Success Story: SCHUFA Holding AG

In controlling the exchange of its sensitive data, the SCHUFA credit bureau relies on the simple and highly automatized totemodata® solution.

SCHUFA (an acronym of General Credit Protection Association) provides its 5’000 or so contractual partners – including banks, thrift institutions, mail order and telecommunication companies – with credit-relevant information. Data exchanges between SCHUFA and its partners are either fully automatic via XML batches or completed in a dialog process to answer specific inquiries. Every day, SCHUFA receives more than 250,000 inquiries through these channels. The information forms part of partners’ business processes and is required immediately, with no room for interruptions.

The Business Challenge
Every day, SCHUFA receives more than 250,000 inquiries through these channels. The information forms part of partners’ business processes and is required immediately, with no room for interruptions. In many areas of industry, this data is critical to business, comparable to the very blood that flows through a company’s veins. Added to this, companies’ data volumes are doubling every year. No wonder then that the need for controlled data transfers is rising continually. Designing all access channels for data to be absolutely secure, with regard to origin, originality, confidentiality and integrity, quickly becomes a complex and labor-intensive matter. The German credit bureau SCHUFA also saw itself confronted with these hazards.

Objectives and Expectations
The secure and encrypted transfer of this personal and highly sensitive data is an absolute must in the areas where SCHUFA does business. Failure to comply with legal requirements or inadequate handling of data cannot be tolerated in any area. Besides the high security requirements and the reduction in system complexity, an evaluation of the new system’s performance in terms of high availability was central to considerations.

The consolidation of access systems for the 5,000 partners into one gateway cannot pose any risks as a single point of contact or have a negative impact on system performance or data availability. After all, a key element of SCHUFA’s service performance and real net output is channeled directly via the gateway. The decision was therefore taken to implement the totemodata® cluster model at two physically separated locations.

Project Procedure
totemodata® can be integrated into an existing infrastructure with a manageable amount of time and effort. Only slight adaptations to SCHUFA’s hardware infrastructure were required for the switch to totemodata®. The entire project lifecycle, from the evaluation, to the project planning, installation, tests in the SCHUFA environment, right up to the activation of the first customers took around six months. Thanks to the intelligent and clear totemodata® graphic user interface (GUI), training for the administrators at SCHUFA was completed in just one day.

Conclusion
The project could be celebrated as a success right after the introduction phase. Peter Greulich, Divisional Head IT at SCHUFA, is entirely satisfied with the solution: “totemodata® is the strategic platform for processing all file transfers linked to our core processes. As a service provider, we are intimately involved in customers’ business processes. If we lack the information they request from us, customer business grinds to a halt.” As expected, the connection of partners to totemodata® has resulted in simplified administration processes and targeted cost savings.

The path taken by many proprietary systems to an open system has paid off, not only for SCHUFA, according to Ralph Trottmann (Project Manager): “Data exchange now passes through a standardized interface, which means that new customers can be connected quickly and simply, and without the need for additional proprietary software. Our existing contract partners also benefit from the switch. That’s because, with totemodata®, the requested data can be provided via a web interface securely and with few complications. What’s more, all data movements are recorded in a standardized log and are even easier to understand.”