TigerGraph

Customer Success Story

Pagantis Improves Performance and Scale for Critical Risk-Scoring and Anti-Fraud Processes Using TigerGraph

THE CUSTOMER

Pagantis provides automated, consumer finance for ecommerce transactions. Founded in 2011, Pagantis has grown steadily in response to relentless demand for faster and more flexible payment methods.The Pagantis point-of-sale platform allows consumers to pay for goods and services in monthly installments with a fully automated, paperless process and provides ecommerce merchants with a simple onboarding process to offer consumer credit in conjunction with e-commerce purchases. The company has provided over €500 million in online consumer loans on its innovative platform, which has been developed by leveraging the company's expertise in data science, technology, regulatory compliance, and finance.

Pagantis

THE CHALLENGE

For Pagantis, the speed of onboarding each new customer is essential as this is how the company maintains its competitive differentiation. At the heart of the Pagantis platform is an algorithm that analyses the risk of fraud and credit, using big data and machine learning techniques, to approve or disapprove new loan requests as fast as possible. Pagantis recognised that it needed to make improvements over its existing relational database structure in order to deliver the near real-time approvals process expected by clients and consumers.

The company examined a number of alternatives in the hope of finding one that offered a client-focused approach, state-of-art technology and next generation database management solution that integrated seamlessly with its existing workflow.

THE SOLUTION

Pagantis is using TigerGraph to calculate a customer's credit rating across their real-time activities as well and all available historical data. A graph database is the only data model where each customer's data entities are pre-connected offering a simplified way to analyse complex relationships. Performance is enhanced by TigerGraph's native parallel graph, which focuses on both storage and computation, supporting real-time graph updates and offering built-in parallel computation. Pagantis deployed TigerGraph on AWS and the result is a scalable, high-performance system that allows Pagantis to quickly deliver real-time insights into complex relationship-based workflows that are common in tasks such as credit scoring, fraud detection, recommendation engines and risk analysis.

"Thanks to our partnership with TigerGraph our user experience has been optimised and we now offer a faster and seamless consumer finance solution."

Martynas Sukys, Product Owner, Pagantis

THE RESULTS

With TigerGraph, Pagantis has been able to improve and accelerate its anti-fraud and risk process and consequently reduce users' wait times significantly. By offering a faster customer experience the company is attracting more new business than ever before with both third-party clients and end customers.

"We examined a number of alternatives but only TigerGraph offered a client-focused approach, state-of-art technology and next generation database management solution that integrated seamlessly with our existing workflow," says Martynas Sukys, Product Owner at Pagantis

By switching to TigerGraph deployed on AWS, Pagantis was able to significantly reduce the delays associated with critical processes such as fraud detection and risk scoring and create a foundation to deliver its service at scale.

TigerGraph CLOUD

The Real-Time Native Parallel Graph

CUSTOMERS

AMGEN intuit wish STATE GRID CORPORATION OF CHINA Zillow

Watch testimonials at tigergraph.com/testimonials

CUSTOMER QUOTES

"It's huge data (*terabytes*) and finding influencers in that data, it's not easy, but TigerGraph has scaled for us."

- Vishnu Maddileti
Director of Data Sciences and Analytics
Amgen

"Some of the questions that graph databases answer are hard to come to conclusion with in RDBMS or it takes forever. We needed a better tool to find relationships and TigerGraph was just that."

- Ely Turkenitz, IS Manager
Santa Clara County

"TigerGraph's speed and scalability and graph model have enabled many applications for us that we previously thought were overly challenging "

- Jack Xie, Head of Data
Wish.com

GET STARTED FOR FREE AT TIGERGRAPH.COM/CLOUD

TigerGraph Cloud graph database as a service is built for agile teams who'd rather be building innovative applications to deliver new insights than managing databases.

CLOUD STARTER KITS

TigerGraph Cloud Starter Kits are built with sample graph data schema, dataset, and queries focused on specific use cases such as fraud detection, recommendation engine, supply chain analysis and/or a specific industry such as healthcare, pharmaceutical or financial services.

STARTER KIT	OVERVIEW
Customer 360 – Attribution and Engagement Graph	Create a real-time 360-degree view of the customer journey for attribution and engagement insights
Enterprise Knowledge Graph (Corporate Data)	Analysis of corporate data including investors and key stakeholders
Enterprise Knowledge Graph (Crunchbase)	Knowledge Graph example featuring Crunchbase data with startups, founders and companies
Entity Resolution (MDM)	Identify, link and merge entities such as customers with analysis of attributes and relationships
Fraud and Money Laundering Detection (Fin. Services)	Multiple types of fraud and money laundering patterns
GSQL 101	Introduction to TigerGraph's powerful graph query language
Healthcare Graph (Drug Interaction/FAERS)	Healthcare example focused on public (FAERS) and private data for pharmaceutical drugs
Healthcare – Referral Networks, Hub (PageRank) & Community Detection	Analyze member claims to establish referral networks, identify most influential prescribers and discover the connected prescriber communities
Machine Learning and Real-time Fraud Detection	Mobile industry example for detecting fraud in real-time and generating graph-based features for training the machine learning solution
Network and IT Resource Optimization	Network and IT resource graph for modeling and analyzing the impact of the hardware outage on workloads
Recommendation Engine (Movie Recommendation)	Graph-based movie recommendation engine built with public data
Scratch	No pre-populated schema, dataset or queries
Social Network Analysis	Social network example for understanding and analyzing relationships
Supply Chain Analysis	Example covering inventory planning and impact analysis

CONTACT

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About TigerGraph

TigerGraph is the only scalable graph database for the enterprise. Based on the industry's first Native and Parallel Graph technology, TigerGraph unleashes the power of interconnected data, offering organizations deeper insights and better outcomes. TigerGraph fulfills the true promise and benefits of the graph platform by tackling the toughest data challenges in real-time, no matter how large or complex the dataset. TigerGraph's proven technology supports applications such as fraud detection, customer 360, MDM, IoT, AI and machine learning to make sense of ever-changing big data, and is used by customers including Amgen, China Mobile, Intuit, Wish and Zillow, along with some of the world's largest healthcare, entertainment and financial institutions. The company is headquartered in Redwood City, CA. Follow TigerGraph on Twitter at @TigerGraphDB or visit www.tigergraph.com.