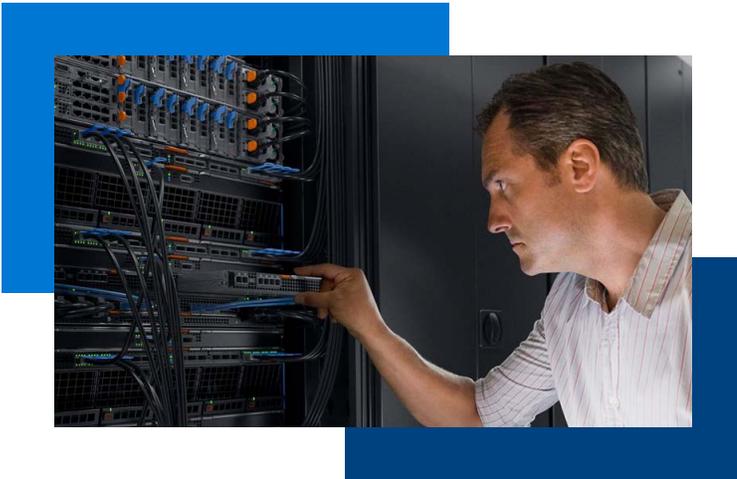**D&LL**Technologies

Building a fast track to ambitious business growth

Microfinance provider Zaymer adopts a software-defined networking solution from Dell Technologies for its new data centre.

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"Our online services operate 24/7 and serve residents across all time zones of the Russian Federation. This means our systems support heavy workloads regardless of the time of day."

Pavel Kovalev
Chief Information Officer, Zaymer

Business needs

Zaymer faces tough competition from new market entrants that seek to copy its successful business model. This has fueled the need for new technologies that not only improve the customer experience but also ensure data security and uninterrupted data exchange with all third parties involved in servicing or regulating lending activities.

Business results

- Supports ambitious growth plans
- Eases maintenance and management of operational processes
- Simplifies implementation via single point of contact
- 24/7 support

Solutions at a glance

- Dell EMC SC5020F storage arrays
- Dell EMC PowerSwitch S5200 series switches
- VMware vSphere
- VMware NSX-T networking
- PowerEdge MX Modular Servers
- Dell EMC SmartFabric OS10

> "We settled on a comprehensive solution based on Dell Technologies and VMware. This meant we got a single point of contact with one provider, which greatly simplified the implementation process."
>
> **Vyacheslav Klimov**
> System Architect, Zaymer

Established in 2013, microfinance company Zaymer is now the largest online provider of microloans in Russia, and the first company of its kind to offer an online service. It now has 2 million clients and can approve a loan in around eight minutes.

Zaymer launched its fully automated Robot Zaymer service in 2014 and in 2015 the company established international financial holding, Robocash Group. Based on the results of the Russian microfinancing market in 2020, Zaymer was officially recognised as the largest microfinancing organisation from volume of portfolio, volume of credits and net profit. The unique development of client scoring mechanics was also partly behind the success. These took into account more than 2000 features of clients' digital profiles, including their behaviour on the Internet. That year it also became a participant in the Skolkovo innovation centre.

The company's success stems from its unique proprietary scoring mechanism. This is based on around 2,000 parameters from each customer's digital profile, including their internet behaviour and data from official sources. The system independently evaluates clients without human assistance, concludes loan agreements and transfers money to the specified account.

Zaymer's mission is to meet the financial needs of its clients by improving and automating its business processes. To continue winning in a competitive marketplace, it needs to invest in new technology solutions that deliver the best experience for consumers whilst meeting regulatory compliance requirements.

Investigating a networking solution

The company's data centre was in St. Petersburg, but it planned to open a new one to increase availability of services for customers. This provided an opportunity to upgrade all core processing technology at the same time.

Zaymer's technical specialists independently analysed proposals from technology vendors and concluded that networking solutions from Dell Technologies and VMware would best suit the needs of the company.

VMware NSX-T network virtualisation would enable Zaymer to run applications in an active-active scenario between two data centres. The solution would also support networking services for virtual machines and containers. It included a distributed firewall for micro-segmentation, load balancing, automation, IP management and network extension for virtual machines and containers between data centres.

The competitive price and availability of VMware from Dell Technologies, alongside the ease of dealing with a single supplier, were crucial factors in Zaymer's decision. Zaymer also needed customer support around the clock. Pavel Kovalev, chief information officer, says, "Our online services operate 24/7 and serve residents across all time zones of the Russian Federation. This means our systems support heavy workloads regardless of the time of day."

Simplified implementation

Zaymer successfully implemented the Dell Technologies solution, which includes Dell EMC PowerSwitch S5200 25/100GE switches, Dell EMC SmartFabric OS10, Dell EMC PowerEdge MX modular server platforms with PowerEdge MX 25/100GE networking modules, and Dell EMC SC5020F storage arrays. It also includes VMware vSphere and VMware NSX-T.

Vyacheslav Klimov, system architect, says, "We settled on a comprehensive solution based on Dell Technologies and VMware. This meant we got a single point of contact with one provider, which greatly simplified the implementation process."

Supporting multiple applications

Zaymer runs a variety of software applications on the new platform, most of which are bespoke and developed in-house.

It also uses open source services and commercial software products that support the smooth operation of online credit services. It applies machine learning technology to analyse big data, which is vital for improving its credit scoring algorithms.

Delivering business growth

The company achieved several benefits from implementing the platform by Dell Technologies. For example, leveraging the tools of the NSX-T platform, combined with tight vSphere integration, means operational processes are much easier to manage.

Most importantly, the flexibility and scalability of the new IT platform will strengthen the company's business strategy aimed for further financial market share growth.

"The partnership with Dell Technologies will allow us to consolidate our leadership position in the Russian microfinance market and achieve our ambitious business goals."

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Pavel Kovalev
Chief Information Officer,
Zaymer

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