

# Your next smart move in data intelligence?



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# All or Nothing: Journey to the Cloud

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# All or Nothing

Journey to the Cloud

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# What we do?

We're PFG – A leading specialist bank and a FTSE 250 company that's been around since 1880. We're proud to support the 1 in 5 people in the UK who can't get access to credit products through mainstream banks and building societies.

We want to provide a helping hand when others don't. That's why our aim is to continue to develop better banking products for the 14 million people in the UK who deserve good quality products that they can't get anywhere else.

We offer credit cards as Vanquis, Vehicle Finance as Moneybarn, and we have a growing Loans business with both our Vanquis and Sunflower Loans products.

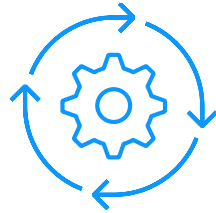
Through Vanquis, we are the leading provider of credit cards and loans in our market. We promote financial inclusion by bringing credit cards to people who are typically declined by mainstream credit card providers. We help people to establish or rebuild their credit histories and have been supporting customers since 2003.

# Cloud Platform Considerations



## Cost

- Infrastructure & Storage
- Licensing & Support
- Disaster Recovery & Backups



## Performance

- CPU/Memory/IOPS
- Elasticity
- Capacity



## UX & Capability

- Data Scientists
- Data Analysts
- Consumers

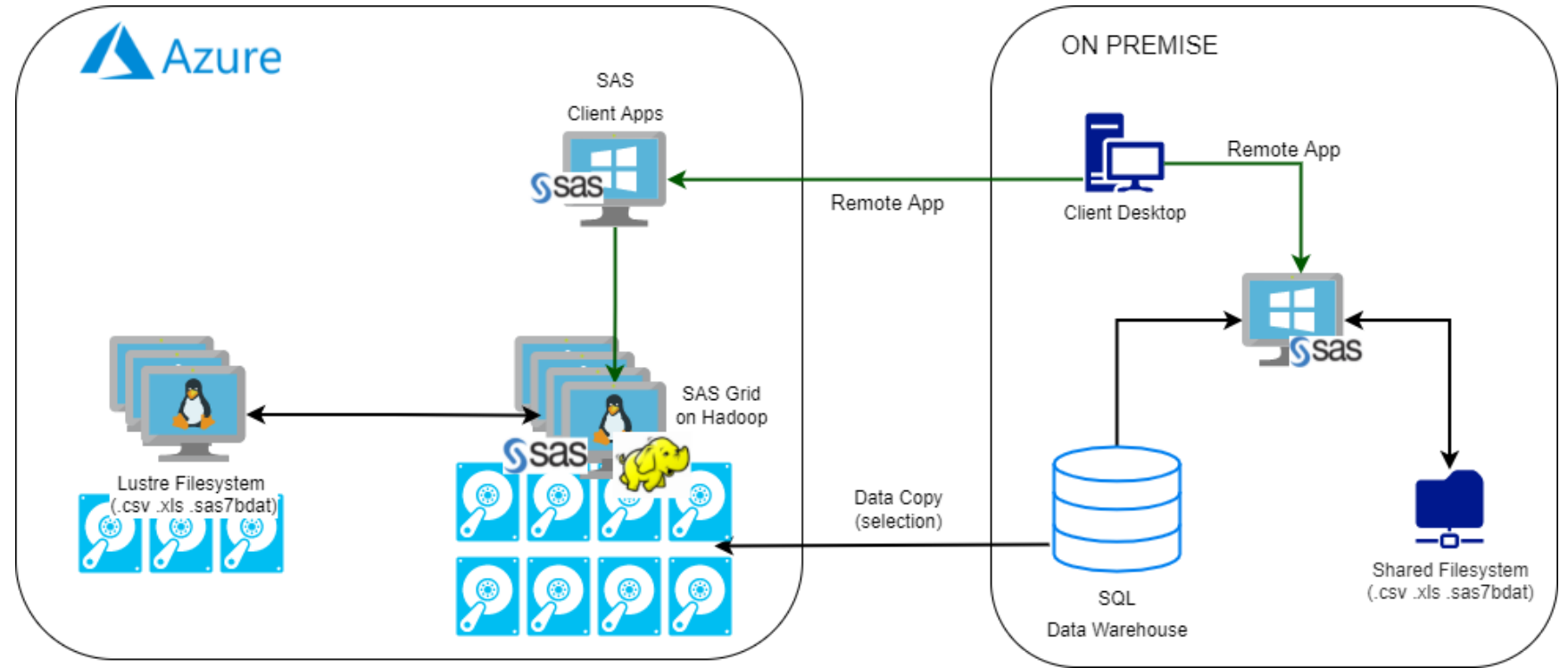
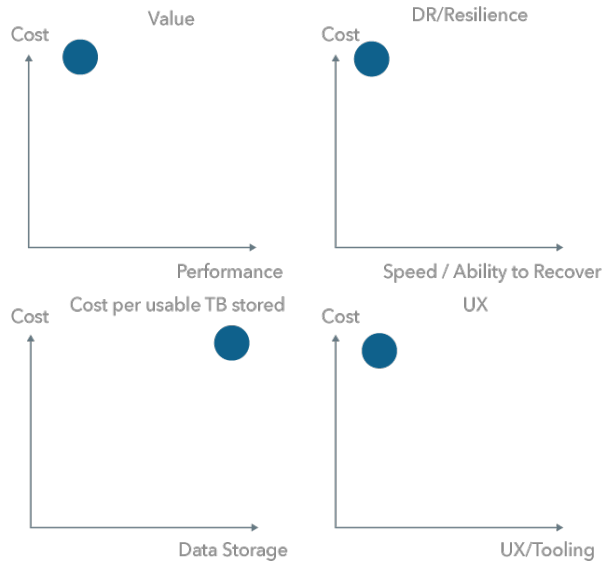


