

# Consumer finance leader establishes hybrid cloud infrastructure to transform and fuel its business

**Size: 2800 employees · Industry: Financial services · Location: Malvern, PA**

Money Mart Financial Services, formerly Dollar Financial Group, is a financial services company with more than 600 locations in the U.S. and Canada. The company offers installment loan, cash advance/payday loan, check cashing, prepaid card, money transfer, and other financial services. For more information, visit [moneymart](https://www.moneymart.com).



## Challenges

- Transform longstanding business model
- Expand and modernize customer engagement channels
- Implement hands-free, cloud-enabled IT infrastructure

## Solutions

- Cisco® HyperFlex™ Hyperconverged Infrastructure (HCI)
- Cisco Intersight Infrastructure Service
- Cisco Intersight Workload Optimizer
- Cisco Application Centric Infrastructure (Cisco ACI®)
- Cisco AppDynamics®

## Results

- Reduced IT OpEx by more than \$3.5 million over three years
- Established hybrid cloud infrastructure with single-pane-of-glass management
- Shifted staff resources from IT administration to business enablement

## For more information

- [Cisco HyperFlex](#)
- [Cisco Intersight](#)
- [Cisco Intersight Workload Optimizer](#)
- [Cisco ACI](#)
- [Cisco AppDynamics](#)

## Challenge: Reinvent a tried-and-true business model

Money Mart's success is due, in large part, to an expansive retail footprint that makes alternative financial services widely accessible. But with the financial industry, and world at large, changing in unprecedented ways, the company is reinventing its longstanding business model.

"You can't be a consumer finance leader with brick-and-mortar only. Not in today's day and age," says Sankha Ghosh, CIO of Money Mart. "So we're pivoting to an omnichannel model that provides services wherever and whenever consumers need them."

That's difficult, if not impossible, to achieve with outdated technologies. When Ghosh was hired two years ago, Money Mart had a dearth of technology infrastructure. Its core transaction platform was running on SQL Server 2008. Much of the hardware in its data centers was two decades old. And without a dedicated data platform, there was no way to leverage the company's vast information resources.

To build new digital channels, integrate with complementary technologies and platforms, and engage with consumers across multiple touchpoints, Money Mart shifted its IT resources and focus to the cloud.

"Putting everything in the cloud was a learning experience," admits Awan Sikri, CTO at Money Mart. "We learned some applications, like our core transaction platform, should remain on-premises in a private cloud, but with tie-ins to the public cloud. We also learned cloud-based storage is very expensive, and we have a lot of data. So it became clear that a hybrid cloud model would be the key."

No longer interested in managing data centers, Money Mart deployed eight Cisco HyperFlex clusters across two colocation facilities. The clusters are connected with Cisco ACI, the industry's leading software-defined networking (SDN) solution, which provides policy consistency and hypervisor integration across private and public cloud environments.

"Hands-free IT is our goal," Ghosh says. "The combination of Cisco HyperFlex and Cisco ACI provides simplicity, stability, scalability, and security. It supports both legacy applications and modern, container-based workloads. And it's tightly integrated with the public cloud."

The company's storage environment and most important workloads, like its Microsoft SQL Server-based transaction platform, are hosted in the Cisco HyperFlex private cloud. Everything else including the company's data lake, container platform, and productivity applications are hosted in Microsoft Azure.

"The transaction platform is our critical engine and intellectual property. You can't buy something like that in the marketplace," Ghosh says. "But for everything else, we have the flexibility to choose best-in-class applications from the cloud. With our data lake in Microsoft Azure, we're leveraging cloud-based analytics, underwriting, finance, human resources, and AI/ML solutions."

**"Our power, cooling, support, and licensing costs have all gone down. We'll save more than \$3.5 million in OpEx over the next three years."**

**Sankha Ghosh**  
CIO, Money Mart

“Intersight Workload Optimizer gives us tremendous visibility and intelligence. It helps us determine where to place workloads, sends alerts when something should be moved, and enables us to be more proactive with infrastructure management and optimization.”

**Sankha Ghosh**  
CIO, Money Mart



### Managing a hybrid environment with a single console

Centralized orchestration and policy-based automation were key selling points for Money Mart, which is using Cisco Intersight to monitor and manage a broad range of heterogeneous resources and cloud environments.

