



# Revolutionizing Education Financing:

## Vemo Education Powers Income Share Agreements



*"Informatica Intelligent Cloud Services gives us the secure data integration and business process automation capabilities we need to build even better relationships with our universities and their students."*

**Mark Ellis**  
Salesforce Lead, Vemo Education

### Goals

Increase process automation and scale back our manual processes

Improve performance and flexibility for cloud data warehousing to provide better information services to a rapidly growing business

Securely access APIs to provide the business with timely information to respond to changes in real time and conduct data analyses with ease

### Solution

Informatica Intelligent Cloud Services brings data from Salesforce securely into AWS for staging and transformations

Informatica Intelligent Cloud Services connects the Microsoft SQL Server data pipeline to APIs to dynamically and securely bring information into Snowflake and Salesforce

### Results

By reducing time spent on repetitive tasks by 200 hours, team members can spend less time on manual processes and more time helping partners and participants

Increases query performance by enabling multiple, purpose-built Snowflake data warehouses, each with its own optimized compute power

Provides the business with timely information, allowing team members to respond more quickly to changing circumstances

## Business Requirements:

- Codeless integration with Salesforce, SQL Server and Snowflake
- Real-time listening capabilities to an AWS S3
- Ability to securely stage and transform data without acquiring heavy technical debt
- Ability to securely integrate with REST APIs in real time

## About Vemo Education

Vemo Education transforms the way schools attract students and measure outcomes. Colleges and workforce development organizations leverage Vemo to align tuition with student success. From reimagined financial aid packaging to data-driven enrollment management, Vemo partners with schools to advance clear strategic objectives: higher yield, improved retention, and accelerated completion.

## Informatica Success Story: Vemo Education

Student debt is a growing problem in the United States, more than doubling between 2007 and 2017. Today, many Americans owe more in student loans than they do on their credit cards: a whopping \$1.5 trillion, according to the Brookings Institute.

Vemo Education is helping colleges and universities offer an alternative to traditional student loans called an income share agreement (ISA), in which the student agrees to pay a small percentage of future income for a fixed period of time. Students only make payments if they earn above a minimum income threshold, and if their wages are low, so are their payments. There's no principal balance, no interest, and a clear end to the financial obligation, helping students keep their lives and career goals on track.

With ISAs becoming more popular, Vemo Education has emerged as the market leader. The company is growing quickly by helping schools launch and sustain high-impact programs that provide accessibility and affordability to students. No longer a startup, Vemo needed to optimize its processes in order to scale the business. It realized an investment in cloud integration capabilities could help connect disparate systems and processes, while still allowing Vemo to provide world-class service to schools and participants.

"We've had to invent a lot of our core processes because our business model is very unique," says Mark Ellis, Salesforce Lead at Vemo Education. "As we grow, we need to automate those processes, so we wanted a tool that would enable us to move data and apply transformations very quickly."

## Automating processes with cloud integration

Since the company was founded, Vemo Education built many of its workflows and business processes on Salesforce. It has also taken full advantage of the cloud, running its Microsoft SQL Server databases on Amazon Web Services (AWS). To automate processes without changing its cloud infrastructure, Vemo Education selected Informatica Intelligent Cloud Services (IICS) to securely move data from Salesforce into AWS for staging and processing via integration platform as a service (iPaaS). Once processing is complete, data is either pushed back into Salesforce or moved to a Snowflake data warehouse using IICS.

"Using Informatica Intelligent Cloud Services to interact and move data into Snowflake is straightforward and a relatively quick integration to turnaround," says Ellis. "Using IICS is nice because we're able to process data and do joins ahead of time, before it gets into Snowflake, which is a very good value proposition for us."





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Vemo Education is also using the Informatica Cloud REST API connector to securely integrate external APIs. "It efficiently and securely allows us to retrieve public tokens, exchange them for secure private tokens, listen for messages, and retrieve data," says Ellis. The information is then integrated with Salesforce on a nightly basis using Informatica Cloud Data Integration, another IICS service.

### Scalable Processes to Drive Business Impact

"Using Informatica Intelligent Cloud Services to query our Salesforce data, incorporate APIs, and increase automation represents an enormous improvement in our process," says Ellis. "We're getting approximately 200 hours of employee time back every month that we can reallocate to higher-value tasks, like strengthening our partner relationships."

Integrating with APIs helps improve the availability of real-time data that can help the business make timely decisions.

"With Informatica Intelligent Cloud Services, we've been able to enhance the flow of data throughout our business," says Ellis. "We're able to minimize disparities in information and use real-time data to respond more quickly."

### Modernizing data warehousing

Using Informatica Intelligent Cloud Services to bring income share data from Salesforce into SQL Server and Snowflake is helping Vemo Education improve the speed of the information services it delivers to the business and its customers.

"We selected Snowflake because it gives us the ability to have multiple secure data warehouses and optimize performance for each," says Ellis. "We can't do that on SQL Server because it exists on a single Amazon Elastic Compute Cloud (EC2) instance that has a fixed amount of compute power. Informatica Intelligent Cloud Services makes it very easy to get data into Snowflake, which gives us a lot of flexibility."





### Inside The Solution:

- Informatica Intelligent Cloud Services
  - Informatica Cloud Data Integration
  - Informatica Cloud Application Integration

## Aligning the cost and value of education

By reducing the up-front cost of higher education and offering outcomes-based funding, Vemo Education's partners are driving education access and affordability across the country.

"Informatica Intelligent Cloud Services gives us the data integration and business process automation capabilities we need to build even better relationships with our universities and their students," says Ellis.

Digital transformation is changing our world. As the leader in enterprise cloud data management, we're prepared to help you intelligently lead the way. To provide you with the foresight to become more agile, realize new growth opportunities or even invent new things. We invite you to explore all that Informatica has to offer—and unleash the power of data to drive your next intelligent disruption. Not just once, but again and again.

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