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Case Study

Cloud-First Lending: Azure-Powered From Manual Processes to Digital Excellence

The Client

The client is a dynamic software company founded in 2022, specializing in innovative lending solutions for financial institutions. As an expert in the financial services domain, the company provides financial institutions with tools to serve each customer at the highest level.

Their flagship platform connects businesses to financial institutions through advanced technology, maximizing access to short-term capital by allowing businesses to leverage their accounts receivable, inventory & other assets as collateral. The company's objective is to assist financial institutions of all sizes in creating reliable pathways to finance business clients.

The Challenge

Financial institutions face significant operational challenges relying on manual and time-intensive procedures. The existing system creates complexity in tracking credit limits and funded balances across portfolios. FinTech's must invest considerable resources in manual follow-up processes to obtain account information on debtors, payers, and receivables.

- ✔ **Automated Credit & Balance Monitoring:** Real-time tracking system for credit limits and account balances.
- ✔ **Digital Data Collection Platform:** Automated capture of financial data from multiple sources.
- ✔ **Streamlined Approval Workflow:** Digital verification and approval process with reduced manual intervention.
- ✔ **System Integration:** APIs to connect with banking systems and third-party data sources.
- ✔ **Security & Compliance:** Data encryption, access controls, and regulatory compliance.





Technology Environment

Telliant worked with the client to identify/create the most suitable tech-stack for the project to include the following

LANGUAGES

- ANGULAR 13
- .NET Core 6 with C#
- EP Core 6
- HTML
- Bootstrap 5

PLATFORMS/SERVERS

- Azure Cloud with Azure App Services
- Azure (BLOB)
- Azure Web Jobs

DATABASE & ARCHITECTURE

- Azure SQL Database
- Microservices architecture

DEVOPS & QUALITY

- Azure DevOps (CI/CD)
- SonarQube (code reviews)

About Us

Telliant Systems, offers a diverse selection of custom software product development services, such as product strategy, software design, application development, QA/Testing, and application management services.

Solution Highlights

Telliant developed a comprehensive digital lending platform that revolutionized the client's business loan operations by replacing manual processes with an intelligent, automated system. The solution featured seamless integration with third-party financial platforms for real-time data retrieval. The system included admin controls, multi-factor authentication security, and an integrated communication center

- ✔ **Loan Tracking:** Intuitive interface for fast eligibility assessments.
- ✔ **Third-Party Integrations:** Automated data sync with Argos Risk, QuickBooks, Tingo.
- ✔ **Real-Time Dashboards:** Visibility into balances, credit limits, and eligibility.
- ✔ **Advanced Borrowing Engine:** Advanced engine calculating net collateral and risk.
- ✔ **Decision Support:** Data-driven tools for informed loan approvals.
- ✔ **Enterprise Security:** MFA and robust data protection.
- ✔ **Admin Controls:** Configurable rules with override options.
- ✔ **Reporting Suite:** Multi-level dashboards and reports.
- ✔ **Communication Center:** Centralized draw requests and automated alerts.

Result

- ✔ **60% faster** loan decisions & 80% fewer data error.
- ✔ **3x more** applications processed.
- ✔ **35% more accurate** valuations.
- ✔ **2 days → 4 hours** draw turnaround.

