



Data Transformation by Design: How Ascent Unlocks AI-Ready Insights Without the Pain of a Data Migration

Table of Contents

Executive Summary	1
The Traditional Problem	2
Ascent's Differentiated Approach	2
Introducing OneView	4
The Long-Term Payoff	5
Conclusion	5

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Executive Summary

Traditional data transformation initiatives in banking are notorious for their complexity, cost, and slow return on investment. Institutions are promised deep insight and innovation but are burdened with lengthy projects, IT dependencies, and organizational fatigue—often with little to show.

Ascent offers a different path. By embedding intelligent data capture into the core workflows of business and consumer banking, Ascent enables institutions to build a clean, centralized, and actionable data foundation—without needing to invest in a standalone data platform or undergo a disruptive migration. The result: immediate business ROI with a long-term foundation for AI-driven growth.

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The Traditional Problem

Why Most Data Projects Stall

In theory, data transformation should provide banks and credit unions with a 360-degree view of their customers, enabling better service, reduced risk, and smarter decision-making. In practice, it rarely works that way. Financial institutions typically attempt transformation through large-scale investments in data lakes or warehouses. These efforts are time-consuming and expensive, requiring perfect integrations, deep internal alignment, and pristine data hygiene—none of which exist at the outset. Projects stall as priorities shift, IT capacity is stretched thin, and institutions struggle to align data strategy with day-to-day operational needs.



Data Transformation Accrued Return

A complete transformation is typically required before extracting any value.

Data remains siloed, inconsistent, and underutilized. And without a clear activation layer, even institutions that centralize their data often struggle to put it to use. Most of all, these traditional approaches delay ROI for years—if it ever comes at all.

Ascent's Differentiated Approach

Value First, Transformation by Default

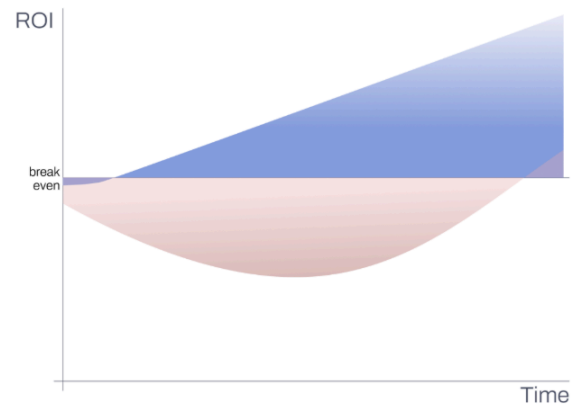
Ascent flips the traditional data model on its head. Instead of asking institutions to clean and centralize data *before* they see results, Ascent drives transformation as a natural consequence of solving immediate business problems.

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Every workflow within Ascent—whether it's new product enrollment, account maintenance, or servicing tasks—is designed to deliver operational value right away. Banks and credit unions automate manual processes, eliminate duplicate data collection, and improve customer or member experiences from day one. But in doing so, they also capture, cleanse, and structure high-value customer/member data at every touchpoint.



Ascent Accrued Return

With Ascent ROI on your data strategy immediately.

Importantly, Ascent complements—not competes with—ongoing data projects. Many institutions already have data strategies underway, but face hurdles in data quality, usability, or accessibility. Ascent strengthens those efforts by improving data at the source, aligning operational workflows with long-term data goals, and providing real-time access to the insights buried in everyday processes.

Ascent integrates flexibly with existing systems through incremental deployment of solutions from either Ascent's Business Suite, Consumer Suite, or both. This removes the need for major infrastructure overhauls or standalone data platforms. Instead of requiring a massive upfront investment, this approach helps institutions *build and pay for* their data initiative over time; by streamlining processes and automating workflows, Ascent delivers immediate business value while organically acquiring, cleansing, and building rich data profiles across the customer/member base.

