BSI Financial an industry leader providing mortgage solutions to consumers successfully leverages "Cloud-first" and "Ai-first" strategy to focus resources on customer engagement, innovation, and enabling greater agility.

About the Customer

BSI Financial is an industry leader providing mortgage solutions to consumers. In addition, it provides Digital platforms to independent mortgage servicing companies to drive operational excellence and intelligent customer experience.

Customer Situation

BSI had decided to pivot the enterprise to "Cloud-first" and "Ai-first" strategy, focus resources on customer engagement and innovation, and enable greater agility. Over time, it would like to reduce cost of technology ownership,

Platforms modernization and operations transformation were identified as a priority to create capacity for growth, lower operating costs, and allow for scalability. This encompassed loan servicing, MSR portfolio due diligence, Internal and External reporting, and Mortgage Operations.

Partner Solution

BSI chose Incedo as a partner to re-imagine and engineer cloud native SaaS Platforms on AWS cloud. This encompassed:
- Architecture Assessment and Modernization
- Reimagined Customer Journeys
- Intuitive user experience to encourage higher self-service.
- Delivered on microservices architecture and APIs for scalability
- Continuous optimization

Below is the list of AWS services used and their purpose:

AWS Service	Business Purpose
AWS Lambda	high-availability compute infrastructure and performs all the administration of the compute resources, including server and operating system maintenance, capacity provisioning and automatic scaling, code and security patch deployment, and code monitoring and logging
AWS WAF	AWS firewall service to protect against DDOS and other attacks. All the api & UI application is protected against it and many rules are added which support attacks like NoSQL injection etc
AWS Guard Duty	This AWS service helps in finding suspicious activity from the logs
AWS Cognito	Protect user accounts and restricts application and user access based on roles
AWS VPC	create scalable infrastructure into a virtual network that can be logically isolated
AWS CloudWatch	To collect and track metrics, collect and monitor log files, set alarms, provides system-wide visibility into resource utilization, application performance, and operational health
AWS Simple Storage Service	storing UI build on S3 bucket and hosting it from there and storing the daily loan data and export
AWS SQS	Decoupling application components
AWS KMS	encrypt our data in S3 bucket and also to encrypt the mongo credentials

AWS API Gateway	creating, publishing, maintaining, monitoring, and securing REST, HTTP, and WebSocket APIs. We use this service for all the lambda calls from the UI
AWS Simple Email Service	sending verification emails and changing password emails from cognito
AWS CloudFront	CloudFront delivers your content through a worldwide network of data centers called edge locations. UI is hosted through this service
AWS Secrets Manager	Used to store cognito and mongodb credentials.

Results and Benefits

BSI realized following Impact:

- New architecture made it simpler to white label platforms in order to help clients promote their brand and messaging to end customers.
- Modularized the platform to enable pay per use subscription model for customers.
- Functional and technical scalability
- Seamless integration of third party offerings and services
- Monetize internal IP and capabilities created over time

Impact delivered for end customers:

- Increased self-service on the platform and reduced cost to serve
- Radically increased Straight Through Processing resulting in enhanced customer experience from simpler onboarding and engagement
- Increased cross and upsell opportunities

Incedo has been a proud partner to enable BSI's growth journey

About Incedo

Incedo is a digital transformation expert empowering companies to realize sustainable business impact from their digital investments. Our integrated services and platforms that connect strategy and execution, are built on the foundation of Design, AI, Data, and strong engineering capabilities blended with our deep domain expertise from digital natives.

With over 3,000 professionals in the US, Canada, Latin America, and India and a large, diverse portfolio of long term, Fortune 500 and fast-growing clients worldwide, we work across financial services, telecom, product engineering, and life sciences industries. Visit our website to learn more about how we help clients transform today :www.incedoinc.com
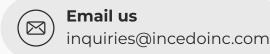
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