



SUCCESS STORY
Finance



FICO | OPPORTUNITY

FICO generates a credit risk score for virtually every person in the United States based on their financial history. This monumental task demands access to huge volumes of historical and real-time data, accurate analysis of those records, and generation and distribution of scores to creditors and consumers. FICO depends on NetApp technologies and services to cost effectively help it solve these challenges.

FICO Scores High with NetApp Infrastructure

FICO (Fair Isaac Corp.) is the company that is responsible for generating the industry-standard credit score of an individual consumer. The number assigned to a consumer is based on historical financial transactions and reports collected from credit issuers, including banks, mortgage lenders, utility companies, retailers, and housing agencies. It's no exaggeration that a FICO score can shape a person's quality of life and that accurate scores are critical to a creditor's management of risk and profitability. And there is an astronomical amount of data to manage and review.

10PB
of data
under
management

Serves **95%** of
U.S. financial
institutions
and more than
100 credit card
issuers

 NETAPP.COM/CONTACT

 **NetApp**[®]

“With NetApp AFF, we never worry. NetApp allows us to provide excellent performance to our customers because it’s a reliable system. It’s just always on all the time. It allows us to sleep at night.”

Greg Weld
Senior Converged Infrastructure Engineer, FICO

Evaluating the credit risk of millions of people every day, around the clock, is a challenge that depends entirely on FICO’s ability to gather, analyze, and store data—a staggering 10PB of data. Considering how this data is used and the sensitivities around managing the personal and financial histories of private citizens, the stakes are high.

FICO data must be:

- **Available** to balance the need for access to data with the costs of physical storage of records over time.
- **Accurate**—that is, reliably drawn from thousands of creditor and financial systems. Credit histories, open accounts, mortgages, debt collections, and other data that is both up to the minute and historical going back decades must be available.
- **Protected** to prevent fraud and identity theft and to comply with industry regulations.
- **Analyzed** daily to generate the credit scores.
- **Distributed** to creditors who need to provide FICO scores to financial services customers and individual consumers so that they can make smart lending and borrowing decisions.

Greg Weld, the senior converged infrastructure engineer at FICO managing data storage, takes the responsibility for this data very seriously and depends on NetApp® solutions to meet those demands.

“Data really is the lifeblood of FICO because all of the analytics that we provide are run through our storage systems,” he said. “All of the servers that run the analytics depend on NetApp storage as well as virtual machines that run on NetApp storage. It’s critical that we have systems that are always up and running, and always up and running well.”

As a long-established company with huge data requirements, FICO has relationships with and investments in multiple infrastructure vendors. But the NetApp relationship, Weld said, is a special one because of the constant innovation around product and management tools.

PERFORMANCE

FICO has gradually transitioned from spinning disk to all-flash storage in its data centers. The performance and data availability of NetApp AFF systems made it an easy choice, but it is the management features that help Weld and his teams eliminate performance bottlenecks. NetApp data management functionality

provides the ability to drill down and see how data is being used—regardless of location in a data fabric that encompasses on-premises and public cloud—and make performance decisions to meet fluctuating demand.

Additionally, service level management capabilities allow the FICO infrastructure team to offer quality-of-service guarantees to internal users.

“Just having fast storage isn’t enough. You need to be conscious of utilization, not just of space, but also of performance, and you need to be able to troubleshoot those problems when they happen.” NetApp solutions “really give us a solid idea of what our storage is doing and, in most cases, exactly how to fix it.”

PROTECTING DATA, REDUCING CREDITOR RISK

All companies are under increased regulatory pressure and face threats of data breaches and ransomware. FICO is no different. NetApp provides both software- and hardware-based encryption to ensure that FICO’s data cannot be read if its storage is repurposed, misplaced, or stolen. In addition, replication technology built into the solutions creates incorruptible read-only copies at any level of granularity required, to ensure that FICO’s data is never lost.

“It is really important to keep this data safe,” said Weld. “NetApp gives us all the controls to have many virtual local area networks (VLANs), storage encryption, everything that is necessary to keep data in a secure environment away from any nefarious source. The NetApp tools and platforms all work together to keep our data safe. We are confident in the security of NetApp systems.”

A BRIGHT FUTURE FOR CONSUMERS, CREDITORS

FICO is looking for ways to bolster its services by building out its data fabric and taking advantage of additional NetApp solutions. Weld is researching backup solutions such as NetApp Cloud Tiering service, a managed service that would automatically tier inactive (cold) data from FICO’s AFF systems to public cloud; AWS; and Microsoft Azure. He’s also looking at on-premises backup solutions such as NetApp StorageGRID® object storage systems to achieve greater data management intelligence on a simplified system for FICO’s object data.

“We’ve got large amounts of cold data that hasn’t been touched for 6 months,” he said. “It would save us a lot if we could seamlessly tier off that cold storage to object storage without any type of extra orchestration.”

Since its first credit reports in 1958, FICO has evolved its offerings as financial services and the global economy have changed. Reliable storage infrastructure is the foundation of the data-driven enterprise. For emerging infrastructure technologies, the costs and strategies and benefits of hybrid cloud are not just lowering costs and increasing performance; they’re enabling Weld and his teams to support new applications and new services for both consumers and credit issuers.

“FICO has a bright future in helping to provide more analytics to our customers. And the more that we do that, the more data that is going to be needed or the more space that is going to be needed to store all of that data,” Weld said.

SOLUTION COMPONENTS

NetApp AFF A300, AFF A700 with [NetApp ONTAP® data management](#)

[NetApp OnCommand® Insight](#)

NetApp Active IQ® Unified Manager

“So, I see our work with NetApp as a long-time partnership to find the right tools, house all the amounts of data, find new ways to use the data, and find ways to provide value with the data that we have.”

[LEARN MORE](#)

www.netapp.com/us/products/storage-systems/all-flash-array/aff-a-series.aspx

NETAPP.COM/CONTACT

+1 877 263 8277



NetApp is the data authority for hybrid cloud. We provide a full range of hybrid cloud data services that simplify management of applications and data across cloud and on-premises environments to accelerate digital transformation. Together with our partners, we empower global organizations to unleash the full potential of their data to expand customer touchpoints, foster greater innovation and optimize their operations. For more information, visit www.netapp.com. #DataDriven

© 2020 NetApp, Inc. All Rights Reserved. NETAPP, the NETAPP logo, and the marks listed at <http://www.netapp.com/TM> are trademarks of NetApp, Inc. Other company and product names may be trademarks of their respective owners. CSS-7110-0220