



# CHEAPER STORAGE, FASTER ANALYSIS

PBS is the leading provider of electronic payment systems in Denmark. Its storage requirements were growing 30 percent a year, and it took eight hours to process the day's transactions. With SAS Intelligence Storage, processing time is down to one hour, the solution has paid for itself with delayed mainframe purchases, and PBS has better analytic tools to fight debit and credit card fraud.

## Business Issue

With the amount of data growing by 30 percent a year, PBS was unhappy with its processing and querying times.

## Solution

Using SAS® Intelligence Storage to augment an IBM DB2 system.

## Benefits

Processing time dropped from eight hours to an hour, and querying times are now consistently fast. The solution has paid for itself in postponed mainframe purchases.

## Data Volume

PBS processes 2 million to 4 million transactions daily and 700 million a year. It maintains 3 billion to 5 billion historical transactions.

Almost all credit and debit card transactions in Denmark pass through PBS – a rate of 2 million to 4 million transactions a day. The company stores transaction data for five years and currently houses about 5 billion transaction records. Like many payment processors, PBS bought more storage hardware and software as its transactions increased, but the company wasn't satisfied with the time it took to process payments each day – eight hours. The company also never knew how long it would take to query the data – a critical component in controlling fraud. It might take two minutes or two hours. Querying couldn't be done at all during the processing time.

"We needed more intelligent processing of data," says Dainis Krastins, PBS' Chief Information Officer. "We needed to access data faster and keep out data that is no longer relevant. We also need to be able to detect fraud. "

PBS chose SAS Intelligence Storage because it can compress data, eliminate lengthy load times, and provide rapid retrieval and reporting without sacrificing manageability and operational integrity. With built-in SAS analytics, PBS can query data in different ways. For instance, analysts can look at records for a specific retailer or look at all the transactions from one specific ATM. Before using SAS, Krastins' staff never knew how long it would take to query. "With SAS, it is predictable. If something takes five seconds, it always takes five seconds," says Krastins.

SAS Intelligence Storage does not replace PBS' DB2 use. It complements it by offering a tool specifically designed to make the data easier to analyze. Yet SAS saves PBS money. "It has allowed us to postpone some mainframe investments," Krastins says. Going forward, he is encouraging the staff to explore SAS' analytic capabilities. "Things that we haven't dreamt of being able to do before can now be done simply because the system is faster," he says.

**"With SAS Intelligence Storage, we can reduce response time and increase accessibility. Those are crucial to us."**

**Dainis Krastins**  
Chief Information Officer  
PBS