

## CASE STUDY

# Scratchpay Saves Time and Effort by Automating Data Preparation using Hevo



*We love how easy it is to get started with Hevo, the vast amount of built-in integrations and the visibility we get into how data is flowing through our pipelines is simply amazing. Also, Hevo's integration with Python is very exciting for us for the credit risk team as this allows us to queue up custom scripts and retrain our predictive risk models on the fly*



**Chris Lockhart**

Data Science Manager

## Data Challenges:

- Chris describes Scratchpay's situation before Hevo as "The Dark Era". Prior to using Hevo, their workflow was best described as ad hoc because of a lot of aperiodic data dumps and uploads.
- The credit risk team at Scratchpay is completely dependent on the data to build consumer risk models. These models are the backbone of their business. Manually processing data was leading to a lot of errors and delays

## The solution:

- After trying Hevo along with several other tools Scratchpay decided to go ahead with Hevo because of the wide range of integrations, ease of usability, Python integration, and the quality of data output.
- Using Hevo, Scratchpay built advanced data pipelines that aggregate their data across multiple sources into BigQuery. Business users access data through Google Sheets & Data Studio.

## scratchpay

Scratchpay, the California-based FinTech company, offers simple & friendly payment plans for medical financing. Historically, Scratchpay is well-known for its pet care financing plans but now has expanded its portfolio by offering lending services for dental, optical, and chiropractic care for humans. They are on a mission to create a world where everyone has access to health services needed to live healthy and happy lives.

Industry: **Finance**

Location: **Los Angeles, USA**

Website: [www.scratchpay.com](http://www.scratchpay.com)

## By the Numbers

 **100%**

Using Hevo, Scratchpay has improved throughput **by over 100%**.



*For a data pipeline tool, we expect to be able to seamlessly integrate our data sources with custom scheduling, logging, and alerts. Hevo provides all these features and allows us to get access to data when we critically need it.*

**- Chris Lockhart**  
Data Science Manager

## Business Impact & ROI:

- After switching to Hevo, the credit risk team at Scratchpay was able to eliminate the need to manually pipeline data and drastically reduced the data errors.
- Automating the data pipeline process has enabled engineering teams to save countless hours per week.
- Access to the most unified and accurate data has enabled all business teams to leverage advanced analytics use-cases to get deeper insights.



### About Hevo Data

Hevo is a Unified Data Platform that helps new-age companies automate their data flows with no-code data pipelines. Connect with over 100 data sources, integrate your data silos, and build a 360-degree view of your customers in minutes. Thousands of data professionals across 25 different countries trust Hevo to create their data pipelines. Try Hevo today and experience the power of unified data.

