

CASE STUDY



aws
MIGRATION

Personal Loans for Fair Credit Customers

“Revamped Analytical Architecture & Infrastructure for Client”

Case Study

Industry
Fintech

Overview

FinTech lending platform providing direct to consumer loans as well as product and service financing at the point of sale. The company is helping consumers across the credit spectrum unlock access to affordable loans and live better financial lives. Lending Point’s award-winning leadership team holds intellectual patents for unique modeling of data and credit scoring. Committed to customer-centric excellence, the company is a Better Business Bureau accredited company.

Business Problem

The Client analytical system was old, difficult to maintain, not cost effective, and caused operational delays. The analytical needs were growing and the current duct-tape infrastructure was not enough to serve the forecasted analytical needs.

Key Areas of Concern

- Frequent delays in analytical reporting
- The system was not only difficult to maintain, unscalable and not cost effective
- No provision for real-time reporting needs necessary for organization to meet daily goals and deliver on SLAs

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Business Impact to the Client's Organization

If a change was not brought in soon, new reports and insights won't be serviced; this would have crippled the growth of the organization keeping in view the recent acquisitions and partnerships they were withholding.

Client Expectations

- Enable the system to cater to real-time reporting needs
- Prepare new reports and develop insights keeping in view recent acquisitions and partnerships
- Ensure efficient and effective analytical reporting
- Change in architecture

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Our Solution



Strategy

A multi-tier approach was provided to Lending Point to solve their different needs.

- Established a near real-time ingestion and processing ecosystem with the help of AWS Kinesis & AWS Lambda
- The system was responsible for processing change data, capture events from multiple operations datastores and feed them into AWS RDS where data was available for operational analytics in near real-time
- Events were flushed from AWS Kinesis data streams to AWS S3 using Kinesis Firehose. This gave readily available, scalable, and managed data lake to the customer
- From AWS S3, the data was available for Ad hoc analysis using Spark on AWS EMR
- Selected data sets were loaded into AWS Redshift
- Data mart schemas were designed to fully utilize the power of AWS Redshift to provide reliable and SLA driven reporting to the customer

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Project Goals

- Reduce costs
- Scale up on demand analytics
- Establish new system to meet the growing analytical needs of the organization
- Deliver new reports and insights
- Provision for real-time operational reporting

AWS Services Used

- AWS Kinesis
- AWS Lambda
- AWS RDS
- AWS S3
- Spark
- AWS Redshift
- AWS Glue
- Cloudwatch
- Cloudwatch Events

Why AWS?



Complete Cloud Services
for Business Innovation



Cost-Effective



Secure and Compliant



Certified and Supported

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About Trantor

Trantor takes pride in delivering innovative technology solutions, enabling our clients to achieve their business objectives cost-effectively.

With expertise in both cloud-based and traditional applications, we understand all the aspects and challenges of software development.

We build long-term partnership with our customers by setting up dedicated CoE (Centre of Excellence), thereby enabling them to scale their business, reduce costs and continue to be innovative.

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Results

Reduced Costs

On demand analytics scaled up

Helped the organization to unearth new insights

75% faster scheduling and delivering of workflows

100% reliable SLA driven reporting

YTD, QTD & MTD report generation - matter of minutes rather than hours

Storage being separated from compute, the customer was able to scale up on demand analytics and drive insights faster