

# WESTERN UNION REDUCES COSTS BY 50% AND ACHIEVES MULTI-CLOUD STRATEGY WITH SNOWFLAKE

## FINANCIAL SERVICES

### WesternUnion WU

**COMPANY** Western Union  
**LOCATION** Denver, Colorado

#### SNOWFLAKE WORKLOADS USED



Financial services company Western Union helps people and businesses move money. Founded in 1851, Western Union enables customers to pay bills, send money, and pick up cash at more than 550,000 agent locations worldwide. To ensure an ever-improving experience for more than 250 million customers across retail and digital channels globally, Western Union ingests and analyzes large amounts of transactional data.

## STORY HIGHLIGHTS:

### Single source of truth with multi-cloud support

Loading data from AWS and GCP into Snowflake provides a single source of truth that aligns with Western Union's multi-cloud strategy.

### Fully managed infrastructure

Western Union's engineering teams spend less time on system maintenance and upkeep and more time increasing analytics.

### Connectivity to a wide variety of BI tools

Integration with ThoughtSpot, Tableau, and other BI tools provides flexibility for developing meaningful data visualizations and reports.

“Being able to move between cloud providers is a mission-critical principle on which Western Union founded its cloud journey, and Snowflake's cross-cloud approach aligns perfectly with that vision.”

—HARVEER SINGH, Chief Data Architect & Global Head of Data Engineering, Western Union

## CHALLENGE:

### Consolidating data and eliminating resource contention

Western Union's legacy data architecture consisted of multiple on-premises data warehouses, which made it difficult to gain a comprehensive view of each customer. Developing visualizations, provisioning users, ensuring 24x7 uptime, and performing maintenance across a wide variety of systems was operationally burdensome and diverted attention from increasing analytics.

Expansion of Western Union's digital money transfer services—the company's fastest growing line of business—led to increased data volumes and data engineering challenges. “Large amounts of data were copied up to five times due to different ingestion processes, which created dissimilarities in the data and questions about mismatched data sets,” Western Union's Data Engineering Support Ops Leader, Deepak Murthy, said.

Increased demand for analytics led to resource contention despite costly and time-consuming hardware upgrades. “When everybody keeps coming into the same appliance, you reach a point where it cannot grow,” Western Union's Leader, Enterprise BI & Reporting Platforms, Big Data, Jose Alvarez, said.

Seeking to migrate data to the cloud and consolidate systems, Western Union evaluated several data warehouse vendors, but none provided a solution that aligned with the company's multi-cloud strategy.

## SOLUTION:

### Implementing a multi-cloud strategy with Snowflake

Realizing the need for a modern data environment, Western Union turned to Snowflake.

50%

Reduction in data warehousing costs

150 million

Number of customers across retail and digital channels globally

30+

Number of data stores consolidated into Snowflake

Millions of dollars

Annual savings realized by switching to Snowflake

Snowflake's Data Cloud delivered a single and seamless experience across multiple public clouds, including AWS and GCP. "Snowflake provided the flexibility to pick the best cloud for each use case and replicate data between clouds without additional pipelines," Western Union's Chief Data Architect & Global Head of Data Engineering, Harveer Singh, said.

Snowflake's multi-cluster shared data architecture scaled instantly to handle Western Union's data, users, and workloads without resource contention. Consolidating more than 30 data stores into Snowflake enabled richer insights for a fraction of the data engineering effort. "Unifying everything into Snowflake as a data warehouse for the entire company eliminates data silos and cuts down on data moving across systems," Murthy said. Connectivity to a variety of BI tools, including ThoughtSpot and Tableau, made it possible for engineers to build and deploy dashboards in days instead of weeks.

Snowflake's fully managed infrastructure and easy-to-navigate interface solved Western Union's data operations challenges and freed more resources for analytics.

**“ At Western Union, data remains at the center of all operations, all transactions, and all futuristic predictions of how we run the business.”**

—PAVAN YERRA, Cloud Data Engineering & Conversational AI Group Leader, Western Union

## RESULTS:

### Consolidated data and 50% lower data warehouse costs

Architecting on Snowflake provides a single source of truth that aligns with Western Union's multi-cloud strategy and reduces the company's data warehousing costs by more than 50%. "Our digital ecosystem, enterprise data democratization, and next-gen modernization initiatives all run on Snowflake," Western Union's Cloud Data Engineering & Conversational AI Group Leader, Pavan Yerra, said.

Connecting ThoughtSpot to Snowflake creates a semantic layer that enables near real-time reporting for business users throughout the company. C-level executives rely on Tableau dashboards to monitor Western Union's transaction volume and value. "Integrating data from Western Union's sales, marketing, and service clouds provides actionable insights to help frontline staff elevate advertising performance and customer loyalty," Enterprise Analytics Group Leader, Vamshi Gunda, said.

Reliable, self-service analytics, powered by Snowflake, played an essential role in Western Union's ability to adapt to COVID-19.

"The amount of transformation and innovation that we've done this year is massive, and it's only created a larger wave for us to ride into the future as we continue to innovate with Snowflake," Western Union's Chief Data Officer, Thomas Mazzaferro, said.

### Annual operations costs reduced by millions of dollars

Simplifying Western Union's data pipeline with Snowflake delivers a tangible cost savings. "Across all ecosystems, Snowflake is enabling millions of dollars in savings per year for Western Union by reducing the amount of engineering, maintenance, licenses, and support," Yerra said. For example, eight data operations teams—which previously existed to keep data flowing and provide system maintenance—have been combined, reduced, or redeployed to more valuable projects at Western Union.

Engineering new solutions is also easier with Snowflake. "Snowflake improves our speed, agility, and time to market, which means we're able to provide intelligence to C-suite executives at the speed of light," Singh said.

### More efficient data science

Data science teams source data, develop and train models in external machine learning platforms, and effortlessly push their results into Snowflake. "Data science is a major use case, especially as data scientists move their modeling results from Amazon SageMaker back into Snowflake," Alvarez said. Self-service dashboards keep data scientists informed about model performance.

**“ Snowflake allowed Western Union to consolidate more than 30 data stores and leverage our insights to drive quick reaction, pivot our business, and enable new services that improve customer experiences.”**

—THOMAS MAZZAFERRO, Chief Data Officer, Western Union

## FUTURE:

### Using Snowflake to share insights with external partners

Leveraging Snowflake Data Marketplace to share insights with approximately 37,000 B2B clients is a top priority for Western Union. "From a data democratization standpoint, we're looking at Snowflake to be our marketplace enabler and simplify how we share data with external partners," Yerra said.

Consolidating additional data sets into Snowflake is also on the roadmap. Migrating petabytes of compliance data to Snowflake will accelerate time to insight for Western Union's leadership team and further reduce infrastructure and development expenses.

## ABOUT SNOWFLAKE

Snowflake delivers the Data Cloud—a global network where thousands of organizations mobilize data with near-unlimited scale, concurrency, and performance. Inside the Data Cloud, organizations unite their siloed data, easily discover and securely share governed data, and execute diverse analytic workloads. Wherever data or users live, Snowflake delivers a single and seamless experience across multiple public clouds. Join Snowflake customers, partners, and data providers already taking their businesses to new frontiers in the Data Cloud. [snowflake.com](https://www.snowflake.com)