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*Tomasz Lipiński
Manager, Storage Department
Credit Information Bureau*



Poland's Credit Information Bureau Ensures Reliability and Boosts Response Rates With Hitachi Storage Virtualization and Flash Solutions

Need: Reduce response times to customer queries to accurately rate the creditworthiness.

Solution: Build a high-speed infrastructure for quicker access to the credit history of every client.

Outcome: Provide greater customer service; reduce credit history report generation time from 12 to 5 seconds.

The Need

Reduce Response Times

Credit Information Bureau's mission is to support the trust and security of the economic participants in Poland by providing reliable and as complete as possible credit records of Polish citizens. With over 22.6 million individuals registered in its database, the bureau has produced more than 270 million credit reports since 2001.

When a client applies for a loan, the lender checks the client's record with the Credit Information Bureau, to evaluate their creditworthiness. Every day the bureau's database receives tens of thousands of such inquiries. The IT department must ensure not only high data accessibility but also quick response delivery to the database.

“With tens of thousands of inquiries, their handling poses a serious challenge for the IT infrastructure. Every person's credit records can be very different. The responses to some inquiries are very quick, whereas others have credit records so long that their reports may take 12 seconds or more to generate. We never know who the financial institution will inquire about, so we have to be prepared for the reading of every record with the same, intended efficiency,” explains Tomasz Lipiński, the manager of the storage department at Credit Information Bureau.

The 12 seconds or more needed to generate the borrower's creditworthiness report was unsatisfactory for many financial institutions and business clients using the bureau's resources. To meet these demands, the bureau



BIURO INFORMACJI KREDYTOWEJ

**Credit Information Bureau
(Biuro Informacji
Kredytowej - BIK)**

INDUSTRY

Financial Sector

SOLUTIONS

Storage Virtualization, Data Protection, Flash

HARDWARE

Hitachi Unified Storage VM
Hitachi Accelerated Flash

SOFTWARE

Hitachi Tuning Manager
Hitachi Command Director

Outcomes

- An improved credit report calculation on Oracle database information to below five seconds for 95% of inquiries.
- Four times more efficient than the previous storage solution.
- Average time preparing a client credit report is four times faster.

and its IT department aimed at increasing the IT environment's efficiency and reducing the time needed to generate reports. The objective was to achieve a database response rate below five seconds for 95% of inquiries.

The Solution

Improve Response, Leverage Older Systems

The Oracle databases where the bureau collects data on the loans for nearly two-thirds of the population in Poland operated on an enterprise-class disk matrix, IBM® DS8300. Bottlenecks often occurred with this system, which was charged with delivering fast responses from the database and applications run on IBM Power7® and IBM AIX® 7.1 platforms.

"Our previous storage system was outdated," recalled Lipiński. "It was not only the efficiency that was deteriorating, but what is worse, the maintenance costs were growing higher and higher. It became obvious to us that we need to implement a modern solution. Only the systems based on flash memory could provide us with uncompromising efficiency."

Credit Information Bureau performed detailed testing of several vendors' flash solutions, including Hitachi Data Systems offerings. Compared to the competition, the Hitachi platform testing gave the best results, and compared to their old IBM storage, HDS solution achieved four-times faster performance and response times. Satisfied with these results, the bureau opted to purchase two Hitachi Unified Storage VM (HUS VM) systems together with Hitachi Accelerated Flash FMD modules of 3.2TB each. The total capacity

for each of the systems is 40TB. Both platforms operate in two data processing centers, serving independent online resources and at the same time acting as the backup center.

In addition, HUS VM virtualization functions enabled the bureau to use its older systems for less critical applications, such as tests or developer storage.

The Outcomes

Performance Efficiency and Reliability

Through the implementation of all-flash HUS VM, the IT department improved the credit report calculation speed from the Oracle database to below five seconds for 95% of inquiries. As a result, the current system is four times more efficient than the previous system. Plus the average time to prepare a client credit report is four times faster.

For organizations operating in the financial sector, data protection functions are of utmost importance. HUS VM provides data encryption at the disk-controller level, so that all information is by default encrypted with 256-bit AES algorithm. If a disk fails, the bureau does not have to worry about the replacing such drives with the vendor. In addition, confidentiality of information that is no longer covered by retention policies is ensured through a built-in data shredding option: It overwrites disk sectors several times with binary algorithm.

"We have not experienced any breakdown for two years, since the time we implemented HUS VM with flash solution. We have updated the firmware twice and it has not affected their stability in any way, whatsoever. I can say with full responsibility that we guarantee the 100% availability of our services," says Lipiński.



He adds, "Hitachi Data Systems has kept its promise of high efficiency and reliability. Thanks to the implementation of the Hitachi Accelerated Flash solution, we achieved our objectives to increase performance and reduce response times. In addition, thanks to virtualization, we also estimate that our total costs of ownership will significantly be reduced over the next five years," he concludes.

About HDS

Hitachi Data Systems innovates technology for business and social prosperity. Our IT solutions and services drive strategic management and analysis of the world's data. Ask us how we can help you get started.

HDS.com



For more information about Hitachi Accelerated Flash scan this QR code.

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