



CASE STUDY

Improve Scale & Reach of Specialty BNPL Lenders

CLIENT

Client is a large white label BNPL lender that is well respected in the difficult to lend, high dollar/lower volume market.

Better determine where their retail partners are at in terms of both business and technology in order to meet retailer integration and adjudication needs and expectations.

BUSINESS CHALLENGES

- Leading near-prime credit provider has reached the operational limits their core platforms.
- Successful year-over-year (YOY) growth accelerated need for fundamental changes in underpinning technology capabilities.
- Tavant will work in concert with client and key third parties to deliver a highly complex set of business capabilities against the backdrop of a growing business.



SOLUTION OVERVIEW

- Surround new operating systems with a semi-public API layer.
- Redesign and implement specialized BNPL platform that increases flexibility and market reach.
- Integrate net new decisioning engines to increase the efficacy and maintainability of risk models.

KEY OUTCOMES



Solve the legacy-to-future integration issues to enable net new data flows across a hybrid cloud data footprint.



Lead-out with API-based integration for core and ancillary systems.



Reduce time to market (TTM) for establishing new specialty retailers.



Increase product reach and flexibility of new specialized BNPL platform.



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