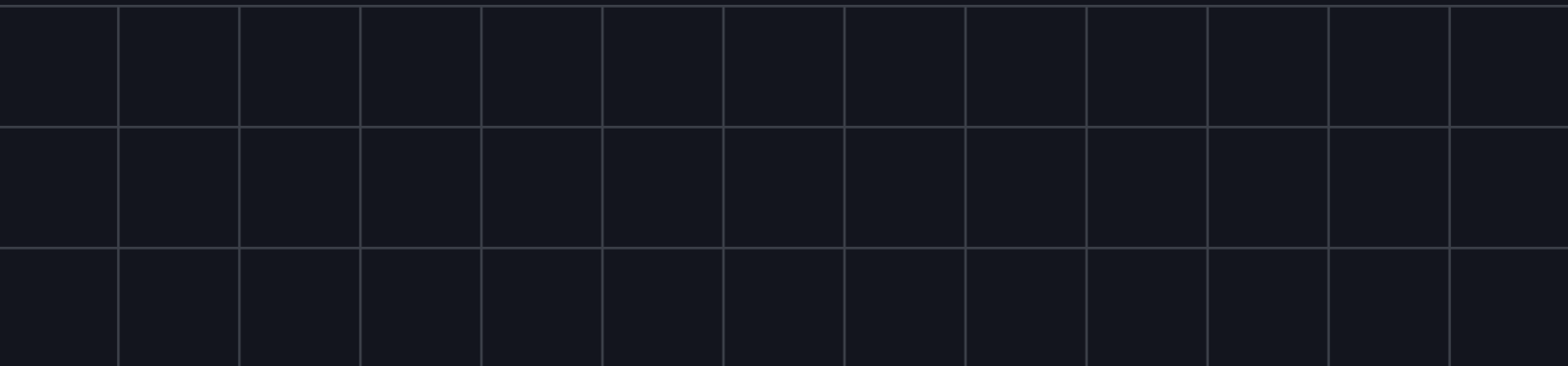




CASE STUDY

# How Billie Simplifies Data Security and Fuels Growth with Immuta





**BILLIE**

**Billie is a fintech start-up based in Berlin that is reinventing how small and medium-sized businesses (SMBs) handle invoices.**

With Billie, businesses can get instant financing for each invoice without having to wait 60 or 90 days for customer payments. In addition to helping businesses get paid, Billie also takes care of the collections process and covers default risk. This transformational improvement is made possible by leveraging the latest technology and data analytics.

**Key Takeaways**

- Accelerated the time needed to grant proper access to sensitive data in Snowflake from days to minutes, an over 10x improvement, while increasing data access and use by 2x
- Seamlessly integrated Immuta with the modern data stack, including Snowflake, Fivetran, Airflow, and other leading tools
- Simplified protocols for regulatory compliance, helping Billie secure key required financial services licenses
- Implemented Immuta's SaaS deployment option on AWS to simplify Billie's architecture, reduce the number of servers needed, and provide increased peace of mind

“Immuta has given us significant acceleration. But, it's not just about time. It's about simplicity and granularity. Immuta gives us a precise instrument in my toolbox to explicitly see and grant access to data. It's a super cool addition to our modern data stack.”

– **Igor Chtivelband**, Co-founder and VP of Data and CRM at Billie

**Architecture**



**Industry**

Financial Services

# Challenge

As both a company co-founder and experienced data engineer, Igor Chtivelband knew that for Billie to be successful, they had to use the modern data tools and also prioritize data security and privacy. Billie customer and prospect data from marketing and ads tools was valuable and also highly sensitive.

As data began to grow in volume, so did the number of users needing access to the data. Billie has multiple groups of internal stakeholders – data analysts, data stewards, compliance specialists, and data engineers – who all leverage the data to optimize business functions. Selling Billie’s services online was the main go-to-market strategy, and by analyzing data showing the effectiveness of each marketing channel, their analytics team was able to help the organization optimize spend.

