

# From Legacy to Scalable: A Loan Servicing Leader's Digital Transformation



A leading student loan servicer in U.S. has long been a trusted partner in guiding borrowers toward financial health through effective loan management and recovery solutions.

With decades of experience in loan management, servicing, and asset recovery, the organization knew it was time to evolve its technology to keep pace with today's demands.

## Impact

By modernizing a legacy desktop system that had served them for years, the client achieved measurable improvements across operations:

### 50%

**Faster processing**, with a streamlined, web-based system

### 30%

**Boost in user efficiency**, driven by enhanced interfaces and smoother workflows

### 3X

**Faster report generation**, enabling real-time insights and faster decisions

## Tezo Edge

### Operational Pressure

The legacy MFC application, built back in 2003, had become increasingly difficult to maintain and was slowing down performance.

The system lacked the flexibility needed for advanced financial modelling or "What If" simulations.

Static user roles and limited authentication made it hard to manage access and approvals effectively.

Slow system response times were caused by redundant processes and lack of asynchronous operations.

Reporting was manual and time-consuming, which delayed insights and communication.

The existing monolithic architecture was a barrier to scaling and integrating with modern tools.

### Strategic Intervention



Re-platformed the system into a modern ASP.NET Core web application, designed with a scalable, API-first architecture.



Introduced scenario analysis modules, making forecasting more dynamic and improving the accuracy of strategic decisions.



Azure Active Directory-based user and role management brought in secure, role-based access and streamlined approval workflows.



We optimized backend performance by implementing transaction locking, rollback mechanisms, and asynchronous operations.



We automated the reporting process and added export capabilities, making report generation faster and more efficient.



A modular, API-led architecture now supports long-term scalability and smooth integration with third-party systems.

## Tech Stack

Microsoft  
**ASP.net**

Azure  
DevOps

Microsoft  
SQL Server

API {REST}

ANGULAR

**Let's build your AI advantage.**

If you're rethinking how your systems, data, and teams should work together, you're in the right place.

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