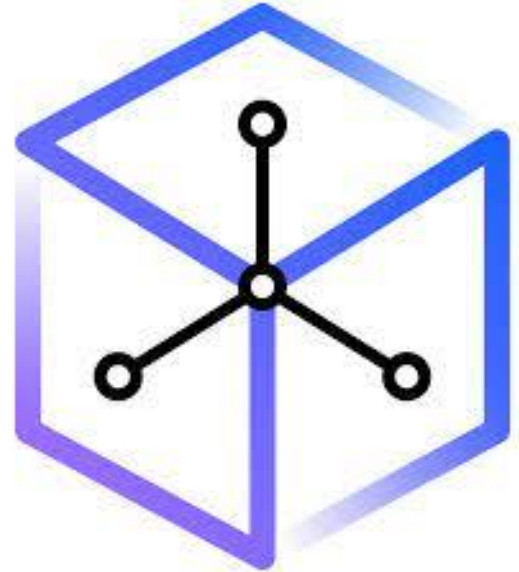
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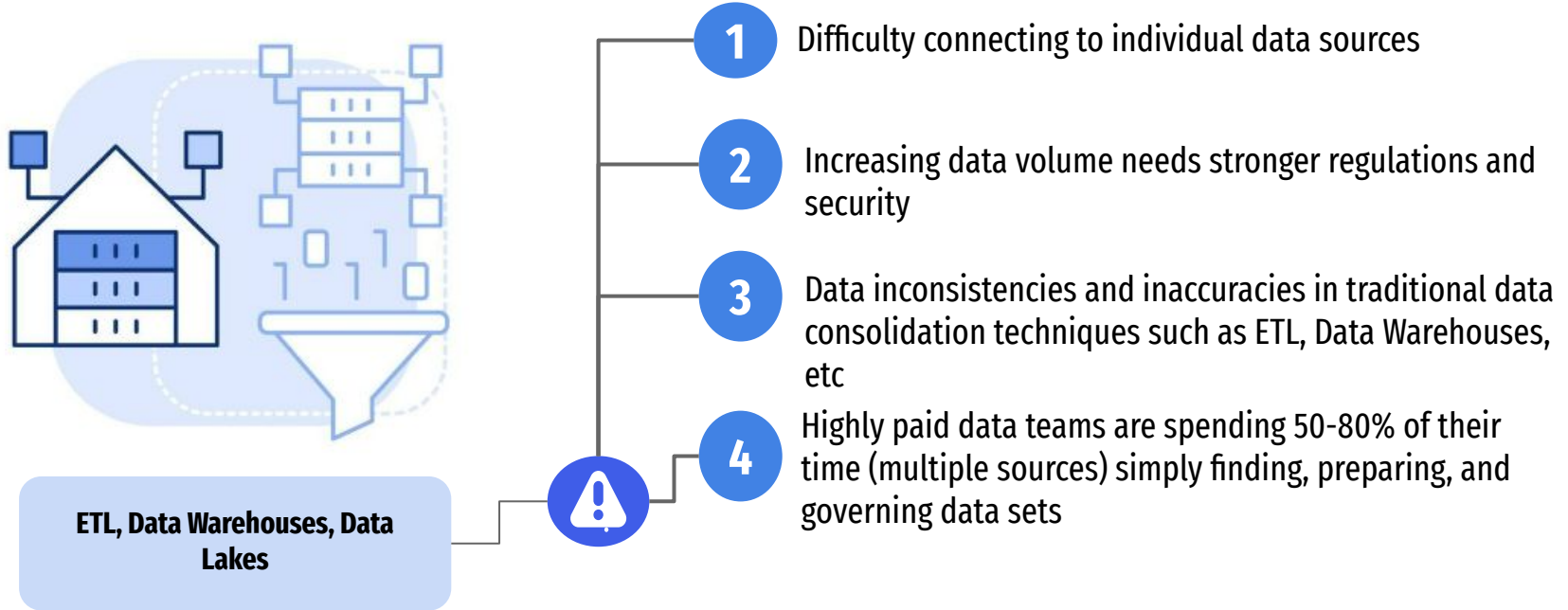
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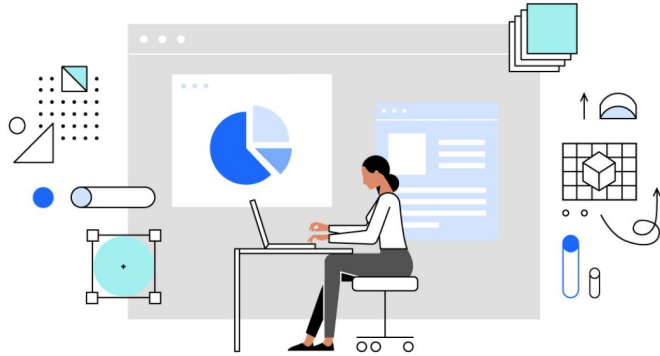
Overview of Data Fabric



