

# iVision Case Study



## Client

LendingPoint

## Project

Amazon Web Services Deployment and Optimization

## Solution

iVision worked in partnership with LendingPoint to architect, design, deploy and provide ongoing performance and consumption management of its hybrid Amazon Web Services environment. The secure environment – used by workers in the U.S. and abroad – supports all customer interactions and demand generation, as well as web, application, analytics and development services.

LendingPoint also relies on iVision for ongoing review and management services that optimize spending on AWS, while also ensuring the cloud environment is robust enough to support the financial technology company's hyper growth.

## Project Overview

LendingPoint focuses on borrowers with FICO scores from 550 to 800, what the online lender sees as an underserved market. The company is a true startup. In 2014, President and Chief Operating Officer Franck Fatras bought an AWS virtual server on his credit card and set up LendingPoint's launch. He understood the opportunities of going straight to the cloud, but he wasn't prepared for some of the complexities.

"I knew, day one, that I didn't want to build infrastructure," Fatras said. "That was something that I was dead set on. I did not want to have a big data center, and I wanted to get as many applications as possible off the shelf."

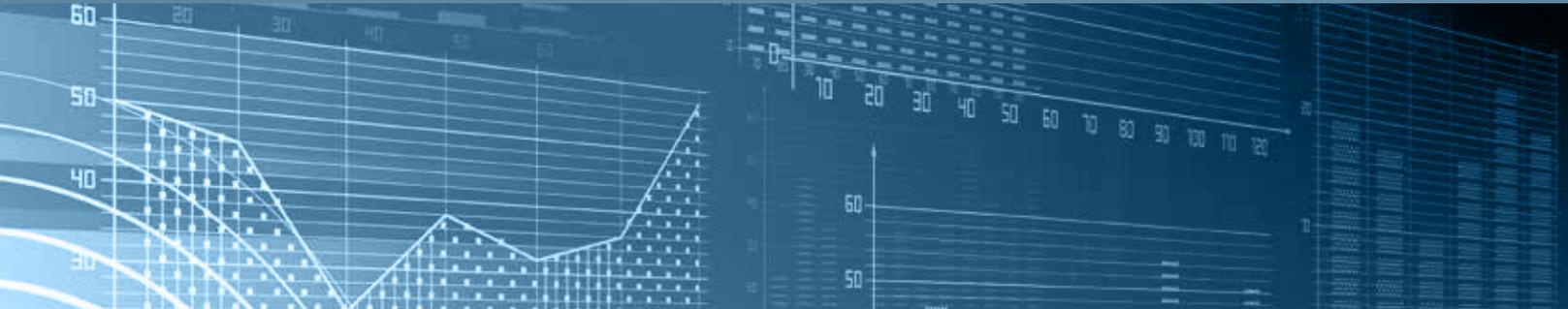
Before long, the problems started. "We had this architecture that was not connecting well. None of the active directory links were done," he said. "It was

getting messy, and I could see it. I knew about iVision from prior engagements, and I was impressed and liked working with them. So, I made a phone call to iVision and said, 'We're maybe half a year from hitting a wall. How are we going to solve it?'"

**"We haven't had downtime. Even when Amazon has had issues, we've just shifted over, and everything has been fine."**

– Franck Fatras, President and Chief Operating Officer, LendingPoint

iVision designed and delivered a solution that was stable, reliable and accommodated LendingPoint's intense data demands. It's an expertly engineered platform that will serve the online lender's needs today and tomorrow.



## Transformation Delivered

The first order of business was to assess the state of LendingPoint's existing AWS implementation. As Fatras recalled, "We brought everybody to the table and said, 'OK. This is the mess we have today. This is what we don't want. How are we going to design it better?'"

Then iVision worked with LendingPoint's team to design and, ultimately, deliver a solution that was stable, reliable and accommodated the lender's ever-growing data demands linked to rapid processing of potential borrowers' online applications.

"We haven't had downtime," Fatras said. "Even when Amazon has had issues, we've just shifted over, and everything has been fine." LendingPoint now has an expertly engineered platform that can reliably serve its current and future data needs.

## Business Value

"The value that we derived from this project definitely was in performance," Fatras said.

With iVision's help, his team was able to reduce the time-to-offer for loans from about 30 seconds to 5 seconds. That speed is essential to LendingPoint's business; the first online lender to make an offer usually wins the customer.

"iVision really has the expertise, which is where the value comes in," Fatras said. "I knew that iVision engineers could provide the entire solution. It worked out really well."

Video: LendingPoint President and Chief Executive Officer Franck Fatras explains how iVision enabled the company to stabilize and secure its data environment: <http://bit.ly/LendingPointAWS>

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