“We wanted to keep things simple,” Ghosh says. “With Cisco Intersight, we can manage everything from a single pane of glass, including physical, virtual, and cloud resources.”

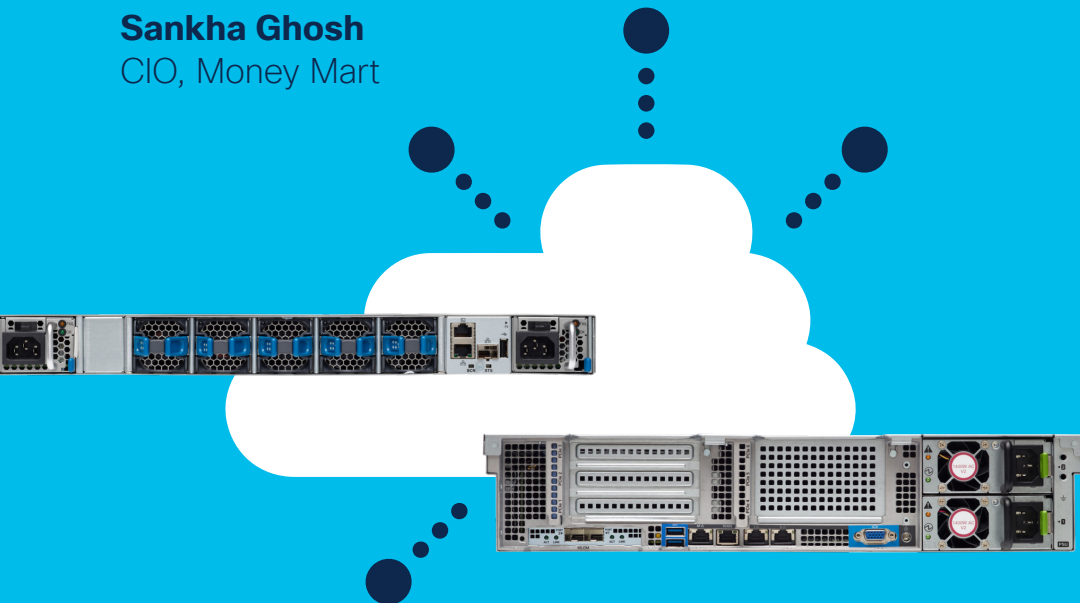
Money Mart is also utilizing Cisco Intersight Workload Optimizer and Cisco AppDynamics, which are tightly integrated, to maximize application visibility and performance.

“Intersight Workload Optimizer gives us tremendous visibility and intelligence,” Ghosh says. “It helps us determine where to place workloads, sends alerts when something should be moved, and enables us to be more proactive with infrastructure management and optimization.”

“The combination of Intersight Workload Optimizer and AppDynamics gives us a level of insight and detail we’ve never had before,” Sikri adds. “They’re really helpful for monitoring and troubleshooting, with intelligent notifications and recommendations that don’t keep us tied to a monitor or searching for answers.”

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**Sankha Ghosh**  
CIO, Money Mart



### Saving more than \$3.5 million in OpEx

In addition to delivering a simplified, fully integrated technology stack that connects seamlessly with public cloud resources, the new infrastructure has also helped Money Mart reduce its operating costs.

“Our power, cooling, support, and licensing costs have all gone down,” Ghosh says, noting 32 racks of gear were consolidated down to four. “We’ll save more than \$3.5 million in OpEx over the next three years.”

The company is also changing the roles and responsibilities of its IT staff, shifting resources from infrastructure administration to business transformation.

“We no longer need different administrators for every piece of the infrastructure,” Sikri says. “We’re changing our skill mix and transitioning resources to application development and other strategic initiatives.”

Those initiatives are extremely important in the fast-changing, margin-driven, increasingly digital financial services industry. With its new technology underpinnings, Money Mart can engage its customers and push its business forward in entirely new ways.

“We’re becoming more touchless and frictionless as a company, and our IT has to match,” Ghosh says. “The Cisco technologies we’ve implemented are helping us be faster, more agile, and increasingly consumer-focused.”

Explore more Cisco Data Center Compute customer success stories at [cs.co/dccstories](https://cs.co/dccstories).