

CapFront Secured Massive Infrastructure Headroom & Avoided AWS RDS Extended Support Fees



Overview

In high-volume FinTech platforms, database performance directly impacts customer experience and transaction success rates.

CapFront, the parent company of digital lending platform LoanFront, partnered with Mydbops to upgrade its primary database to MySQL 8.4 LTS ahead of the AWS RDS MySQL 8.0 End of Standard Support deadline on July 31, 2026. This transition allowed CapFront to fully avoid costly AWS Extended Support surcharges and reclaim vital hardware headroom, all with zero disruption to active borrowers.

100%
Surcharge Avoidance
Bypassed compounding AWS RDS Extended Support fees

27.4%
CPU Utilization Drop
Dropped average CPU demand from 42.7% to 31.0%

Zero
Financial Interruptions
Maintained business continuity with zero application downtime.

Runway
to 2032
Locked in long-term compliance for the next six years.

RDS MySQL

Consulting Services

About

CapFront Technologies Pvt. Ltd. is a leading Bengaluru-based FinTech pioneer that delivers fast, paperless personal loans through its flagship consumer app, LoanFront. Trusted by over 5 million users across India, the platform processes massive volumes of concurrent financial transactions on a 24/7 basis. To maintain user trust, CapFront's core database infrastructure must deliver immediate response times, absolute data consistency, and continuous security compliance.

Deployment Type	Database Stack / Services Used	Objective / Outcome
Cloud-Based Deployment	MySQL 8.0 to MySQL 8.4 LTS Upgrade	Cost Surcharge Avoidance & 27.4% CPU Efficiency Gains

Business Challenges

Overview

To support millions of active borrowers, CapFront needed to address several critical infrastructure performance bottlenecks and cloud cost risks ahead of the standard support deadline. These core challenges included:

- Eliminating the AWS RDS EOL Support Cliff:** Standard AWS support for MySQL 8.0 concludes on July 31, 2026. Leaving critical production databases on the legacy 8.0 engine past this date would automatically enroll CapFront in AWS RDS Extended Support. This would immediately trigger steep, compounding support surcharges on their monthly cloud bill without adding any operational value.
- High Resource Demands During Peak Lending Hours:** Prior to the upgrade, CapFront's primary production database experienced heavy resource strain during high-traffic loan processing hours. CPU utilization frequently spiked as high as 80.7% (averaging 42.7%). These spikes restricted scale headroom, creating a latent risk of application lag and checkout drops during peak business windows.
- Suboptimal Database Search Efficiency:** The production database relied heavily on repetitive internal search queries to fetch frequently accessed borrower records. This constant, high-frequency lookup pattern placed an unnecessary processing load on the system, locking up valuable memory resources and slowing down transaction approvals.

