



CERC: Growing Brazilian businesses through data intelligence

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GOOGLE CLOUD RESULTS

- ✓ Processes more than 500 million credit transactions daily
- ✓ Forecasts business for five million companies in as little as two minutes
- ✓ Reduces time to market for intelligence products from several years to three months
- ✓ Minimizes costs by improving efficiency, allowing for more investment into growing the company

CERC helps Brazilian companies access better credit and business insights by building a scalable and reliable data

platform with Databricks running on Google Cloud.



Uncovering insights from billions of transactions

**“We're a small
team.
Everything we
do needs to be
scalable and
efficient.
Databricks on
Google Cloud
allows us to do
more while
minimizing
operating costs
so that we can
deliver more
value to the
business and our
clients.”**

Juliano Pereira
Chief Data Officer,
CERC

CERC is a startup with a mission to help small and medium-sized Brazilian companies access better credit services and grow their businesses. The company currently processes more than 500 million transactions daily, equivalent to 400 TB of data and is a number that it expects to grow tenfold in the coming years.

From day one, Google Cloud worked closely with CERC to build a cloud environment capable of supporting the company's growing transaction volumes, which today is about 3 PB and growing. With access to massive amounts of transaction data from across Brazil, CERC has the potential to provide clients with more than just credit processing. CERC also analyzes transactions to keep companies on top of opportunities and trends that can help them grow.

While Google Cloud provided the ideal home for CERC's expanding data needs, the small data team struggled to keep up with increasing data volumes and demand for analytics. By running

Databricks on Google Cloud, CERC can establish a scalable and robust data pipeline capable of processing data efficiently and delivering more insights to customers.



Developing AI models in months, not years

Databricks on Google Cloud now provides CERC with an efficient way to organize, manage, and analyze a growing data lake across the entire data life cycle. [Unity Catalog](#) helps efficiently manage data permissions, strengthening compliance, and maintaining security for sensitive financial information.

Leveraging the robust integrations between Databricks and Google Cloud like Compute Engine, BigQuery, and Google's security, CERC operates with much greater speed and efficiency. CERC uses Google Kubernetes Engine and Compute Engine to provision Databricks workloads, scaling

“When you're a new company, you have to innovate to stand out. With support from Google Cloud and Databricks, we're able to overcome challenges quickly to create data products that differentiate us from the competition.”

Juliano Pereira

quickly to maintain top performance. BigQuery helps consume data from CERC applications and transfer data stored on Google Cloud Storage to Databricks efficiently, allowing data scientists to quickly gain insights from massive volumes of transaction data.

Chief Data Officer,
CERC

Google Cloud also provides visibility into the environment and its performance. The data team can monitor costs or behaviors at any time to quickly spot anomalies before they impact performance for customers.

CERC is only just starting on its digital journey and seeks to deliver analytics that keep customers better informed — from small and medium-sized businesses to the banks that serve them. For instance, CERC can help a customer find untapped audiences or help banks spot rising companies who are ideal candidates for loans.

CERC can deploy its own analytic models with a lot less effort by using Databricks' machine learning capabilities. These fast and reliable models allow the data team to provide clients with high-quality insights that set CERC apart from competitors. The team also has more time to develop new models and take on more clients thanks to greater efficiencies from Databricks and Google Cloud technologies.

For instance, CERC provides business forecasts for five million companies in less than two minutes. It took developers just four months to take CERC models from idea to a fully developed product — something that might have taken two years previously.

CERC also recently rolled out a new feature that it refers to as its 'time travel capability.' Its new data lake, powered by Databricks and Google Cloud, allows CERC staff to navigate back and forth in time to analyze companies and transactions across different periods, detect anomalies, and generate valuable insights for customers.

To deliver these analytic services, CERC needs to continue expanding data stores and developing the best models. Google Cloud and Databricks working together provide CERC with the

scalability and resilience to provide better credit services and insights that positively impact Brazilian businesses.

CERC is Brazil's largest financial market infrastructure (FMI) provider by volume of processed transactions, specializing in clearing (settlement registration and control) credit card receivables.

Industry: Financial Services & Insurance

Location: Brazil

Products: [Google Kubernetes Engine](#), [Compute Engine](#), [BigQuery](#), [Cloud Storage](#)

About Google Cloud partner- [Databricks](#)

[Databricks](#) democratizes insights with its data intelligence platform, providing a unified foundation for all data and governance, seamlessly integrated with AI models.

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