

# FICO SEEDS THE CLOUD

OpenShift Enterprise by Red Hat powers innovative cloud solution



## SOFTWARE AND SERVICES

OpenShift Enterprise by Red Hat

Red Hat® Enterprise Linux®

Red Hat OpenStack® Platform

Red Hat Consulting

FICO, a data analytics software company, wanted to diversify into new markets its core offering of providing on-premise software to major corporations. To do this, the company launched FICO® Analytic Cloud, a cloud delivery channel that enables FICO to serve organizations of all sizes. FICO Analytic Cloud was first launched in 2013 and provides Platform-as-a-Service (PaaS) access to FICO Decision Management Platform, which allows customers to use FICO tools and technology to create, customize, and deploy applications and services. FICO Decision Management Platform is built on OpenShift Enterprise by Red Hat, which provides the PaaS tools and support FICO needed to rapidly scale the platform and Analytic Cloud.



## FINANCIAL SERVICES

2,400+ EMPLOYEES

*“Our relationship with Red Hat is a good example of what we consider value in a vendor. It’s more than a partnership. It’s a shared-goal, shared-vision, shared-outcome relationship where everybody is in it for exactly the same reason. And mutual goals produce outstanding outcomes.”*

TONY MCGIVERN  
CIO, FICO

## CUSTOMER SINCE 2006

### BENEFITS

- Allows FICO developers to easily and quickly build and deploy FICO Analytic Cloud PaaS offering
- Reduces time to value for developing FICO analytic solutions by up to 70% versus on-premise software
- Ensures success of FICO Analytic Cloud with Red Hat Global Support Services



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## DEVELOPMENT OF FICO ANALYTIC CLOUD

FICO offers analytics software and tools that help organizations make smarter decisions. Its services and applications help companies predict consumer behavior, manage risk, and market products. FICO's products include the FICO Score, the standard measure of consumer credit risk in the United States, and solutions for managing credit accounts, identifying and minimizing fraud, and customizing consumer offers. For more than 50 years, FICO has served the world's top banks, as well as large insurers, retailers, pharmaceutical companies, and government agencies.

Several years ago, FICO decided it needed to expand its business and diversify into new markets, particularly the middle market. To accomplish this goal, it developed FICO Analytic Cloud.

“We felt we could serve more people by building a suite of offerings around a cloud-based delivery channel,” said Tony McGivern, chief information officer (CIO) at FICO. “That would allow us to democratize our analytics—to serve the middle market better, extend our offerings to different industries, and bring analytics to the masses.”

The central component of FICO Analytic Cloud is FICO Decision Management Platform. This platform provides one location where application developers, business customers, and FICO partners can access FICO tools and technology to design, build, and deploy innovative analytic solutions and decision management applications. The Decision Management Platform brings FICO software and tools to firms of all sizes, not only the large corporations that can afford an on-premise installation.

“The Decision Management Platform is the first application available in the world that allows you to build analytic applications in the cloud,” said McGivern. “It gives us the ability to deliver a hybrid opportunity to customers. Not only can we offer our products on an on-premise basis, we have the ability to create hybrid solutions with our customers, where part of the solution might be running in the FICO Analytic Cloud and part of the solution might be running on-premise.”

When it began work on FICO Analytic Cloud, FICO knew the only way to develop and operate such a complex and innovative cloud offering would be the PaaS model. FICO also knew that its innovative software and tools would demand nothing less than the best PaaS solution in the market.

## PaaS SOLUTION THAT FITS

After evaluating a number of available PaaS offerings, FICO selected OpenShift Enterprise by Red Hat, a PaaS solution for on-premise cloud deployments.

OpenShift Enterprise provides FICO with the PaaS tools it needs to operate its Decision Management Platform, which has become the market's leading solution for business rules management, predictive analytics, data and text mining, optimization, visualization, and reporting. All of this is delivered on-premise or in the cloud.

With OpenShift Enterprise, FICO has achieved several key goals:

- OpenShift Enterprise by Red Hat enables on-demand access to a cloud-based application platform. This allows FICO clients to easily build the applications they need and run them in a cloud architecture.
- OpenShift Enterprise by Red Hat automates much of the provisioning and systems management of the application platform stack. This allows IT teams to meet the growing demand for new application services coming from the business.
- OpenShift Enterprise by Red Hat provides FICO with the consulting and support it needs to keep its PaaS offerings up and running smoothly.