## Data Governance

- Data Security & Quality
- Regulatory Compliance

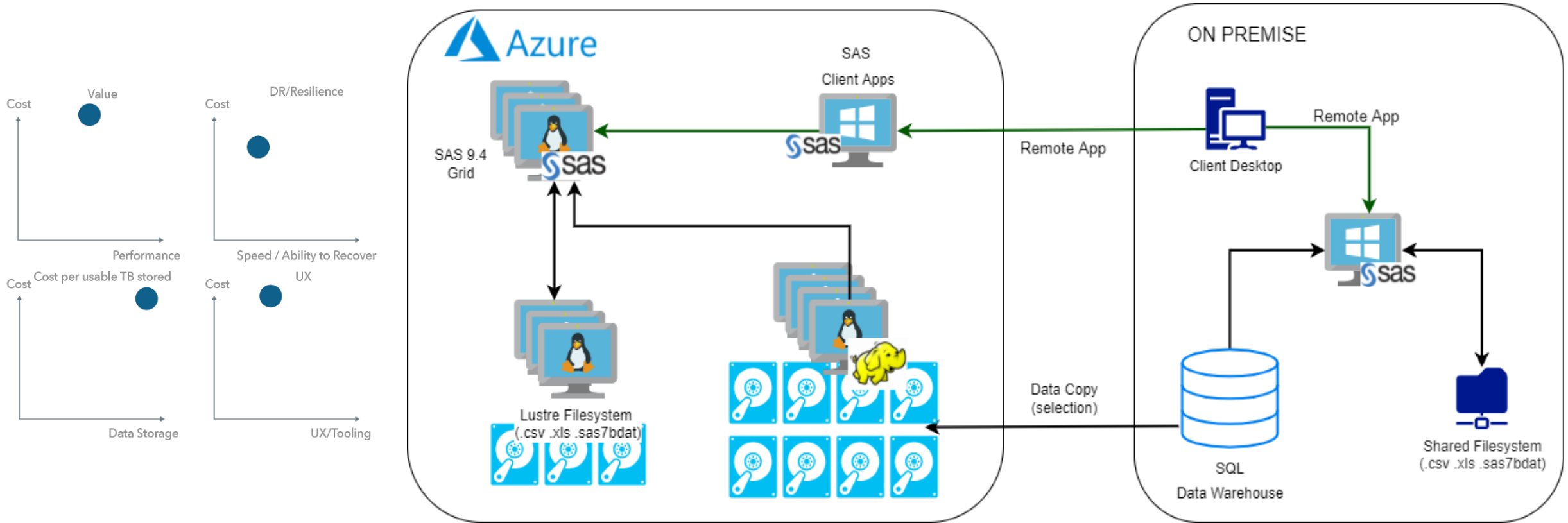
# Initial Cloud Platform

- Started in 2016
- SAS Grid on Hadoop
- VM's with managed Disks
- Expensive Costs
- 1 Platform
- Unhappy user experience