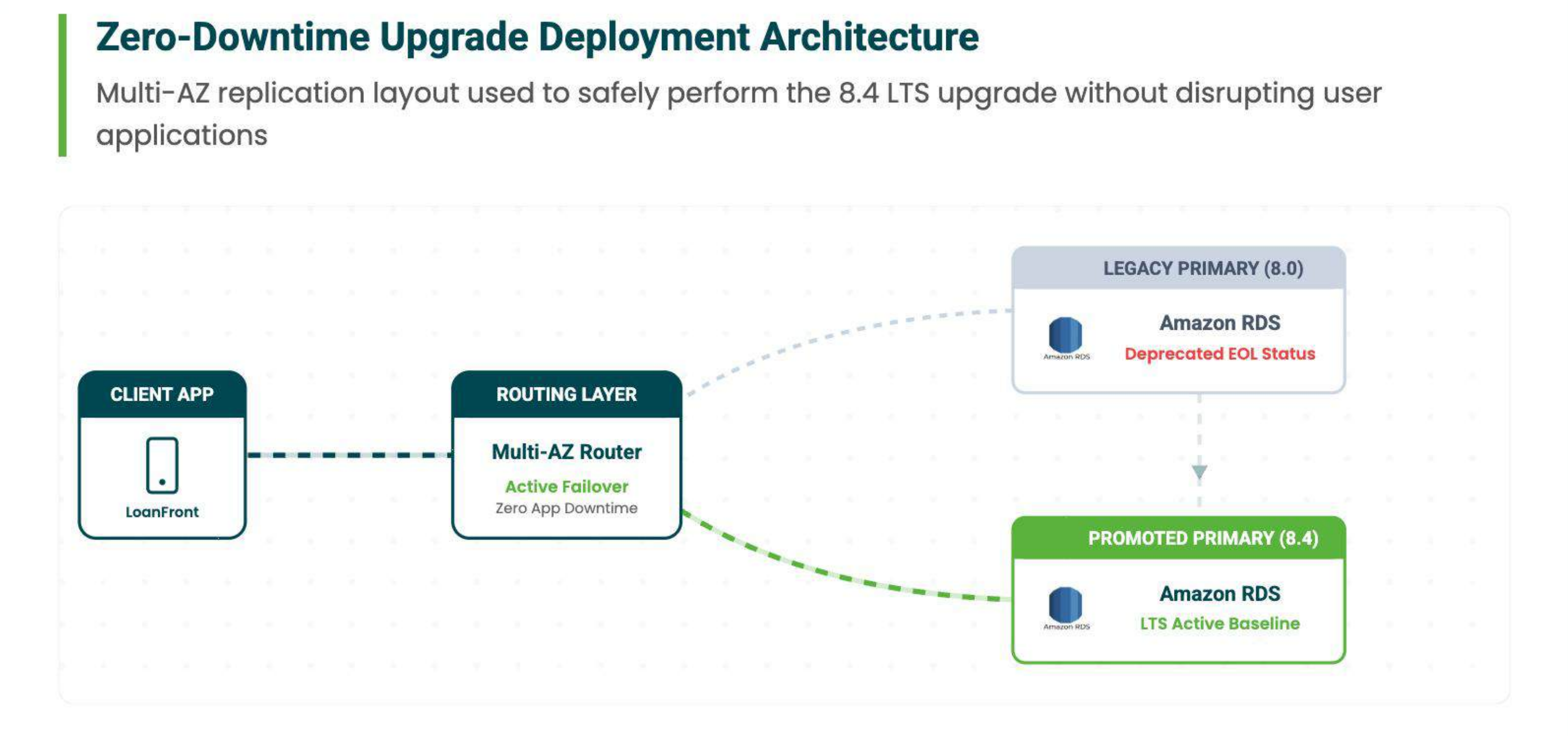
Goals

- Transition the production database environment to MySQL 8.4 LTS prior to the July 31, 2026 AWS support sunset.
- Improve hardware efficiency to stabilize transaction processing speeds during concurrent traffic spikes.
- Ensure that database response times remain fast and consistent, directly translating to higher loan approval and checkout rates.
- Execute the migration seamlessly with absolutely no disruption to active borrowers or financial partners.

Solution Provided by Mydbops

To minimize risk and protect CapFront's daily lending operations, Mydbops structured the migration into a business-aligned, risk-mitigated upgrade lifecycle:

