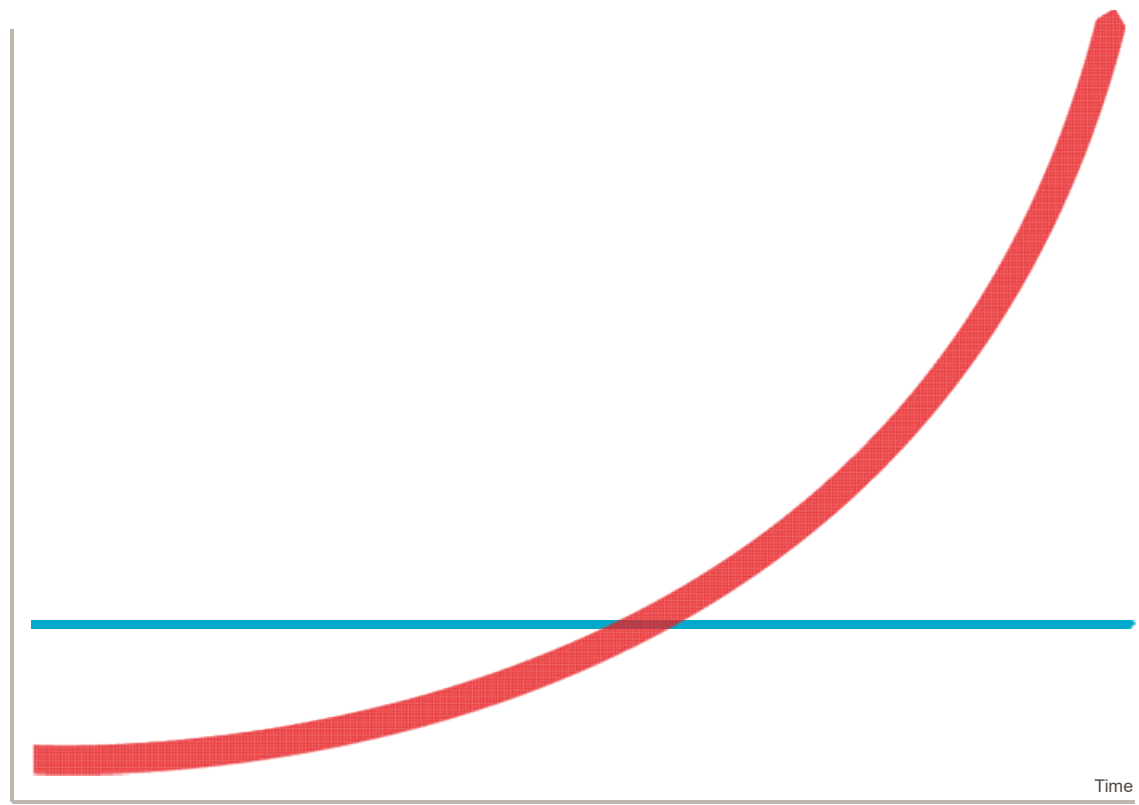




## Liquidity in Information

**Neal Cross**  
**Chief Innovation Officer**  
**DBS Bank**



● Technological capacity    ● Human capability

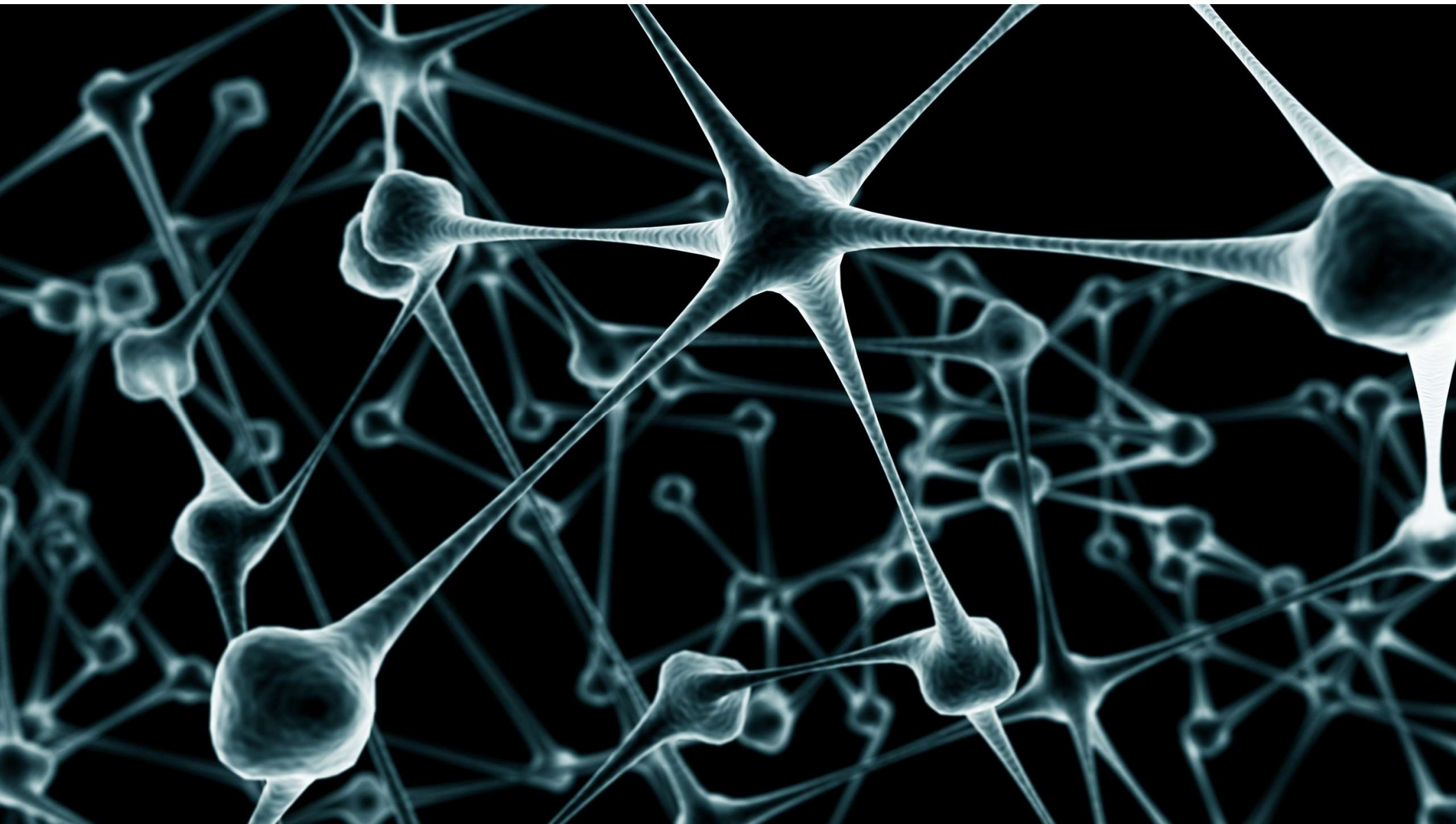
# MORE. FASTER. BETTER?

Technology should extend our capabilities rather than highlight our limitations. It should help us manage our **time** more effectively, focus our **attention** on the most important things and foster meaningful **relationships** with the people we care about.

Driving faster decisions by getting the right **insight** to the right **person** on the right **device** at the right **time** in the right **format**.









**DBS BANK**









**DBS BANK**



**INVESTMENT-TYPE LOOKUP**

Investment Type(FK)
Investment Type Description
Date Time Stamp

**CREDIT CARD TYPE LOOKUP**

Credit Card Type(FK)
Credit Card Type Description
Date Time Stamp

**LOAN TYPE LOOKUP**

Loan Type(FK)
Loan Type Description
Date Time Stamp

**BANK**

BANK Identifier(PK)
Bank Name
Date Time Stamp

**INVESTMENT**

Investment Identifier(PK)
Investment Type(FK)
Account Number
Account Opening Date
Account Closing Date
Several Attributes
Date Time Stamp

**CREDIT CARD**

Credit Card Identifier(PK)
Credit Card Type(FK)
Credit Card Number
Credit Card Expiry Month
Credit Card Expiry Year
Several Attributes
Date Time Stamp

**LOAN**

Loan Identifier(PK)
Loan Type(FK)
Loan Opening Date
Account Closing Date
Loan Completed Date
Several Attributes
Date Time Stamp

