

**NETEZZA** Question Everything™



#### Customer:

CompuCredit Corporation

#### Netezza System:

NPS 8150z + NPS 8050z-DEV

#### Application:

Portfolio Management System

#### Benefits with the NPS System:

- Enhanced competitive advantage
- Unprecedented enterprise scalability
- Rapid implementation with existing environment
- Increased user adoption, satisfaction and productivity
- Performance improvements of 136x on average
- \$5M per year in estimated business benefits
- Investment payoff in under 12 months

“Netezza moved our data query and report process into the fast lane.”

Jon Damazo  
Business Analyst  
CompuCredit

## CompuCredit Reaps the Benefits of the Netezza Performance Server® Data Warehouse Appliance

After being named Fortune Magazine's second-fastest growing company, CompuCredit realized that its existing data warehouse infrastructure wouldn't keep pace.

Established in 1996, CompuCredit Corporation is a specialty finance company that utilizes a proprietary scoring model to evaluate consumer credit data. Because of its unique business model, CompuCredit is heavily reliant on implementing the latest technologies to analyze as much data as possible in order to finely hone its marketing and credit offering services.

#### The Challenge

“Life before Netezza was slow – *very slow*,” stated Jon Damazo, business analyst at CompuCredit. “A lot of the queries that we used to have to run on a daily basis could take two to three hours per try.”

CompuCredit's incumbent environment consisted of an enterprise data store (EDS) with approximately 1.5TB of data running Oracle 9i on a Sun Solaris server. The company was using Informatics 6.2 to load the data store on a nightly basis, executing business intelligence (BI) analytics on Business Objects and SAS. With roughly 600 Business Objects users and over 20 SAS analysts, performance on the Oracle data store – absent of a data mart layer– was very limited. Meanwhile, data volumes were growing at 50% each year and requests for BI reports were increasing exponentially as the company experienced rapid expansion through portfolio acquisition. This led to a significant IT bottleneck due to performance limitations in the existing environment, hindering user adoption, preventing efficient execution of the requested reports and resulting in a backlog of new report requests from business users.

With over 2,500 employees worldwide and nearly four million customer accounts consisting of approximately \$2.7 billion in aggregate managed portfolio receivables, the need for reform was becoming abundantly clear. Blake Sanders, executive director of data services at CompuCredit reported, “As we were looking at our growth pattern with Business Objects, we determined that we could easily grow our user base by some 200 to 250 percent, but the real challenge was, how do we get those people to use the product? Our data... wasn't set up for this level of analytics. So, we were faced with either creating a traditional data warehouse, in the 12 to 18 month project that that would entail, or looking for another solution.”

“We brought it in, did our proof of concept, took some data and played with it for a good 30 days to determine, yes, it really was as fast as everybody said it was.”

Blake Sanders  
Executive Director of Data Services  
CompuCredit

“The Netezza project was a big success here at CompuCredit. . . we did our preliminary tests and the results were extremely impressive – it’s profitable. Immediately throughout the company we started getting a buzz for, ‘What is this new product Netezza?’”

Patrick Fallon  
Project Manager  
CompuCredit

### Netezza Presents a Revolutionary Solution

Six months after embarking on a new program to build a reporting data mart, the program was halted due to data load and query performance problems. In an effort to avoid another cumbersome data warehouse system overhaul, CompuCredit decided to consider the Netezza Performance Server (NPS®) data warehouse appliance based on its claims to provide an appliance that is extremely easy to deploy and simple to maintain, while delivering 10 to 100 times the performance at a lower total cost of ownership (TCO) than traditional solutions. And all of this without reengineering the existing EDS system. The NPS system architecturally integrates database, server and storage into a single purpose-built solution designed specifically for high-volume, complex analytics, while eliminating the need for tuning, indexing, data partitioning or aggregations.

As CompuCredit's pressing need for a redesigned data warehouse system grew increasingly evident, the company decided to engage Netezza in a 30-day on-site proof of concept. Ten test cases, comprised of six Business Objects queries and four SAS queries, were conducted on an NPS 8150z. Performance results on Netezza versus the existing Oracle system during the initial POC were staggering – every query ran between 19 and 530 times faster on Netezza, with the average query improving by a factor of 140. One especially troublesome query ran 528 times faster on Netezza; it was reduced from nearly 7.5 hours to only 50 seconds!

Sanders commented, “We brought it in, did our proof of concept, took some data and played with it for a good 30 days to determine, yes, it really was as fast as everybody said it was.”

Based on the remarkable results CompuCredit discovered during its initial POC, the organization decided to move forward with Netezza. CompuCredit purchased one NPS 8150z plus an NPS 8050z development system.

Patrick Fallon, project manager at CompuCredit explained, “The Netezza project was a big success here at CompuCredit. Netezza worked with us initially to bring in a couple of appliances where we could assess if we wanted to implement Netezza in this environment – to see what kind of productivity gains we’d get out of it, how hard it would be to interface it with our current environment. . . The 30-day proof of concept period went extremely well. Netezza personnel came on site, they had the appliances set up within a day, all the prep work was done beforehand. The on-site consultants were extremely knowledgeable and helpful. After 30 days, we did our preliminary tests and the results were extremely impressive – it’s profitable. And immediately throughout the company we started getting a buzz for, ‘What is this new product Netezza?’ because the rate of increase as far as being able to process reports and queries just went up exponentially.”