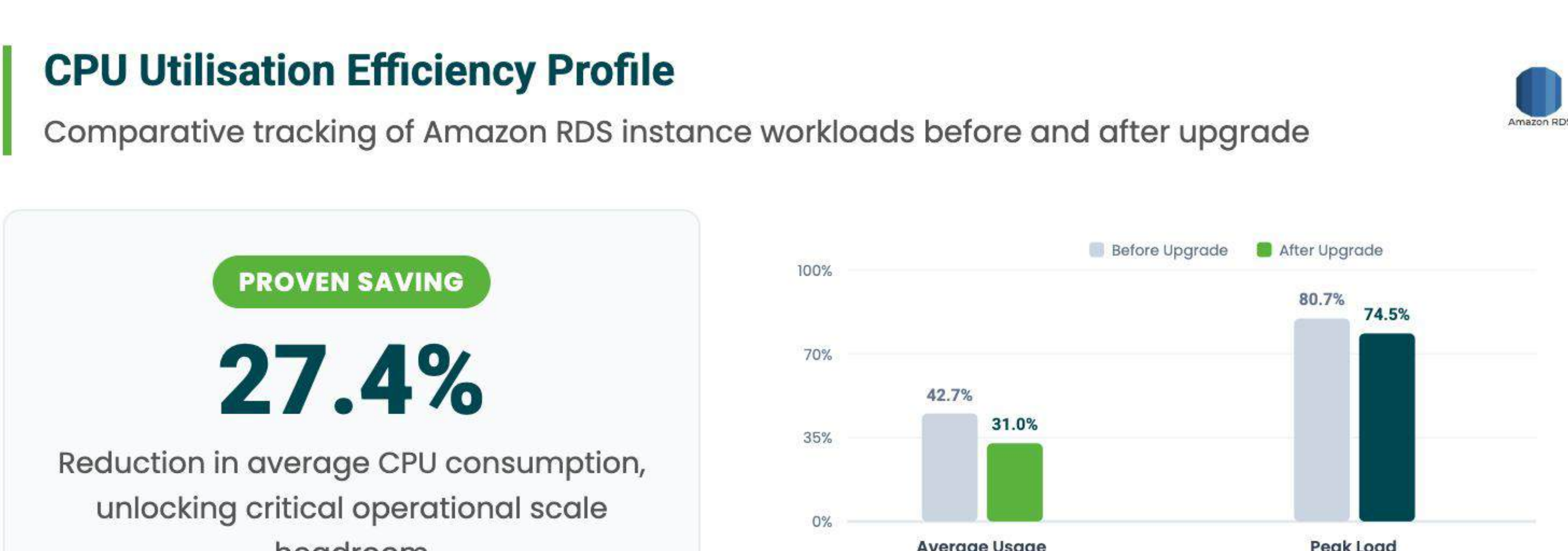
- Risk-Free Compatibility Verification:**
Performed comprehensive dry-runs in an isolated staging environment to verify that CapFront's schemas and applications would transition smoothly without runtime errors.
- Zero-Downtime Rolling Migration:**
Managed the cutover using high-availability replication topologies. The database upgrade was completed during a scheduled off-peak window, ensuring that end-users experienced no platform downtime or transaction drops.
- Post-Upgrade Optimization:**
Fine-tuned the database engine following the migration to lock in immediate performance and efficiency gains.



Results & Impact

Key Outcomes

- 27.4% Reduction in Average CPU Utilization:**
By upgrading to MySQL 8.4 LTS, CapFront significantly lowered its database processing overhead. Average CPU utilization dropped from 42.7% down to 31.0%—representing a 27.4% decrease in overall resource demand. Peak resource spikes were successfully flattened to 74.5%, providing CapFront with substantial hardware headroom to support rapid platform growth and high-volume concurrent lending spikes without requiring expensive hardware upgrades.



- Enhanced Database Query Efficiency:**
The transition to MySQL 8.4's optimized database engine reduced internal search overhead by 7.23%. By processing transactions with greater native efficiency, the database reduced wait times and lowered memory-latch contention, resulting in a more responsive application backend for CapFront's end-users.
- Proactive Cloud Cost Optimization:**
By executing the migration ahead of the July 31, 2026 RDS Standard Support deadline, CapFront successfully bypassed AWS RDS Extended Support fees. This proactive move protected their operating margins and eliminated unnecessary, non-value-adding infrastructure expenditures.
- Six Years of Guaranteed Security Compliance:**
Upgrading to MySQL 8.4 LTS ensures that CapFront's database infrastructure remains fully supported by Oracle and AWS with critical security patches and compliance updates through April 2032. This eliminates compliance risk and provides a long-term, stable runway for their fintech operations.

PERFORMANCE PARAMETER	LEGACY BASELINE (8.0)	LTS ACTIVE STATE (8.4)	DIRECT BUSINESS OUTCOME
Average CPU Utilization	42.7% Load	31.0% Load	27.40% SAVING
Adaptive Hash Index Search	556.04K Lookups	515.82K Lookups	7.23% SAVING
AWS Extended Support Costs	Automatic Premium Fees	Standard Base Fees	100% AVOIDED
Security Compliance Risks	UNPATCHED EOL	Standard Support (2032)	GUARANTEED

Protect Your Core DB Infrastructure
Major version database upgrades do not have to be high-risk, operational bottlenecks. By partnering with Mydbops, CapFront mitigated immediate compliance risks, secured immediate infrastructure cost savings, and built a stable foundation for the next six years of business growth.

Shield Your Business from AWS RDS Extended Support Surcharges
With the July 31, 2026 AWS RDS MySQL 8.0 End of Standard Support deadline just weeks away, delaying your upgrade increases your financial risk. Reach out to Mydbops today to map your seamless, risk-free upgrade to MySQL 8.4 LTS.

[Schedule a Consultation with Mydbops Upgrade Experts →](#)