Challenges with Traditional Data Consolidation















Data Fabric Features



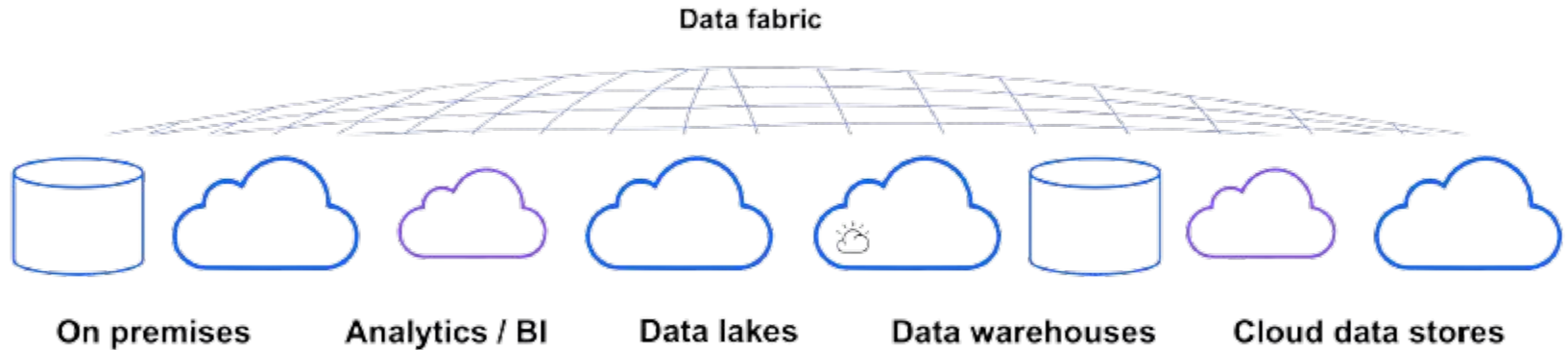
Data Fabric gives access to multiple data without having to move it to a central repository

Data Fabric Comparison

Service provided	Data fabric	Data Warehouse	Data Lakes
Centralized Access to multiple data sources			
Feeds Fast moving Data on time			
Doesn't require copying data or moving data			
Federated Data Governance			

How to Achieve the Solution: Data Fabric

UNLOCK THE VALUE OF YOUR DATA IN A MULTI CLOUD DATA LANDSCAPE

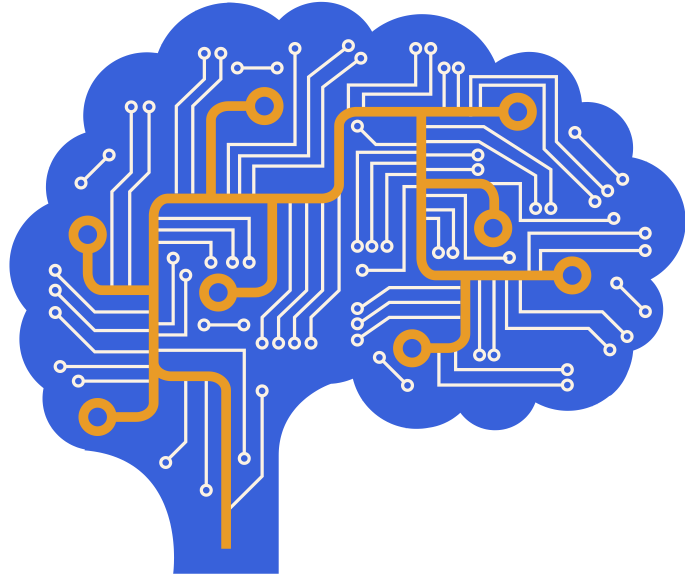


A data fabric architecture bridges the gap between the sources and provides business-ready data to support your company's needs.

