



SUCCESS STORIES

# Modernizing loan servicing operations with a multi-tenant SaaS platform for a leading financial services provider

## About the Customer



The customer is a leading U.S.-based financial services provider offering mortgage and loan management solutions through digital platforms. The platform supports independent servicing companies to manage loans, track documents, and operate across multiple clients with secure and scalable digital operations.

## Business Problem

The legacy loan servicing system was monolithic, limited in scalability, and relied heavily on manual processes. It could not efficiently support multiple users, third-party integrations, or rapid deployment of new clients. The platform required cloud readiness, automation, and operational improvements to reduce costs and increase agility.

## Key Challenges



### Legacy Infrastructure

On-premises systems limited cloud adoption and automation, increasing maintenance costs and slowing innovation.



### Operational Silos

Fragmented workflows and disconnected systems constrained scalability and delayed end-to-end loan servicing operations.



### Compliance Risk

Manual validations and inconsistent data across systems led to audit gaps, compliance penalties, and higher remediation costs.



### Manual, Error-Prone Onboarding

Labor-intensive onboarding processes caused data inaccuracies, longer turnaround times, and reduced operational efficiency.

## Business Solution

Incedo worked with the customer to rebuild the loan servicing platform as a cloud-native, multi-tenant SaaS solution on AWS. The platform was designed for scalability, automation, compliance, and multi-client operations.

# Key Modernization Components



## Architecture Modernization

Migrated monolithic applications to microservices and serverless architecture using AWS Lambda, Amazon API Gateway, and Amazon S3.



## SaaS Enablement

Developed a multi-tenant platform with white-label capabilities, ensuring data isolation and compliance.



## Enhanced User Experience

Designed self-service workflows to reduce manual intervention.



## Cloud Operations Optimization

Implemented DevOps automation, cost management, and observability using Amazon CloudWatch and Datadog.



## AWS Services Used

- ▶ **AWS Lambda:** Serverless backend for automation, loan data validation, and event-driven workflows.
- ▶ **Amazon API Gateway:** Unified API layer for secure frontend-backend communication.
- ▶ **Amazon S3:** Storage for loan data, documents, and reports, with controlled access.
- ▶ **Amazon CloudFront:** Content delivery for frontend assets with low-latency access.
- ▶ **AWS WAF:** Protects APIs and applications from common web exploits.
- ▶ **Amazon CloudWatch:** Centralized monitoring of logs and metrics integrated with Datadog.

## Business Impact

Faster launch of white-labeled experiences for multiple clients.

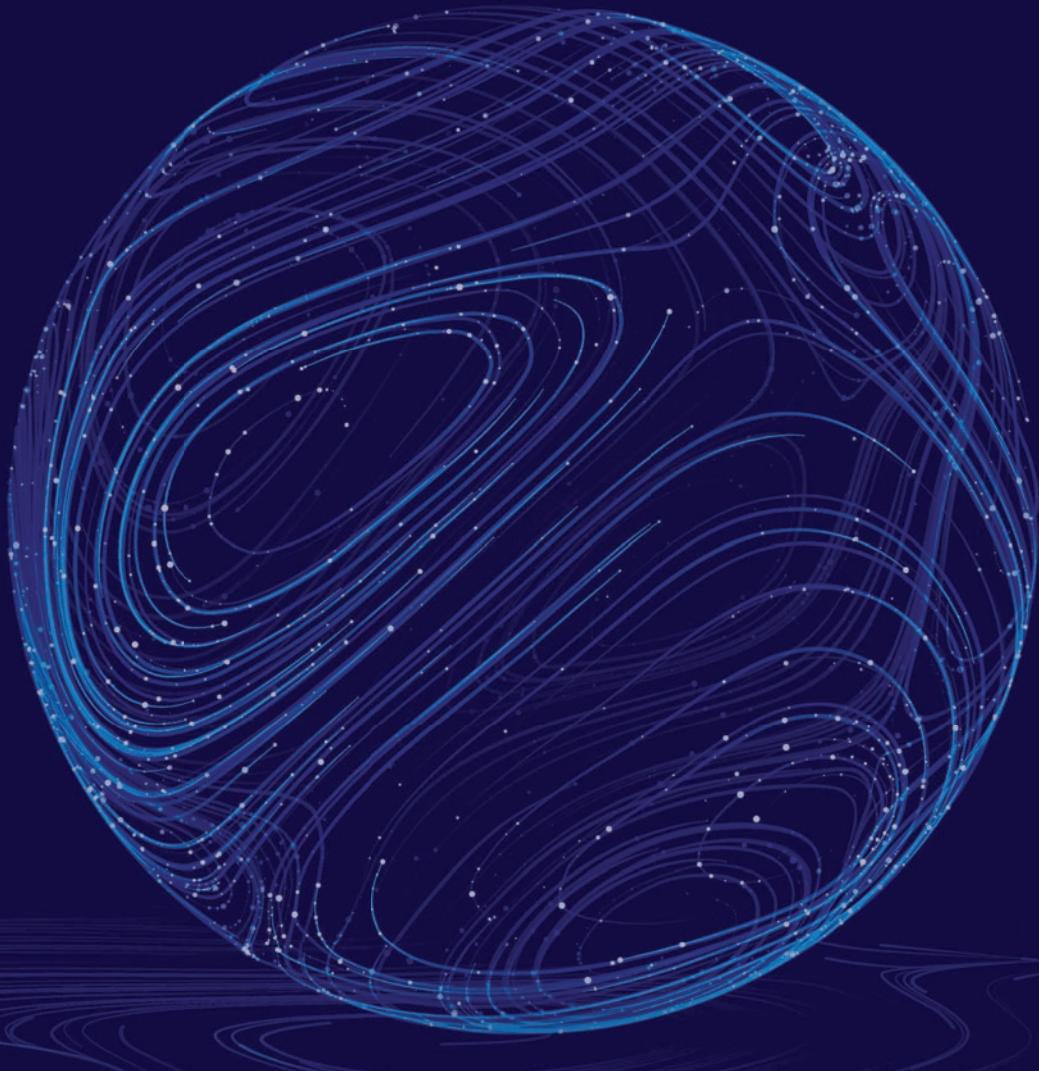
Higher self-service and automated workflows reduced operating costs and onboarding time.

Modular, pay-per-use architecture enabled rapid scalability.

Platform insights improved loan servicing operations and decision-making.

Plug-and-play integrations simplified addition of third-party services.

# incedo



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## About Incedo

Incedo is a global AI and data transformation specialist empowering companies to realize sustainable business impact from their digital investments by delivering ROI from AI@Scale.

As a long-term partner for strategy to execution, we operate at the intersection of business and technology. Our integrated services and platforms are built on the foundation of AI & Data, digital engineering, and operations transformation, bringing deep domain expertise and full stack capabilities together.

With over 4,000 people in the US, Canada, Latin America and India and a large, diverse portfolio of Fortune 500 enterprises and fast-growing clients worldwide, we work across banking & payments, wealth management, telecom, hi-tech and life sciences.

**9+**

Fortune 500  
Customers

**10+**

Global  
Locations

**4k+**

Employees  
Globally

## Our Global Presence

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Chennai  
Pune  
Bengaluru  
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New Jersey  
Dallas  
Boston

### Canada

Ontario

### Mexico

Guadalajara