The problem was that as more and more users needed access to a growing amount of data stored in Snowflake, concerns started to build around scaling adoption. Users required a clearer understanding of the data (what column names meant) and who had access, particularly to sensitive data subject to regulations such as GDPR. To put it simply, what worked for a few users and tables wouldn’t work for hundreds of users and tables. not inadvertently include any sensitive information in order to adhere to data use and sharing agreements, while also ensuring model accuracy. WQP also needed to restrict access to certain data that is reserved for validation and testing. And, they needed to quickly grant/revoke access and ensure full auditability.

“Before Immuta, seeing who had access to what data was very manual and time-intensive,” Chtivelband said. “The native controls in Snowflake required significant manual work and we didn’t see an easy way to make it work for thousands of table columns and hundreds of users. Luckily, Immuta provides an elegant solution that enables us to scale our data and analytics and our business.”

# Solution

The Billie team looked at available options on the market and what large companies were often using for data stewardship and access control.

“Why worry about spinning up servers, installing software, doing maintenance? Immuta’s engineering team was able to better optimize and simplify the AWS environment, and run it for us. It only took a few days to transition to SaaS and the transition was really smooth.”

They found that many solutions required dozens of engineers, were way too expensive to license, or both. As a young start-up, Billie couldn’t afford the time or the expense.

When Chtivelband started looking for better options, he explored Immuta’s free trial, quickly connected it to Snowflake, and tested the capabilities. Within a couple weeks, Billie became an Immuta customer.

While Billie was initially looking at Immuta for data cataloging, the team quickly realized the power of Immuta for data security. Chtivelband or anyone on his team could quickly view a table and see exactly who had access to any particular row or column. If a request came in through Slack from an analyst needing access, the data steward team could quickly grant the necessary permissions. Previously complicated or time-intensive tasks, like masking columns, became substantially easier, and Immuta’s attribute-based access control (ABAC) capabilities were easy to implement and required little maintenance.

Immuta was also beneficial for regulatory audits and securing important financial services licensure. Immuta captures detailed audit logs so that every query is logged, making it easy for administrators to see which users and groups of users are running which queries. This simplified compliance checklists and transparently demonstrated privacy management to regulators.

Since implementing Immuta, Billie has migrated to Immuta’s SaaS deployment option on AWS.

# Results

**Immuta is a key tool for Billie's data team to speed up data access for a growing number of users who need access to hundreds of tables.**

Rather than manual, complex approval processes and opaque access controls, Immuta simplifies the process, provides full visibility, and makes it easy to grant data access in minutes. With increased ease of use, the number of data access requests was cut in half, while self-service data access and use more than doubled.

"When we realized how simple it was to mask data and manage data access permissions, Immuta went from being a nice to have to being a must have. It's business critical," Chtivelband said.

Immuta also helps Billie achieve the necessary regulatory compliance required for a growing fintech company without sacrificing agility.

"The large banks – they have dozens and dozens of data engineers and data stewards for completing rote tasks like categorizing data so that they can comply," Chtivelband said. "We implemented a much more cost-effective approach with Immuta."