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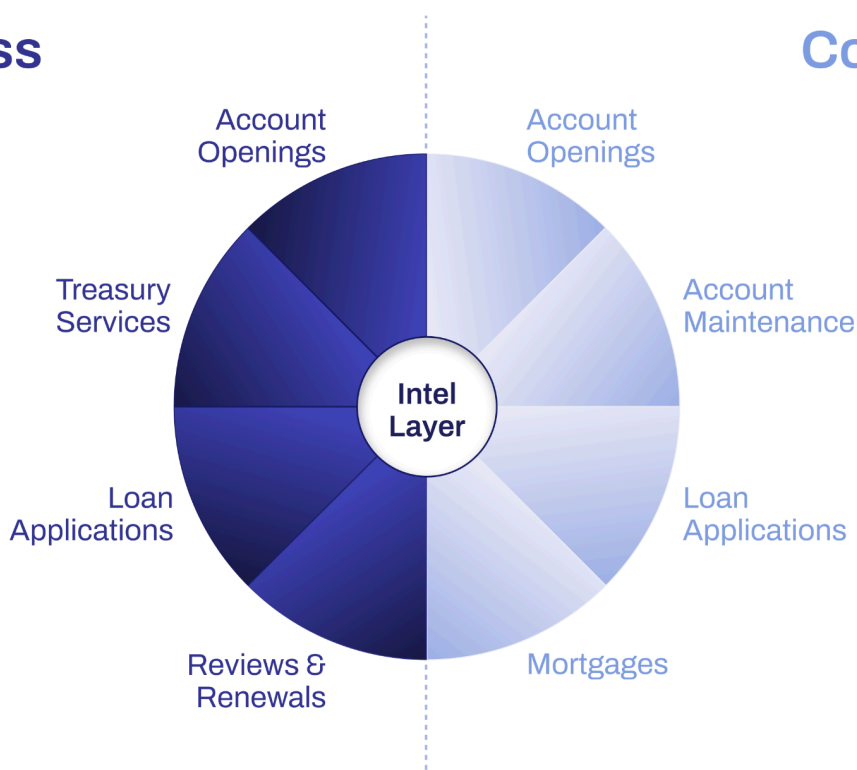
Introducing OneView

Actionable Intelligence from the Ground Up

In addition to the operational and data-building value of the Business Suite and Consumer Suite, OneView is Ascent's real-time intelligence layer, designed to help financial institutions take immediate, data-driven action across all lines of business. By continuously analyzing live customer data from both Business and Consumer Suites, OneView detects life events, identifies risks, and surfaces new opportunities the moment they emerge. This proactive, insight-driven approach empowers institutions to engage customers/members with precision—without waiting for stale reports or fragmented dashboards.

Business Suite

Consumer Suite



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The Long-Term Payoff

Unlocking OneView and AI-Readiness

Because the Business and Consumer Suites are designed to contribute to a shared data foundation, the entire institution benefits. As their data quality and coverage improve, they feed OneView in turn, making it exponentially more powerful. It can detect anomalies, anticipate risks, and present real-time upsell opportunities across both business and consumer portfolios.

Unlike traditional BI tools, OneView is proactive. It doesn't wait for queries—it spots problems and opportunities the moment they emerge. And because the data it relies on was collected directly from operational workflows, it's fresher, cleaner, and more trustworthy than anything in a data warehouse, core, or CRM.

The same foundation that powers OneView also becomes the launchpad for advanced analytics and AI. Institutions don't need to spend years building an AI-ready environment—they already have one. Ascent makes sure of it.

Conclusion

Ascent delivers what most current data transformation projects cannot: immediate value and long-term intelligence. By using the Business Suite, Consumer Suite or both, institutions solve pressing operational problems and simultaneously build a live, centralized view of their customers and members. Combined with OneView's capabilities today and AI capabilities on the horizon, Ascent positions banks and credit unions not only to catch up—but to leap ahead.

Data transformation doesn't have to be painful. With Ascent, it happens by design.