# Separating Components

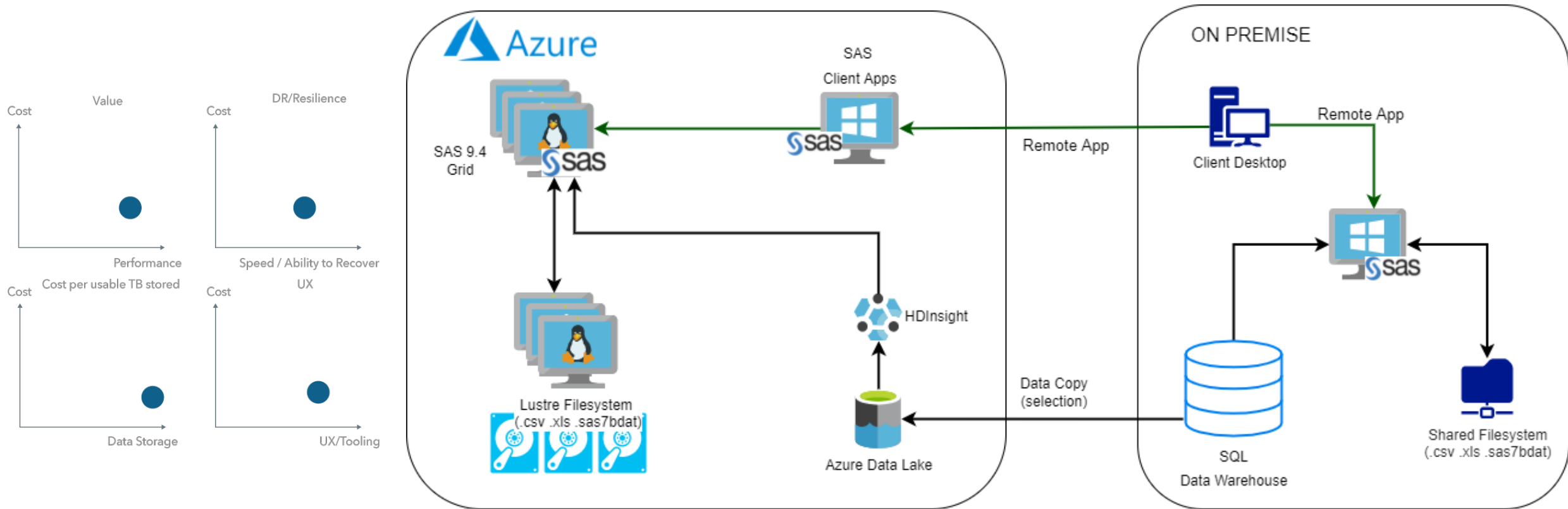
- Move to SAS Grid
- Remove dependencies
  - Free up Hadoop Resources
  - Better Performance





