

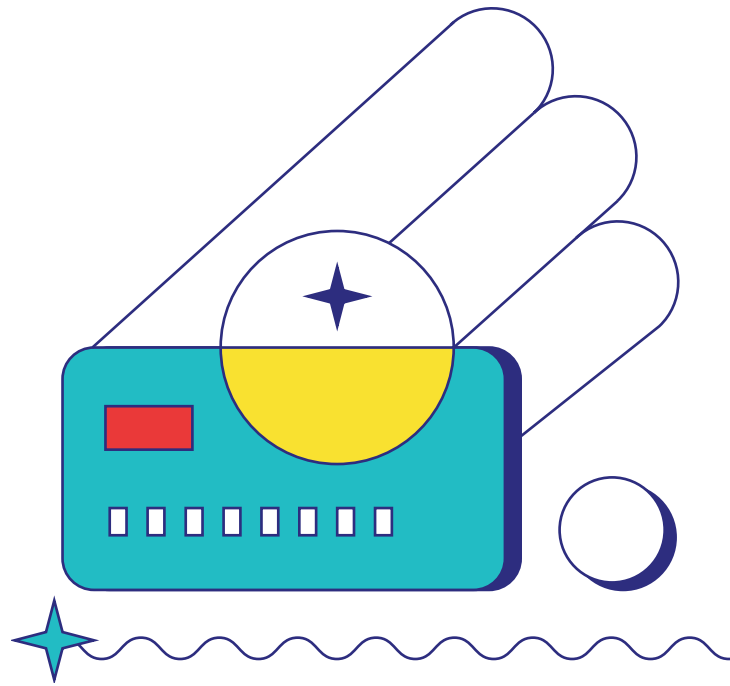
CASE STUDY

**International Personal Finance Creates
Customer-Focused Application For Credit
Automation With Sitecore and Salesforce**

softserve

Client Background

International Personal Finance (IPF) is a leading provider of home credits and digital loans, operating in more than 11 international markets. The company specializes in providing small sum, short-term, unsecured loans and credit lines to consumers who are underbanked or underserved by mainstream financial operators or who may have no or limited credit history. For that purpose, IPF uses two channels – home credit and digital.



Business Challenge

To gain a competitive advantage through their digital advancements, IPF needed to enable credit automation in a single application, which could calculate credit score and allow customers to easily find the product that meets their needs.

The main challenges regarding the business objective included:

- allowing a single customer view across multiple channels and different systems
- maintaining the current support of IPF's multiple products with the option to refinance customers and split loans between multiple bank accounts

Ensuring a faster and easier method for receiving credit required a constant exchange of communication across every step of the process between two of the main platforms used by IPF's marketing and sales teams, namely Sitecore and Salesforce. From a technical standpoint, it is this complex multiservice layer integration that enables information transmission between the different systems and the logic behind that posed the primary risk in the development cycle.





Project Description

To ensure that business objectives would be met, SoftServe's experience platforms team had to ensure smooth implementation and integration of multiple systems into IPF's infrastructure. As part of the Discovery phase, a series of workshops were conducted to build an overall understanding of the client's project requirements. Some of the key activities during the workshops included:

- An audit of IPF's infrastructure, focusing on architecture and security issues
- A feasibility study of the integration between the new system and the third party layers
- Mapping out the best way to integrate the systems (architecture vision and systems functional requirements issues)
- Identifying limitations and best approaches for testing recommendations

The project required the implementation and integration to support the constant exchange of information between the following third-party systems:

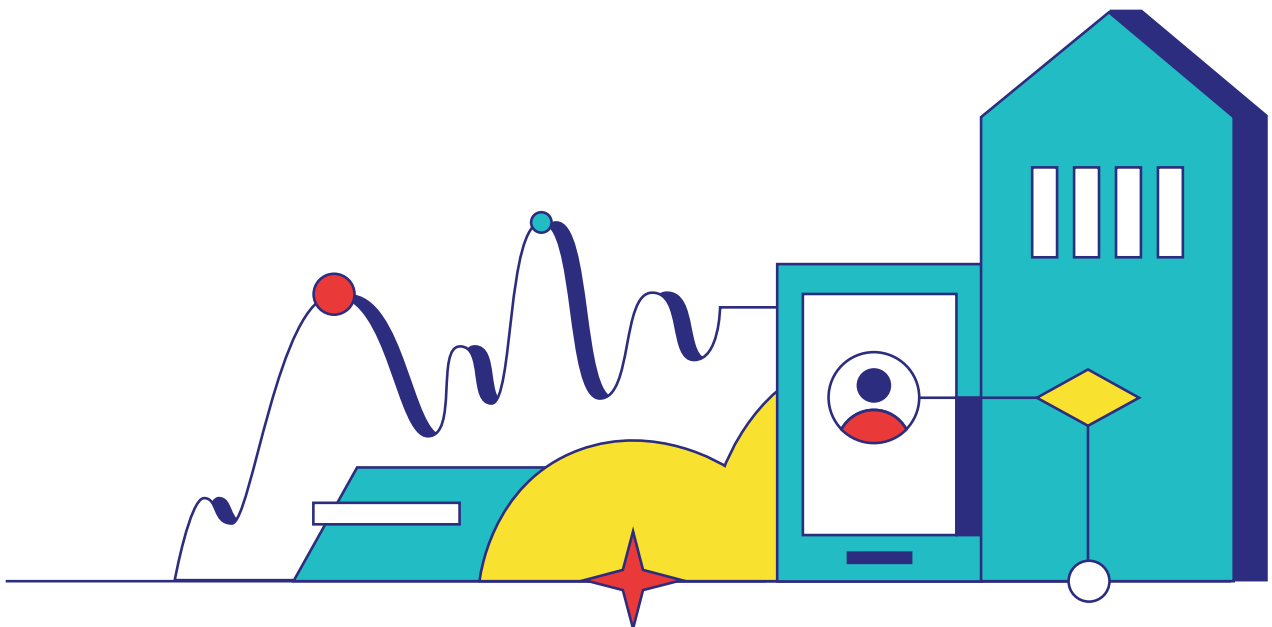
- Sitecore: IPF's customer experience platform for content management, marketing automation, personalization, and various marketing activities
- Salesforce: the main CRM system of IPF's sales team, where all customer information is stored and utilized for better tailored services
- Amazon Web Services: access control to the web application for user sign up and sign in

The integration layer between the different platforms and services was implemented using Mulesoft. Mulesoft ensured the security and reusability of the APIs that were defined for integration. The API management capabilities of Mulesoft allowed the different platform

teams to work simultaneously by using data and implementation mocking. This technique increased the performance of the teams and removed bottlenecks related to the dependencies between the platforms

The SoftServe team defined the milestones for the new AIA Cloud, which included:

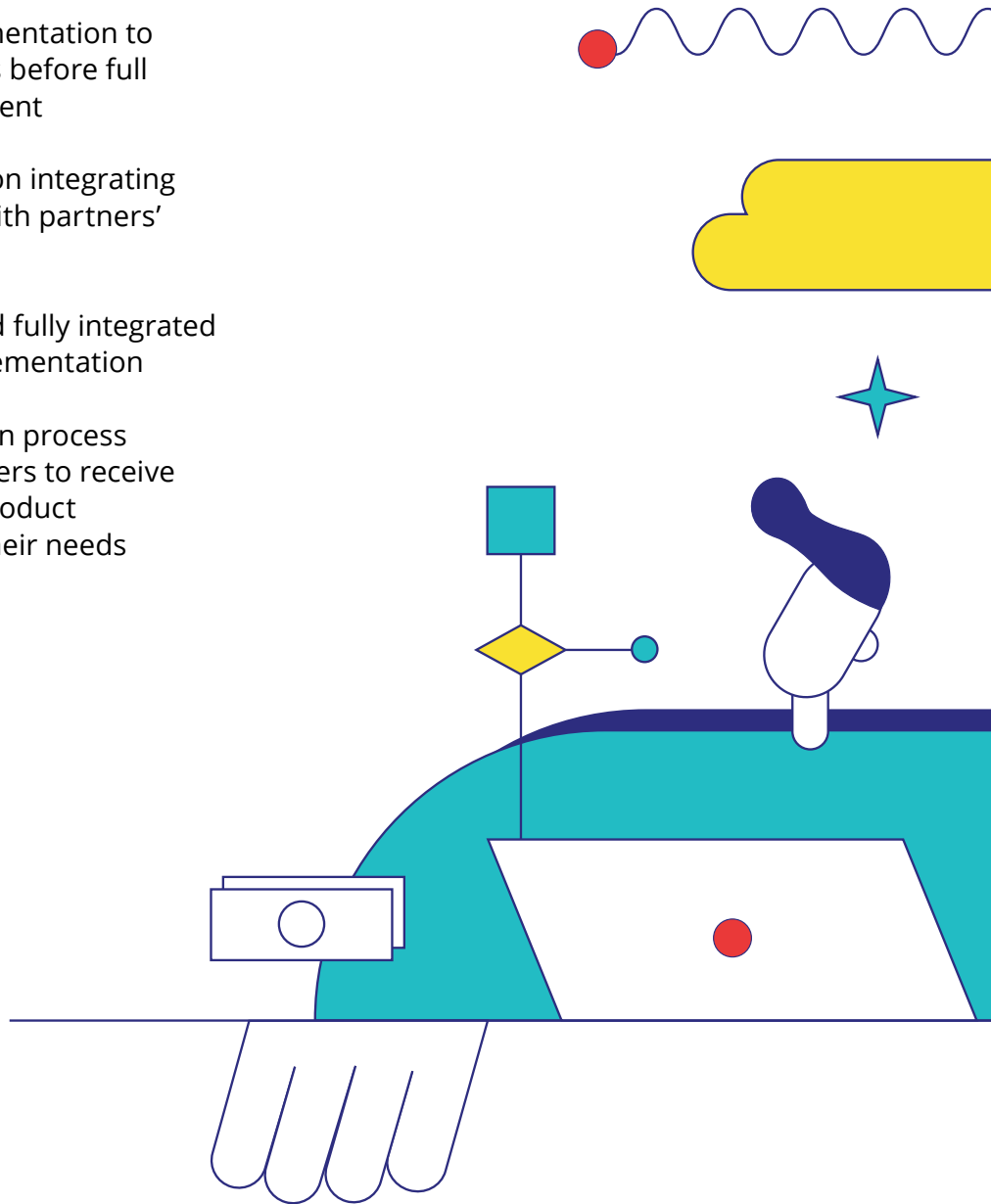
- Migrating AIA components to AWS
- Automating AIA Cloud packaging and installation on AWS
- Implementing AIA Cloud web deployment tool
- Integrating the solution with the Congruity360 delivery pipeline.



Value Delivered

Implementing this solution successfully helped IPF take one step further in their digital journey. The company was able to focus on the customer by providing an easy to use solution that ensures a smooth, fast, and reliable way to support credit requests. Some of the main benefits that the project delivered to IPF include:

- Proof of concept implementation to decrease risks and costs before full scope system development
- A fully developed solution integrating IPF's payment system with partners' services systems
- Hosting the solution and fully integrated processes after its implementation
- Delivering an automation process that allows IPF's customers to receive the most appropriate product recommendations for their needs



ABOUT US

SoftServe is a digital authority that advises and provides at the cutting-edge of technology. We reveal, transform, accelerate, and optimize the way enterprises and software companies do business. With expertise across healthcare, retail, energy, financial services, and more, we implement end-to-end solutions to deliver the innovation, quality, and speed that our clients' users expect.

SoftServe delivers open innovation, from generating compelling new ideas, to developing and implementing transformational products and services.

Our work and client experience is built on a foundation of empathetic, human-focused experience design that ensures continuity from concept to release.

We empower enterprises and software companies to (re)identify differentiation, accelerate solution development, and vigorously compete in today's digital economy. No matter where you are in your journey.

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