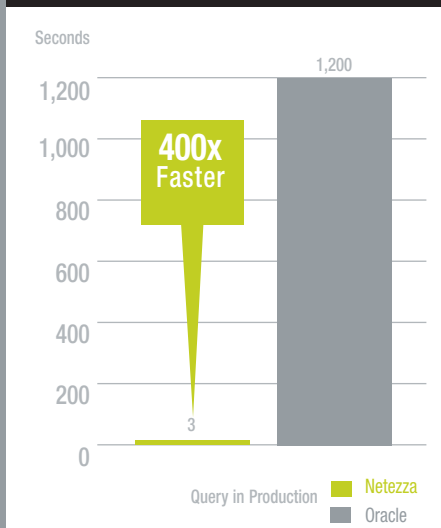
### Realizing the Business Benefits of Netezza

Within its new data warehouse environment, CompuCredit has realized several significant benefits to the enterprise. The main application that CompuCredit has launched on Netezza is a portfolio management system used to manage customer files and daily transaction warehouse loads. It calls this new solution “ibiz,” which combines Business Objects XI R2 with Netezza's data warehouse appliance.

“Netezza has had a very positive impact on my daily work routine. I have more time to focus on other important tasks. Bottom line: if time is money, then Netezza will save us a lot of money.”

Jon Damazo  
Business Analyst  
CompuCredit

## Proven Results



Data can be loaded from the Oracle system into Netezza quickly and easily – a data load that took six hours on Oracle consumes less than 30 minutes on Netezza, delivering a performance gain of 91%. As Tony Rogers, associate director of data management at CompuCredit verified, “I’m very pleased about the performance of Netezza in doing database loads. Extracting data from what we had in Oracle and getting that data to Netezza was relatively easy. We were able to extract data right to files using nzload, and load that data without any change using the Netezza appliance.”

The NPS systems also seamlessly integrated with the existing BI environment and were rolled out to users in just two months with little or no training. The Netezza platform alleviated significant user pains that existed in CompuCredit’s previous data warehouse, enabling fast access to detailed data and increasing customer self-service capabilities. CompuCredit’s user base has increased by 15% since deploying Netezza – there are currently almost 650 active users on the NPS systems. The improvement in user adoption and satisfaction has stimulated productivity within the organization, helping the company to continue growing at a fast pace. The Netezza solution has also reduced development time for new reporting applications by 75%. CompuCredit’s BI team can now quickly and easily provide critical information to several business units, including:

- Inventory and collection efficiency monitoring to Collections
- Securitization, stratification and month-end reporting to Accounting
- Portfolio acquisition, marketing campaigns and risk analysis to Risk and Marketing
- Bank compliance reporting to Compliance

“When dealing with Netezza from the DBA perspective, the tool is just amazingly easy to use,” stated Richard Helms, CompuCredit’s senior database administrator. “After we’d actually implemented the Netezza product, day-to-day maintenance is nearly nonexistent. Every now and then I go out to the box just to take a look to make sure that the thing really does exist. It’s been hands-free.”

CompuCredit has also realized extraordinary analytical performance benefits since implementing Netezza. Queries run between 20 and 400 times faster on Netezza. The average query executes 136 times faster on the NPS system than it could in the previous environment. Even as data volumes have doubled, query performance has increased. This allows users to spend less time on data preparation and reconciliation and more time on actual data analysis.

Business analyst Jon Damazo explained, “Prior to Netezza, it would take several hours to run a simple query. In some cases, I was unable to complete the task due to query timing out. Of course all this changed with the arrival of Netezza. Queries that took days and hours now ran in minutes. Reports that took days to complete now get completed within hours. Netezza has had a very positive impact on my daily work routine. I have more time to focus on other important tasks. **Bottom line: if time is money, then Netezza will save us a lot of money.**”

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Richard Helms  
Senior DBA  
CompuCredit

CompuCredit has seen a positive ROI in less than 12 months with Netezza, while realizing hard benefits of approximately \$2M in its first year. Maintenance has been virtually eliminated, and training is minimal. Customers can now run the ad hoc queries they demand, relieving CompuCredit's DBAs of this responsibility while fueling user appetites for data-intensive BI. CompuCredit has realized a 25% reduction in operational costs with Netezza, and productivity has significantly improved even as data volumes have doubled.

With Netezza, CompuCredit has enhanced its competitive position in the market with reduced time to market and increased customer knowledge. For the first time, CompuCredit's business users can query and analyze marketing and customer account information together, enabling users to respond quickly to external needs. For example, when institutional investors request portfolio information on 24 months of data with dynamic report requirements, CompuCredit can now easily respond within two days, as opposed to two to three weeks in the previous environment. Additionally, turnaround time on regulatory demand reports to CompuCredit's banking partners has been reduced from several days to a few hours with Netezza. Barriers to data access have been removed, improving the organization's decision-making capabilities and delivering significant top line contributions. CompuCredit's outlook on the value of business intelligence has been revitalized since implementing Netezza.

#### About Netezza

Netezza (NYSE Arca: NZ) is the global leader in data warehouse and analytic appliances that dramatically simplify high-performance analytics for business users across the extended enterprise, delivering significant competitive and operational advantage in today's information-intensive marketplaces. The Netezza Performance Server® (NPS®) family of streaming analytic™ appliances brings appliance simplicity to a broad range of complex data warehouse and analytic challenges. Customers who are realizing the benefits of Netezza appliances include Ahold, Amazon.com, CNET Networks, Debenhams, Department of Veterans Affairs, Epsilon, Neiman Marcus, Orange UK, Premier, Inc., Ross Stores, Ryder System, Inc., The Carphone Warehouse and Virgin Media. Based in Marlborough, Mass., Netezza has offices in Washington, DC, the United Kingdom and Asia Pacific. **For more information about Netezza, please visit [www.netezza.com](http://www.netezza.com).**

# NETEZZA

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