FICO also benefits from being a Red Hat embedded partner. FICO works directly with Red Hat to deliver OpenShift technology to its customers. “The really interesting thing about the embedded program is that FICO Analytic Cloud is also available as an on-premise offer to our customers,” said McGivern. “We’ve found the program to be highly enabling in terms of our hybrid vision. We believe in a hybrid cloud model, so without the embedded program, we would not have been able to embed OpenShift Enterprise by Red Hat in our on-premise offer.”

Security and certification are additional advantages of the embedded program. “Our customers know that the solutions they obtain from us in our FICO Analytic Cloud are secure and certified,” said McGivern. “And the solutions that they can deploy from us on-premise are exactly the same solutions. So we’re not recertifying applications – we’re delivering exactly the same application through multiple delivery channels.”

## **SCALABILITY AND RELIABILITY FOR CUSTOMERS**

### **EASY ENVIRONMENT FOR SCALABLE APPS**

OpenShift Enterprise by Red Hat provides a self-service environment where FICO developers, business clients, and partners can access the FICO tools they need to design new applications.

Now, FICO developers can create scalable applications in the PaaS environment, with their choice of programming languages and middleware, and begin coding applications from their favorite development environments.

### **REDUCED TIME TO VALUE**

FICO’s customers made it clear they wanted faster time to value, and with Analytic Cloud, FICO has answered their call. The company has reduced time to value for developing analytic solutions by up to 70% versus on-premise software.

### **RELIABLE, EXPERT SUPPORT**

“Another feature that truly sets OpenShift Enterprise apart is Red Hat’s unparalleled support,” said McGivern. “Our choice of OpenShift Enterprise was based as much on our proven relationship with Red Hat as it was on the OpenShift Enterprise features. We knew we were going to be developing an innovative product set, a vision that Red Hat shared with us. We were, in effect, in this together.”

Because of its experience with Red Hat Enterprise Linux, which it internally standardized on as its operating system, FICO knew it could extend its partnership with Red Hat and successfully solve any challenges that arose as it developed its Analytic Cloud.

Red Hat Consulting has also been essential in the successful launch of FICO Analytic Cloud. The consulting team, which works with partners to solve technology and business challenges, has “filled a gaping hole,” said McGivern.

Red Hat Consulting helps FICO supplement its existing resources and cover any needs that arise around OpenShift Enterprise. The consultants understand the environment FICO is working in, they understand the outcomes FICO is trying to achieve, and, working together with FICO staff, they iterate against those outcomes until goals are reached.

## PARTNERSHIP THAT THRIVES

“The feedback we’ve received from our Analytic Cloud and Decision Management Platform customers has been extremely positive,” said McGivern. The offering is now available to all FICO’s existing and new customers on a global basis, running on multiple datacenters around the world.

“I worry about the same things that others living in a cloud model worry about,” said McGivern. “I worry about resiliency, reliability, the ability to deliver value to customers. Red Hat helps us with all of those. If we have an issue, I know Red Hat will provide the help we need to resolve the issue in a matter of minutes.

“Red Hat Global Support Services has been a key contributor to the success of the Analytic Cloud,” said McGivern. He credits the support team’s willingness to share information, techniques and tactics, and its ability to address partner issues.

“The relationship we have with those who support OpenShift is more than I could have ever asked for,” said McGivern. “I can make one phone call and have a SWAT team assembled within an hour. And when you’re living in a new, innovative, highly advanced model like we are today, that’s a great source of security.”

FICO demonstrates the value it places on its partnership with Red Hat by not only continuing to expand its relationship around OpenShift Enterprise but also by implementing Red Hat OpenStack Platform and running proof of concepts by Red Hat around Atomic, Docker, and similar projects.

“Not only are we using OpenStack and OpenShift as the underlying engines for the FICO Analytic Cloud, we’ll be building all of our internal PaaS offers around those two products,” said McGivern. “Our relationship with Red Hat almost spans our entire catalogue.”

For FICO, it comes down to trust: trust in Red Hat people, trust in Red Hat certifications, and trust that Red Hat will live up to its promises. “Our relationship with Red Hat is a good example of what we consider value in a vendor,” McGivern said. “It’s more than a partnership. It’s a shared-goal, shared-vision, shared-outcome relationship where everybody is in it for exactly the same reason. And mutual goals produce outstanding outcomes.”



## ABOUT RED HAT

Red Hat is the world’s leading provider of open source solutions, using a community-powered approach to provide reliable and high-performing cloud, virtualization, storage, Linux, and middleware technologies. Red Hat also offers award-winning support, training, and consulting services. Red Hat is an S&P company with more than 80 offices spanning the globe, empowering its customers’ businesses.



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