**SAVINGS ACCOUNT**

SA Identifier(FK)
Member Identifier(FK)
Several Attributes
Date Time Stamp

**CHECKING ACCOUNT**

CA Identifier(FK)
Member Identifier(FK)
Several Attributes
Date Time Stamp

**CERTIFICATE OF DEPOSIT**

CD Identifier(FK)
Member Identifier(FK)
Several Attributes
Date Time Stamp

**CREDIT CARD**

CC Identifier(FK)
Member Identifier(FK)
Several Attributes
Date Time Stamp

**PREMIER CREDIT CARD**

PCC Identifier(PK)
Borrower Identifier(FK)
Several Attributes
Date Time Stamp

**GENERAL CREDIT CARD**

GCC Identifier(PK)
Borrower Identifier(FK)
Several Attributes
Date Time Stamp

**PERSONAL LOAN**

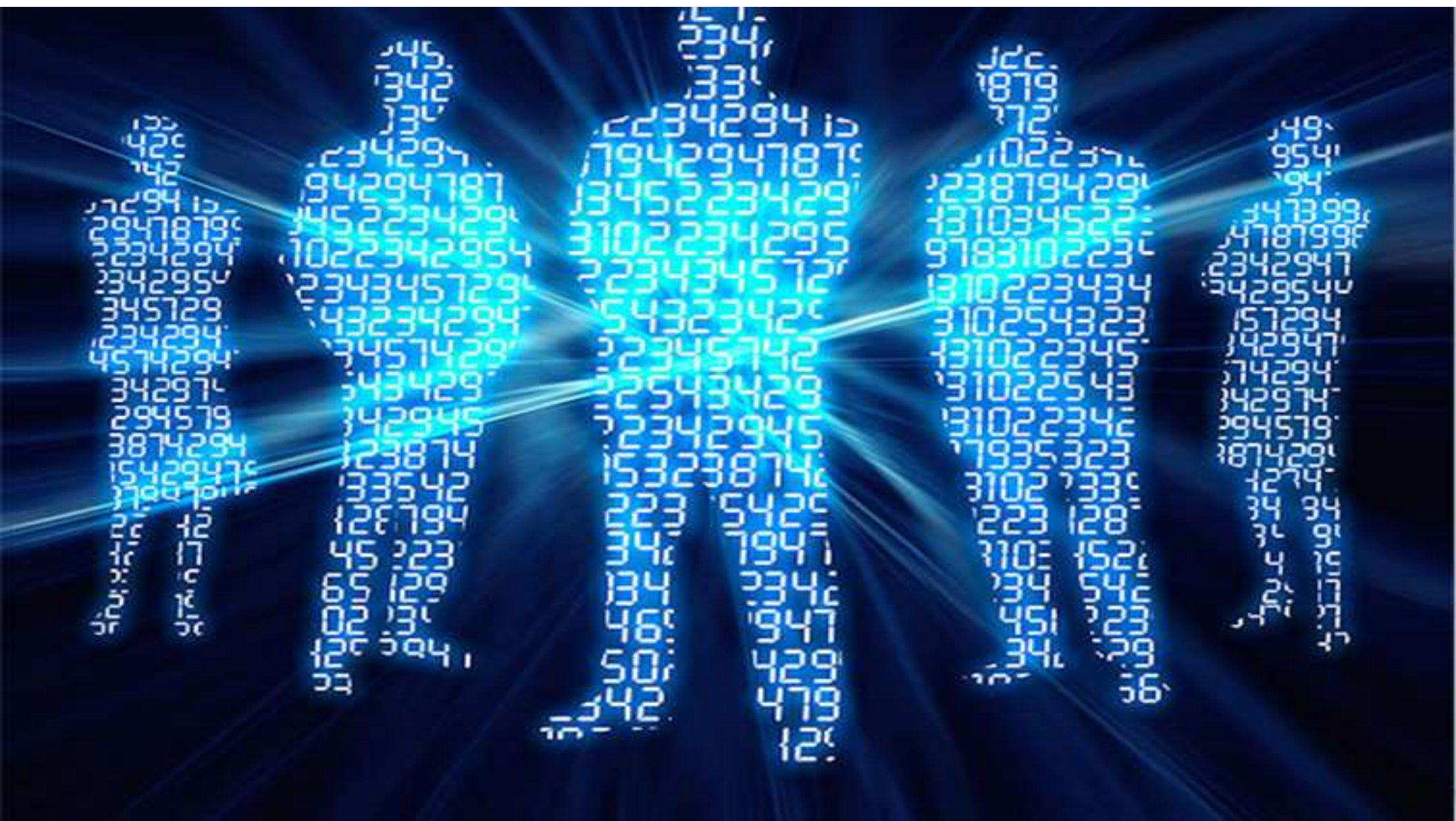
PL Identifier(PK)
Member Identifier(FK)
Several Attributes
Date Time Stamp

**AUTO LOAN**

AL Identifier(PK)
Member Identifier(FK)
Several Attributes
Date Time Stamp









**THANK YOU**

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**Twitter: Neal\_X**