

SUCCESS STORIES

# Transforming Mortgage Solutions with AWS Financial Competency solutions for BSI Financial

## About the Customer

BSI Financial Services is leading the evolution of mortgage servicing for originators, investors and homeowners. BSI Financial is one of the fastest growing mortgage servicers across the industry and currently services more than \$50 billion in mortgages. The company is approved as a servicer by Fannie Mae, Freddie Mac, FHA and VA, approved as an issuer by Ginnie Mae, and rated by S&P, Fitch and DBRS as a servicer.



## Key Challenges

BSI Financial, a leading provider of mortgage solutions, partners with independent mortgage servicing companies to enhance operational excellence and deliver intelligent customer experiences. Their mission was to pivot to a "Cloud-first" and "Ai-first" strategy to optimize resources and foster innovation, all while reducing technology ownership costs.

BSI Financial aimed to modernize their loan servicing platform and transform operations to facilitate growth, lower operational expenses, and enhance scalability. They faced several critical challenges, including high compliance risk and penalties, costly loan data issues, diminished profitability due to compliance requirements, and manual loan boarding errors.

## Business Solution

Incedo, an AWS Financial Competency partner, collaborated with BSI Financial to engineer a cloud-native SaaS platform on AWS. The solution included:

- Architecture Assessment and Modernization
- Redesigned Customer Journeys
- Intuitive user experience for increased self-service
- Customizable SaaS platform for multiple clients
- Utilization of microservices architecture and APIs for scalability
- Serverless architecture for cost-effectiveness and scalability
- Cloud Operations, including expense management and automated deployments using Cloud DevOps



## AWS Services Used

The solution leveraged various AWS services, including AWS WAF, CloudFront, API Gateway, Lambda functions, Cognito, SES, SNS, SQS, KMS, Secret Manager, S3, and CloudWatch for infrastructure monitoring and observability.

## Business Impact

The partnership between BSI Financial and Incedo yielded significant impacts:



### Platform Enhancement and Monetization

- Simplified white-labeling of platforms to promote clients' branding to end customers.
- Modularized the platform, enabling a pay-per-use subscription model.
- Monetized internal IP and capabilities.



### Scalability and Integration

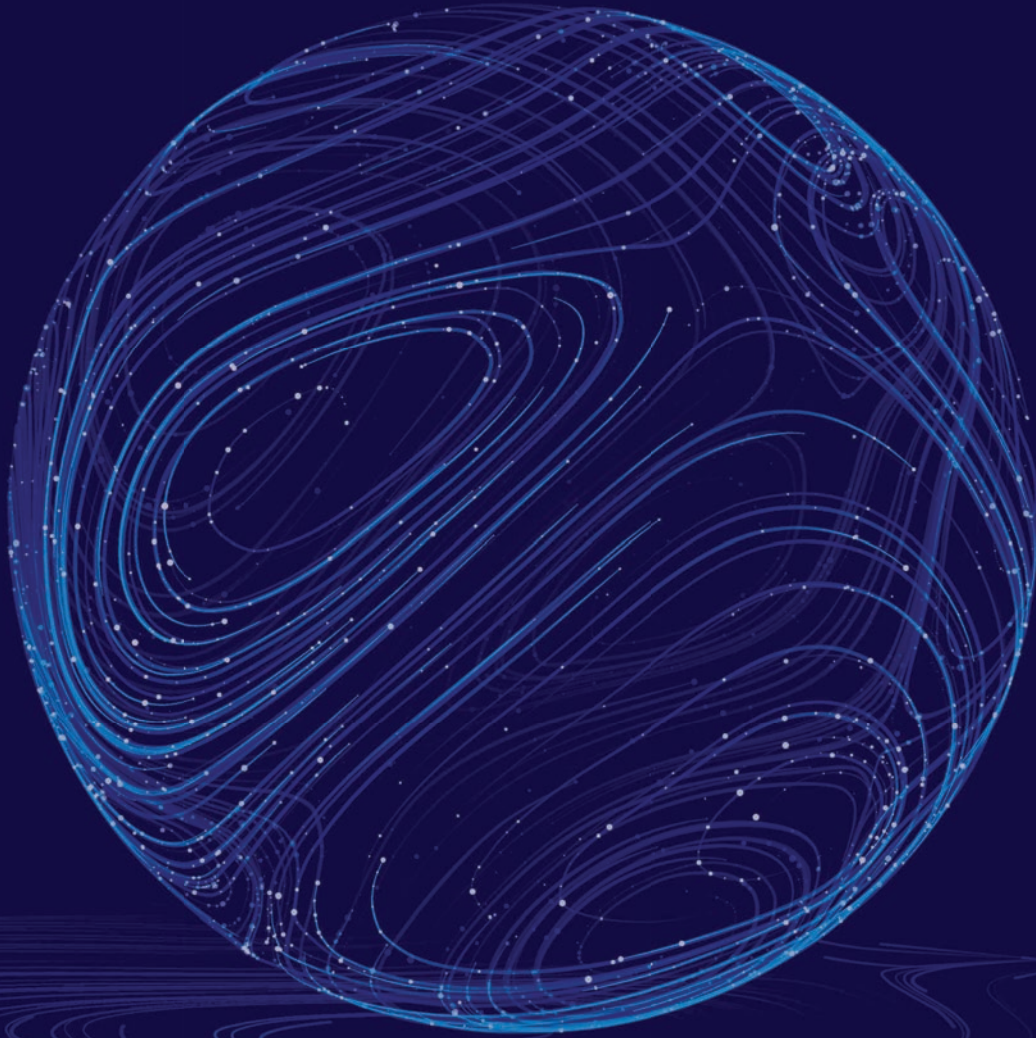
- Achieved functional and technical scalability.
- Seamlessly integrated third-party offerings and services.



### Customer-Centric Benefits

- Increased self-service options, reducing the cost of service.
- Drastically improved Straight through Processing, enhancing customer experiences.
- Boosted cross-sell and upsell opportunities

# incedo | Win in the Digital Age



## 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 4,000 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.

**9+**

**Fortune 500  
Customers**

**10+**

**Global  
Locations**

**4k+**

**Employees  
Globally**

## Our Global Presence

### India

Gurugram  
Chennai  
Pune  
Bengaluru  
Hyderabad

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Santa Clara  
New Jersey  
Dallas  
Boston

### Canada

Ontario

### Mexico

Guadalajara

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