

# Technology Modernization for a Consumer Reporting Agency

Welcome to possible

## About the client:

The client is an American multinational consumer credit reporting agency and is one of the three largest consumer credit reporting agencies. It collects and aggregates information on over 800 million individual consumers and more than 88 million businesses worldwide.



#### Business challenges:

- Large scale transition of the services to a mid-sized vendor to improve accessibility to vendor's senior leadership for seamless execution of projects was a challenge
- Multi-location, multi-vendor, and only remote transitions of different products/ portfolios, which included large-scale application development, maintenance, testing and production support activities
- Ramping up a team of 170+ across geos
- Diverse technology stack
- High impact security breach resulted in loss of customers' trust, regulatory proceedings and brand reputation were at stake



#### Mindtree's approach:

- Portfolio analysis of the applications in scope using MPAF (Mindtree Portfolio Analysis Framework). Wave-based transition methodology adopted
- Agile, Full-Stack engineering pods to support core decision platforms

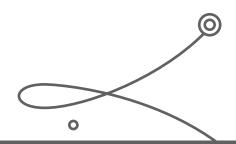


- Re-architected the online dispute portal to enhance security, performance, design vulnerabilities that had impacted 145 million customers
- Shared services model for Big Data Ops and Automation Testing. Apigee-based API framework for large banking customers was implemented

- Embedded security throughout the value stream. DevSecOps to encompass Business Agility, Continuous Delivery, Security and Operations was used
- Product engineering, platforms consolidation, cloud transformation and data fabric architecture & analytics

### Business benefits:

- Metrics-based transition helped the customer to track the progress, provide quantitative feedback and sign off based on the deliverables. Average feedback score of 8 out of 10 across the portfolios and value additions worth \$480K were witnessed during the transition
- Enterprise Level Test Automation Framework -Regression time reduced by 90% from 55 minutes to 6 minutes
- Expected TCO reduction of 35 40% in 5 years
- Secure, scalable, robust and cyber-resilient organization. Application availability of 99.97%, reduced MTTD and MTTR resulted in faster turnaround times to end-users
- Automated consumer dispute verification through micro-services, and captured change data in real-time to facilitate real-time analytics
- Zero variance in cost and schedule, zero defects and zero customer escalations



#### **About Mindtree**

Mindtree [NSE: MINDTREE] is a global technology consulting and services company, helping enterprises marry scale with agility to achieve competitive advantage. "Born digital," in 1999 and now a Larsen & Toubro Group Company, Mindtree applies its deep domain knowledge to 270 enterprise client engagements to break down silos, make sense of digital complexity and bring new initiatives to market faster. We enable IT to move at the speed of business, leveraging emerging technologies and the efficiencies of Continuous Delivery to spur business innovation. Operating in 24 countries across the world, we are consistently regarded as one of the best places to work, embodied every day by our winning culture made up of over 23,800 entrepreneurial, collaborative and dedicated "Mindtree Minds."