

Advanced loan management platform





Industry






FinTech






Location

US

Technologies

 Azure
  Kubernetes
  Service Bus
  BLOB Storage

 DevOps
  Docker
  C#
  .NET
  Angular

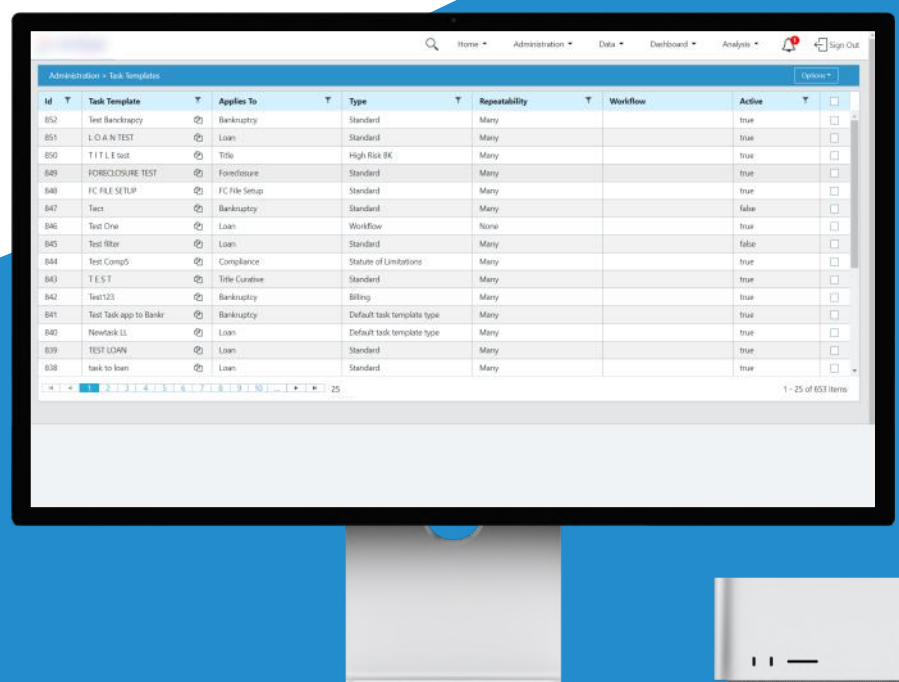
 SQL
  T-SQL
  Ra
  Rabbit
  Power BI

CLIENT

Our client is on a mission to transform fintech services with specialized applications for in-depth loan data analytics. Their expertise lies in conducting legal analyses, property value analyses, and cash flow analyses to minimize investment risk.

CHALLENGE

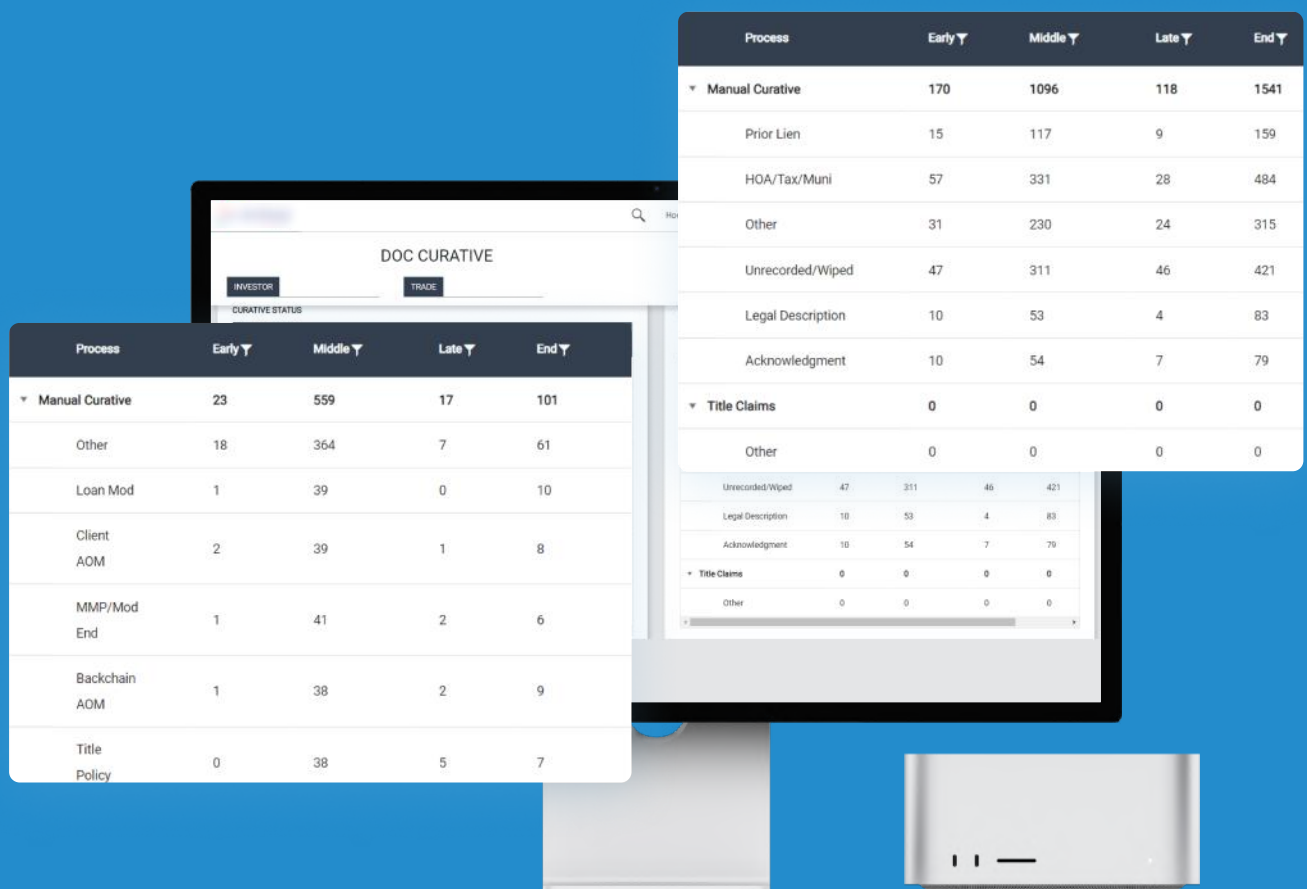
The creation of a property's risk profile requires sets of relevant data extracted from collateral documents for each property. Handling thousands of such documents is possible only through a decent technological solution. The client has asked us to help with managing, analysing, and sifting through the myriad of raw data sets. This will result in building exact risk contours for each deal.



