



Digital finance company transforms credit risk decisioning with state-of-the-art, cloud analytics solution

Industry case study: financial services

Challenges

- Corporate decision to relocate core business services to the cloud
- Customer looking to extend its analytics capabilities - existing analytics solution unable to meet those needs
- Implement credit risk analysis
- Affordability and scalability
- Usage of analytics and the volume of data expected to increase over time
- GDPR legislation requirements

Solutions

- Installation of SAS' new Viya analytics platform
- Deployment in Google Cloud Platform
- Managed Service support contract to provide ongoing platform support

Benefits

- Estimated savings of more than £160,000 over three years
- A Software as a Service (SaaS) agreement to ensure ongoing platform health
- Reduced total cost of ownership
- Rapid deployment
- Adherence to corporate strategy
- Significant improvement to credit risk analysis capabilities as a result of access to new products and solutions
- Scalable storage and processing capabilities to grow as data volumes and usage increase
- GDPR compliance
- Encrypted storage and internet traffic for data security



Amadeus Software helped its customer to transform the capability and scalability of its analytics platform, replacing an inadequate analytics solution with SAS® Viya® hosted on Google Cloud Platform.

Background

Based in Manchester, our customer is well-known and highly-rated within the car finance industry. Its team of data analysts store and process a significant volume of personal data for past, current and prospective customers for whom they provide affordable car finance.

Business issue

As part of an organisation-wide strategy for growth, all company infrastructure (including its analytics) was being migrated to the cloud. This growth was also generating an increase in the demands of the analytics team, with even greater volumes of data expected in the future. The team was also looking to extend its analytical capabilities into areas such as credit risk analysis, which the existing solution couldn't support.

Vision

The customer wanted a solution that could be hosted on Google Cloud Platform (GCP), their preferred cloud provider. This would enable them to realise the many benefits of cloud analytics. They required an affordable solution that could deliver critical business insights and drive decisions regarding credit risk. It had to be scalable to meet the expected increase in demand for analytics and the ever-growing size of their data. Meanwhile, given the personal and sensitive nature of the data being analysed, it was important that any solution complied with industry regulations, including GDPR.

As a fast-growing business with ever changing demands, the customer sought an end-to-end Software as a Service (SaaS) solution from a reliable third party to simplify platform management.

Amadeus solution delivered

Amadeus delivered the cloud-native SAS Unified Insights MM platform on SAS Viya. In addition, automated processes were configured to allow data to be loaded into the solution. Finally, to ensure a robust, resilient and performant platform, the ongoing maintenance and running of the environment is managed under Amadeus' SaaS Managed Services agreement.

Results

By migrating their existing analytics to SAS Viya in the cloud, the customer realised several key benefits:

- Estimated savings were projected of more than £160,000 realised over three years through the decision to host analytics in the cloud (avoiding expensive, up-front infrastructure costs) and by outsourcing platform administration to Amadeus
- A brand-new platform providing fast insights and a flexible licensing plan. This is essential for a company who is looking to expand and develop its use of data and analytics in the future
- Access to models and processes that were previously unavailable via its legacy platform
- Reduced risk of defaulting payments or fraudulent credit applications through enhanced credit risk decision making capabilities. This is achieved by analysing characteristics and traits amongst individuals and across behaviours as a whole to identify those who are more likely to struggle with repayments
- Starting at 1TB, storage capacity can be increased easily as the data volumes and range of sources continue to build
- Using Google Cloud ensures compliance with Europe's GDPR legislation, mitigating against the risk of fines of up to €20m or 4% of annual turnover
- Encryption of the storage and internet traffic ensures data remains secure on the SAS Viya platform, accessible by authorised team members only
- A Managed Service support contract with Amadeus allows confidence in the ongoing health and effectiveness of the platform, enabling the customer to generate maximum value from their platform now and in the future, whilst reducing total cost of ownership. This fully managed agreement leaves the customer free to concentrate on generating the valuable business insight, free of the concern of maintaining and managing their analytics platform.

The customer's cloud-native platform provides essential flexibility and scalability to allow their analytics to scale with the business and empower decisions for the future.

About Amadeus Software – trusted analytics experts

Founded in 1989, Amadeus has an impressive history of supporting its customers in maximising their Return on Investment from data through the application of data analytics and data science across its key business services.



SAS Software | Consultancy | SAS Training | Managed Services | Graduate Placement

Amadeus partners leading providers within the industry, including SAS, Microsoft and AWS, to ensure our customers receive the best solution to meet their challenges. These solutions can be across any main programming language, such as SAS, Python, R or SQL.

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