



# Why Your **BCBS 239** Struggles Are Really Lineage Problems

## The Compliance Bottleneck No One Talks About

A decade into BCBS 239, compliance remains elusive. According to the BIS, only 2 of 31 global systemically important banks are fully compliant. Even previously compliant institutions are slipping.

What's behind these persistent gaps? Not unclear policies or a lack of oversight—but poor data lineage. Regulators including the ECB and U.S. Federal Reserve have singled out lineage weaknesses as a major roadblock to effective risk reporting.

When you can't clearly trace how data flows through your systems, your teams are left guessing. Manual reconciliation multiplies. Trust in the data erodes. And the compliance burden compounds with every reporting cycle.

## What **Robust Lineage** Must Deliver

- ✔ **Column-Level Precision**  
Trace risk metrics and liquidity ratios back to their exact source, transformation, and owner—down to the column

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- ✔ **Automation from Day One**  
No-code lineage miners and out-of-the-box connectors generate lineage automatically, keeping it current without manual updates.



### Open Coverage Across the Stack

Whether cloud, on-prem, or custom-built systems, lineage must span every part of the architecture with APIs and SDKs to plug gaps.



### Live Transparency for Complex Reports

Large-scale regulatory reports often aggregate hundreds of thousands of data points across systems. Meeting expectations for accuracy and timeliness requires live, explainable visibility—not static documentation.

## Customer Story

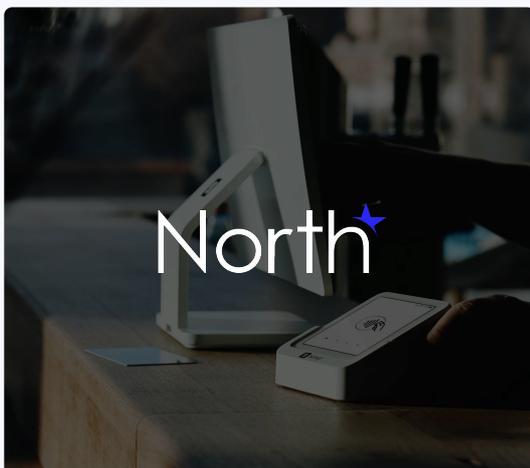
# What This Looks Like in Practice



## A UK-based digital bank serving nearly 500,000 small business customers

- Reduced GDPR compliance task cycles from **50 days to fewer than 5 hours**
- Automatically tagged and secured personal data with rule-based automation

[Read Story](#) →



## A U.S. based payments provider processing over \$100 billion in transactions annually

- Achieved **\$1.4M** in annual efficiency gains
- Realized a **700% increase** in tagged assets in Snowflake
- Gained full end-to-end visibility across the data estate

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# Strategic Benefits Beyond the Regulation

- ✓ **Accelerate Root Cause Analysis**  
Stop chasing broken dashboards and inconsistent metrics. See the full path of every data asset.

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- ✓ **Strengthen Risk Controls**  
Map how sensitive fields flow through systems to improve auditability and reduce exposure.

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- ✓ **Optimize Cost and Value**  
Find and retire unused pipelines or duplicative assets driving up infrastructure spend.

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- ✓ **Rebuild Trust in Metrics**  
Equip business, finance, and risk teams with clear answers, without resorting to tribal knowledge.

## Regulators Expect Answers. Atlan Delivers Them.

BCBS 239 isn't a static checklist. It's a live expectation. Regulators want institutions to explain data origins, transformations, and integrity—without delay.

Atlan's real-time, column-level lineage gives your teams the power to do just that. It transforms compliance from a manual burden into a proactive capability.

When you fix lineage, you don't just satisfy regulators. You build the foundation for scale, trust, and competitive agility.

If lineage is holding back your compliance efforts, [talk to us about how to fix it](#) — fast.