IBM Cloud Pak

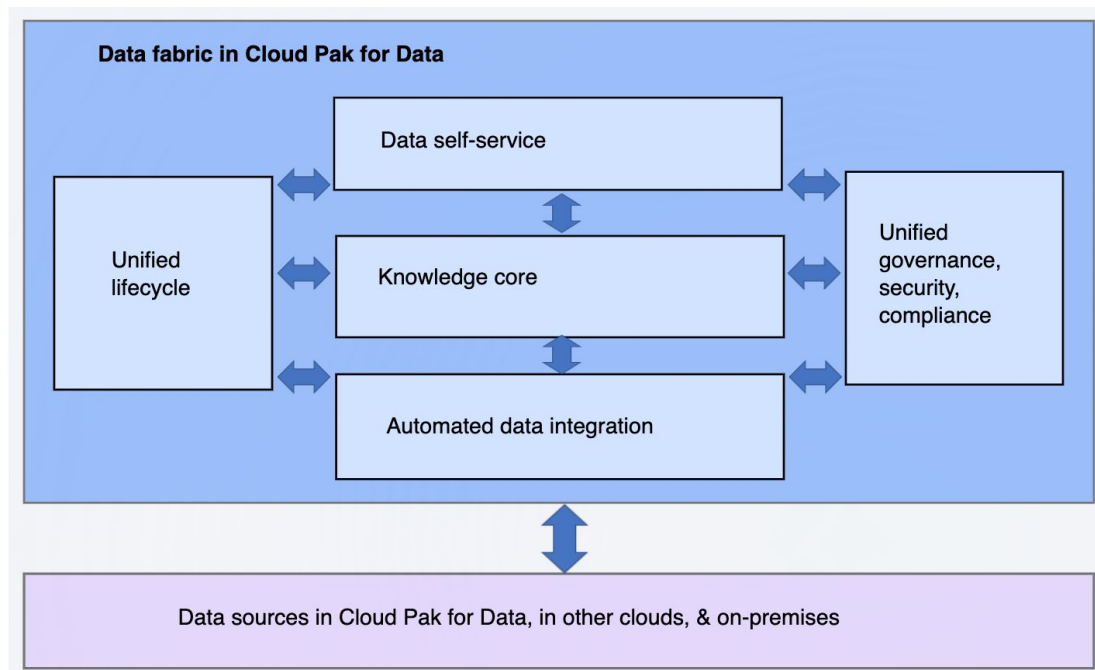


IBM Cloud Pak for Data












IBM positions data fabric as an ideal approach to enabling greater use of AI/ML by providing a framework for supporting the full model development and deployment life cycle

IBM Cloud Pak Architecture

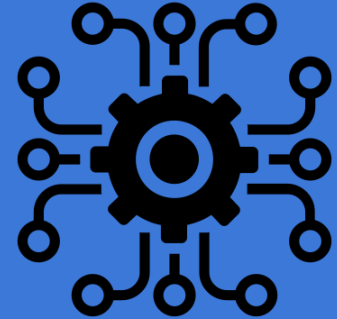


Main capabilities of the data fabric and the connectivity between the platform and existing data sources.

Differences Between Cloud Services

Cloud Providers	IBM Cloud Pak	Amazon Web Services	Microsoft Azure
Data fabric built in?			
Data governance built in?			
Ease of Use			

Utilizing IBM Cloud Pak for Data



Ready for AI

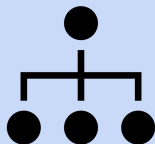
Climb the AI ladder by using a suite of services from Cloud Pak

Collect



- Helps you connect to your data, no matter where it lives.
- Includes a Connections page that lists connections that can be used by multiple services.

Organize



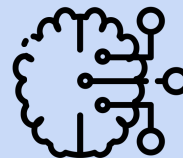
- The Watson™ Knowledge Catalog service helps organize data through data classification and governance.
- Develop an information architecture that keeps up with the scale of data.

Analyze



- Includes numerous analytics services that can help you generate scalable insight on demand.

Infuse



- Make AI a part of your standard operating procedure.

General Use Cases

AI for Financial Operations



- Financial Planning and Analysis
- Workforce Planning
- Sales Forecasting
- Supply chain planning

Self-Service Analytics



- Build reports and dashboards that help derive business insights
- Use services provided by IBM Cloud Pak for data to persist, visualize and analyze your data at scale

AI for Customer Care



- Automate customer care by increasing customer satisfaction and decreasing resolution time
- Provide AI-powered, automated assistance via web/app

Mortgage Approval Using IBM Cloud Pak



Task At Hand:

Create a mortgage approval model that avoids unanticipated risk and treats all applicants fairly.

DEMO



How To Scale IBM Cloud Pak For Data



Manually scaling resources for services

- You can adjust IBM Cloud Pak for Data services by scaling the resources that they use to support high availability or to increase processing capacity. Resources can be scaled based on predefined resource configurations.

Automatically scaling resources for services

- Some IBM Cloud Pak for Data services support autoscaling by using the Red Hat OpenShift Horizontal Pod Autoscaler (HPA). The HPA changes the resource allocation of services by increasing or decreasing the number of pods in response to CPU or memory consumption.

Source: <https://www.ibm.com/docs/en/cloud-paks/cp-data/4.5.x?topic=resources-scaling-services>

Key Takeaways

01



Data is easily accessible and consolidated

02



Models can be deployed with quick insights

03



One stop for scaling and monitoring models

04



Inbuilt data governance



Thank you