SOLUTION

The foundation for the project was a comprehensive business goals audit to build an internal loan management platform. We chose Azure Kubernetes Service (AKS) for container orchestration to follow the advanced microservices architecture as the initial version of the system was a monolith. Azure Messaging Services help in event handling due to high data loads, as it covers the whole loan lifecycle, integrating it into a company-wide workflow and synchronizing data.

Each loan detail is imported from a comprehensive Excel file and is stored in Azure Blob, Amazon S3 or SFTP. Documents table information indicates that it can use any file storage facility due to the configuration in the system. As part of a daily risk assessment, the platform builds charts to visualize the options and identify the risk associated with each asset. Those archives are stored in a private Docker image with the help of Azure Container Registry, which is deployed to the cluster.



Process	Early	Middle	Late	End
Manual Curative	23	559	17	101
Other	18	364	7	61
Loan Mod	1	39	0	10
Client AOM	2	39	1	8
MMP/Mod End	1	41	2	6
Backchain AOM	1	38	2	9
Title Policy	0	38	5	7

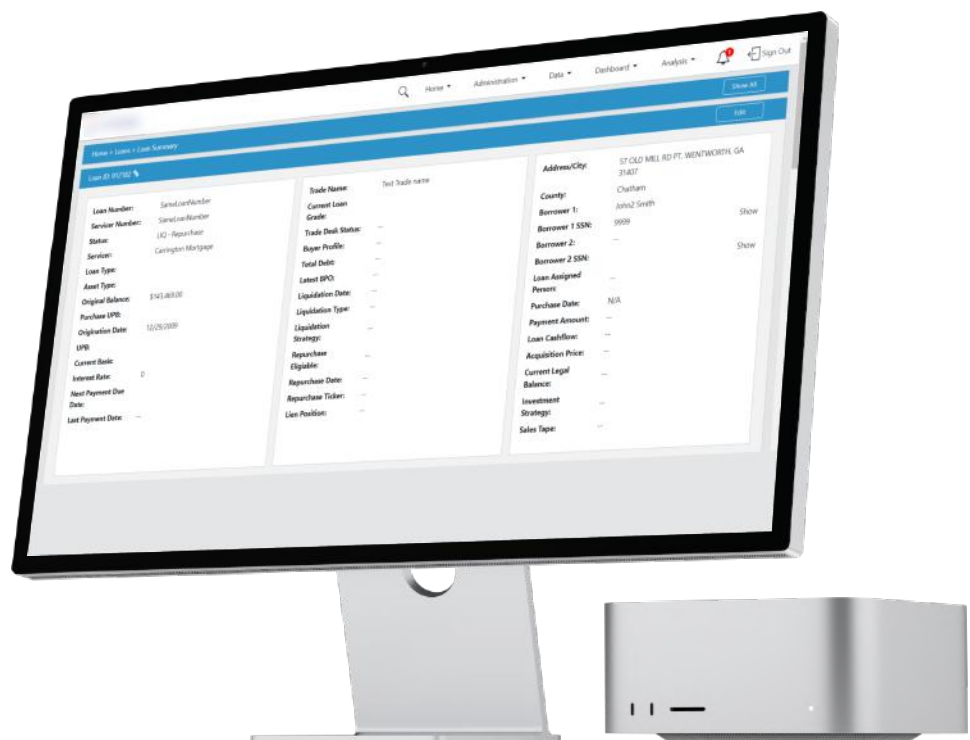
Process	Early	Middle	Late	End
Manual Curative	170	1096	118	1541
Prior Lien	15	117	9	159
HOA/Tax/Muni	57	331	28	484
Other	31	230	24	315
Unrecorded/Wiped	47	311	46	421
Legal Description	10	53	4	83
Acknowledgment	10	54	7	79
Title Claims	0	0	0	0
Other	0	0	0	0

SOLUTION

Data is protected and assets can only be accessed by users with restricted access with Azure Active Directory for Authentication. With that Cloud Solution we've built a complex task management system that allows people to create, assign, schedule, and link tasks for loans, foreclosures, bankruptcy cases, and other parameters.

The continuous updating of task fields can be achieved with the help of pre-set rules. In addition, tasks themselves can form a milestone-based workflow based on the completion of a previous task. With Azure DevOps Pipelines and configured CI&CD processes, automatic deployments from Azure Notifications make it easy to see what tasks are pending from others and when to start their own work.

Through the solution we developed, our client now has the ability to turn raw datasets into risk assessment intelligence and simplify decision-making processes.



FEATURES:

- 1 Unified asset import and management.
- 2 Full-cycle task management and interlinking.
- 3 Advanced analytics.
- 4 Back-end computing algorithms.
- 5 In-depth reporting.
- 6 Extended search and queries.