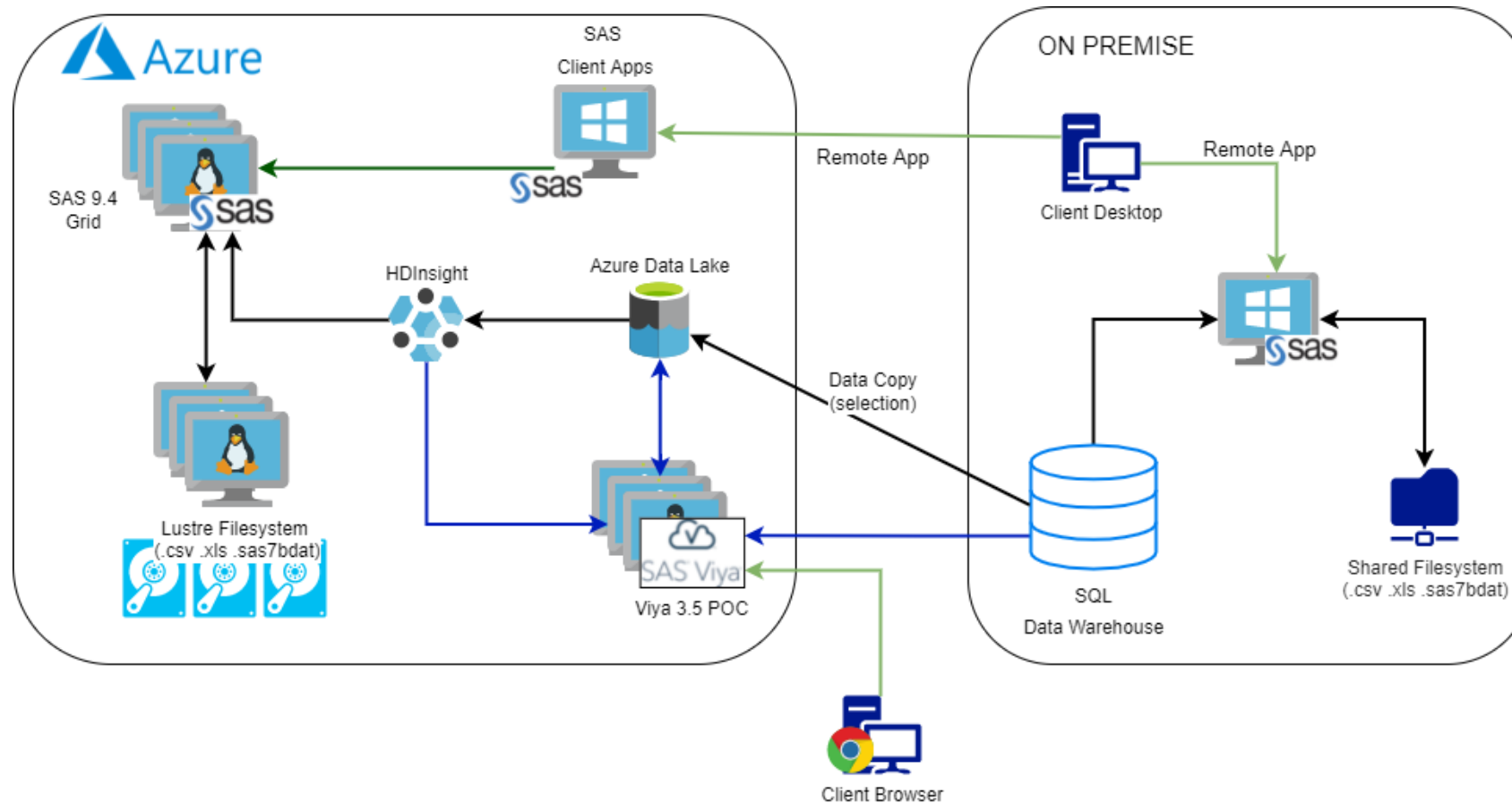
# Separating Storage from Compute

- Move to HDInsight
- Storage on Data Lake Gen2
- Allows multiple Hadoop clusters
- Introduce SAS Studio