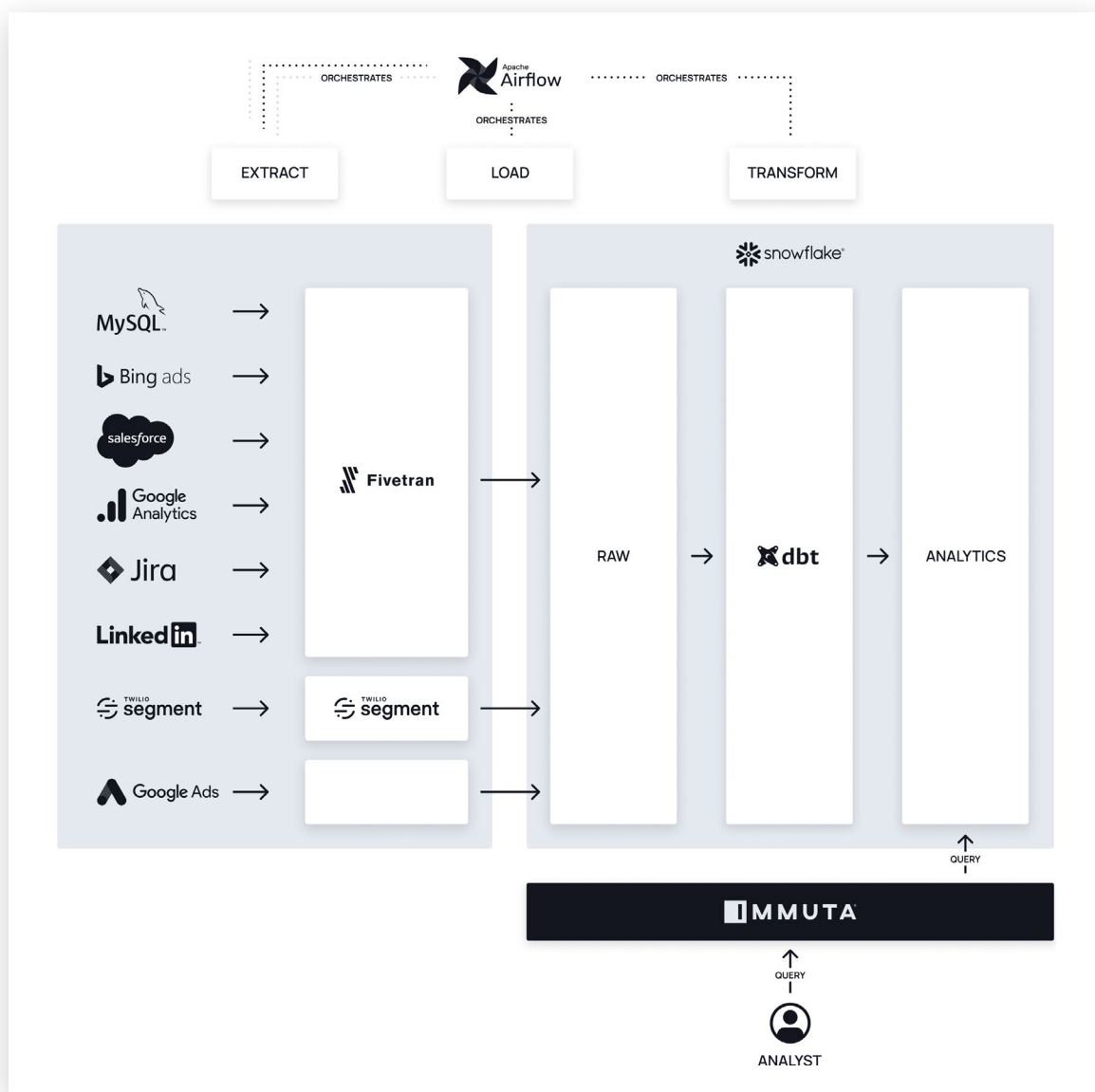
Immuta helps Billie scale their data and analytics capabilities, which in turn enables them to scale their business. Access to data is critical, and Immuta helps remove blockers and make data engineers more efficient.

"If we didn't have Immuta, then Billie's expansion as a business wouldn't be possible. I'm not sure how we could do it without Immuta," Chtivelband said.

# Architecture

Sensitive marketing and customer data is ingested from multiple source systems, such as Salesforce, Google Analytics, and Google Adwords, and then loaded into Snowflake for downstream consumption. Immuta provides data security across all tables in Snowflake.

Immuta SaaS on AWS, Snowflake (with Snowflake connector for Immuta), Apache Airflow, Fivetran, Segment, MySQL, dbt Cloud, and SiSense.



# About Immuta

Immuta enables organizations to unlock value from their cloud data by protecting it and providing secure access. The Immuta Data Security Platform provides sensitive data discovery, security and access control, data activity monitoring, and has deep integrations with the leading cloud data platforms. Immuta is now trusted by Fortune 500 companies and government agencies around the world to secure their data. Founded in 2015, Immuta is headquartered in Boston, MA.

