Credit Acceptance promises a decision on granting credit within 30 seconds.

To deliver on that pledge, it relies on sophisticated software and fast access to huge stores of data. Any element of the IT infrastructure that doesn't perform at peak efficiency is a detriment to the business. That's why Credit Acceptance is standardizing on Pure Storage. Pure delivers ultra-high performance and reliability to optimize transaction volumes and critical big data analytics, unprecedented ease of management, and significant savings in total cost of ownership.

BUSINESS TRANSFORMATION

Thanks to the use of Pure Storage, Credit Acceptance has been able to increase its use of big-data analytics, producing greater insights into the business that lead to new products, enhanced customer service and accelerated business growth.

GEO

North America

INDUSTRY

Finance

> "Pure Storage had a solution that not only addressed specific pain-points, but also solved business problems."
>
> Rael Mussell, *Vice President of IT Support*

PURE STORAGE HAS "TRANSFORMATIVE" IMPACT ON CREDIT ACCEPTANCE

The business of Credit Acceptance Corp. (CACC) is all about getting to "yes" quickly. The company works with auto dealers to help customers purchase a car. Credit Acceptance promises to have a decision on extending credit within 30 seconds, using its proprietary Web-based Credit Approval Processing System (CAPS). To deliver on that promise, the company relies on an advanced IT infrastructure, custom applications and a huge data warehouse.

The mission of the 160-member IT team is "to help the business make accurate and fast decisions," according to Rael Mussell, Vice President of IT Support. "We are always looking to be more efficient; to reduce friction points with dealers and consumers so we can make both contracts and payments a painless experience."

ONE SOLUTION LEADS TO ANOTHER... AND ANOTHER

After implementing a virtual desktop infrastructure (VDI) for its administrative staff, Mussell said, the company suffered a bootstorm every morning as roughly 700 VMs were turned on. Log-in times could last anywhere from 45 seconds to 5 minutes. The IT department turned to its system integrator, Computex, for a solution. Computex set up a side-by-side comparison between CACC's existing storage vendor and Pure Storage. Pure emerged as the clear winner.

"Once Pure Storage was installed, our latencies and log-in times came way down. Problem solved!" Mussell noted.

The positive experience with Pure Storage led the IT team to explore other roles and opportunities for flash storage. They didn't have to look far. Changes in the database structure of Microsoft Exchange 2010 caused CACC's database to swell from 2TB to 12TB, Mussell said, "something we didn't anticipate." By putting the email database onto the Pure array, with its data-compression features, the 12TB were reduced to just 1.2TB. Another problem solved.

Mussell and his team kept looking. "We had I/O and capacity headroom in the Pure Storage array, so we started exploring other opportunities in the business."

COMPANY:

Credit Acceptance (CACC)
http://creditacceptance.com

USE CASE:

- VDI – Citrix® XenDesktop®
- VSI – VMware® vSphere®
- Database – Oracle®, Microsoft® Exchange®, Cache
- Business Application – SAS® Business Analytics

CHALLENGES:

- Daily bootstorms caused lengthy delays in logging on employees.
- Analytics team was maxed out on its ability to query data warehouse.

IT TRANSFORMATION:

- Log-in delays eliminated.
- Analytics team now able to run more queries, generate new business insights.
- Electricity costs for storage slashed by 99%.
- Predictive analytics simplifies routine maintenance, boosts reliability.

"I no longer have an asset that depreciates as soon as I put it on the floor. I've never encountered that ever before in IT."

Rael Mussell, *Vice President of IT Support*

HIGH-PERFORMING STORAGE BOOSTS INSIGHTS FROM DATA ANALYTICS

One department Mussell knew well was the team that performs complex SAS analytics on CACC's data warehouse of customer information. Their work is essential, because it defines the model CACC uses to score prospective customer's credit prospects and make a decision on credit terms.

"We discovered that the analytics team had no more ability to ask questions of our data. Their window was full," Mussell said. "It took them all 24 hours in the day just to complete their ETLs (extract-transform-load), their regressions and get their new model for the day. Once we put SAS on Pure Storage, it took the ETLs and regressions from 24 hours to 6 hours. That freed up huge windows of time, enabling the business to ask more questions and explore more opportunities inside the data to derive more value. This allows us to add these new insights back into our operations."

The difference was so great that Mussell got a letter from the Chief Analytics Officer thanking IT for its role in fixing the problem.

The experience with the analytics team exemplifies what Mussell calls the "transformative" impact of Pure Storage on CACC's business. "Pure had a solution that not only addressed specific pain-points, but also solved business problems. Pure is simplifying the conversation. It's no longer a conversation about IOPS and LUNs, but about how can I enable my business to go faster."

SIMPLIFIED MANAGEMENT AND LOWER OPERATING COSTS

In addition to its positive impact on key business processes, the benefits of working with Pure Storage are seen throughout the IT department.

One notable impact has been in the area of operating costs. CACC is on course to replace legacy storage equipment in its data center with Pure Storage. Mussell reported that in the year before Pure was installed, CACC spent more than $160,000 on electricity costs related to storage. With Pure, that number is now $1,600 — a reduction of 99%. Administrative tasks also are radically reduced. "Storage management used to be a full-time role," Mussell noted. "Now, we manage our Pure array from our iPhones, using Pure1,™ and spend maybe a tenth of our day on it."

Pure Storage has had a transformative impact even on routine maintenance. "In the past, a storage upgrade was a very nerve-wracking, worrisome event," Mussell recalled. "Now, it's not even an event I am aware of. We've gone through several software upgrades and a hardware swap-out with Pure and they have all been done live, during business operations, with no disruption."

Mussell also has been impressed by the way Pure Storage has applied big-data predictive analytics to customer support, aggregating data from the entire install base to identify possible points of failure and proactively prevent them from occurring. In one instance Mussell recalled, Pure learned that a few of its head units had shown signs of being vulnerable to problems with memory components. "So they shipped us a new head unit right away, without us even being aware of the issue. We installed it ourselves, with remote support from Pure, with no interruption. That's an unprecedented level of support that I have never had from an IT vendor of any kind."

The Pure Evergreen™ Storage model, which guarantees upgraded controllers every three years so long as the array is on a maintenance contract, also impressed Mussell. "I no longer have an asset that depreciates as soon as I put it on the floor. I've never encountered that ever before in IT; that someone would willingly ship you a new frame."

> "Pure came to the table with a truly revolutionary product at a very reasonable price, and said we're going to help you change your business."
>
> Rael Mussell, *Vice President of IT Support*

Mussell cited two other beneficial features of Pure Storage: data-compression and deduplication, which in CACC's case is currently running at a reduction ratio of almost 5:1; and the zero copy clone capability, which allows Mussell to make multiple copies of his production database and share it with non-production functions. "With traditional storage, I had to make a 'guesstimate' on how I should subset my data. But with Pure, I can leverage the full data set and make better decisions."

Mussell said CACC's go-forward IT strategy is to use Pure Storage flash storage for all its needs. "Pure came to the table with a truly revolutionary product at a very reasonable price, and said we're going to help you change your business. That's truly transformative."

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