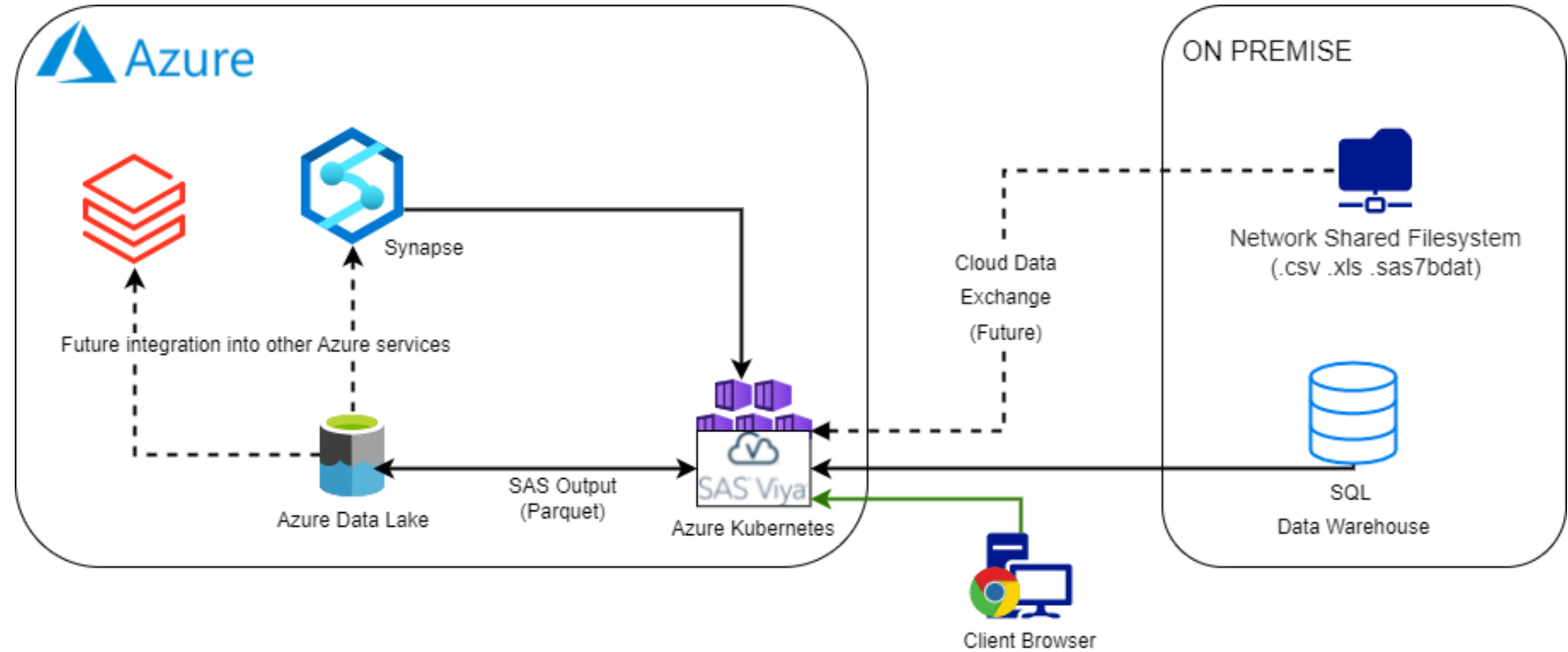
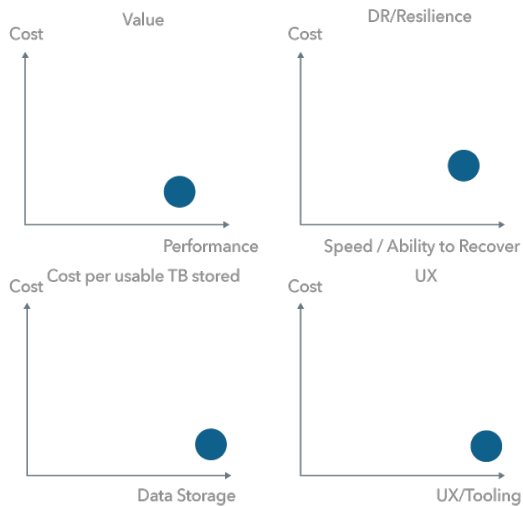
# SAS VIYA 3.5 POC

- Introduce Web Browser
- Hybrid Platform
- SAS VIYA -> Azure Data Lake
- Shape the future platform



# Future Estate

- SAS Viya on Azure Kubernetes
  - Central Analytics Platform
  - Open-Source Integration
- Access to SQL on Prem
  - SAS Cloud Data Exchange
  - Remove SAS on Premise



# SAS Viya 2021.\*

- Cloud Native
- CI/CD SAS Viya Platform
- High Availability and Scalable
- Latest tooling:
  - SAS Visual Analytics
  - Visual Data Mining and Machine Learning
- Access from a Client Browser
- Python User Interface in SAS Studio
- Integration to other Azure Services

# Conclusion

- Doesn't have to be All or Nothing
  - Hybrid Approach
- Start small and build out
- Understand how users will use and access the data and reports
- POC – Engage the users in testing
- Understand Cloud costing and benefits

# Q & A



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