

Powerful collaboration sees application modernisation rapidly realised



Company overview

Lowell is a leading and fast growing credit management services group based in Europe. It has a top three position in the UK and Germany, the two largest consumer credit markets in Europe. Lowell was acquired by Permira in 2015.

-  **Client name:** Lowell
-  **Service:** Software development
-  **Technology:** .Net CORE, Microservices Architecture and Azure
-  **Industry:** Finance and Legal
-  **Location:** Global

The challenge

Lowell had acquired a set of businesses in the DACH region, each with a unique collection of 3rd party business systems and faced the challenge of consolidating them to deliver consistency, flexibility and cost savings.

The approach

A customer visit to NashTech's Vietnam development centre identified a proof-of-concept (POC) project that could be used to assess the proposed technical architecture, NashTech's quality and collaborative, agile ways-of-working between Germany, the UK and Vietnam.

The customer board were "wowed" by the concepts proven by the POC and invested in a multi year programme to build software that would integrate with core 3rd party products and replace non-core 3rd party products into a cohesive ecosystem.

The programme included co-location for some staff every three months to transfer knowledge and strengthen relationships; Vietnam staff to Essen and Essen staff to Vietnam.

The solution

The software solution uses Microsoft .NET core, Microservices architecture on Azure cloud. The legacy 3rd party "receivables management" systems were wrapped in an adapter to de-couple them from the new core platform.

The delivery approach focused on a consumer facing portal, then electronic interfaces to the German court network and EU-GDPR compliant processing of personal data to meet legislative deadlines, then on both internal customer user interfaces and client facing portals.

The programme required the NashTech team to peak at 110 FTE's and deliver approximately 45,000 person days as of late 2020.

Outcome

Increased test automation and very high levels of customer trust in the offshore teams as well as deeper business engagement through quarterly visits to Vietnam have underpinned real performance improvements as measured through sprint velocity and leakage.

The initial POC was rapidly put into production and provided the customer's first consumer facing responsive website that included features such as accepting online consumer payments.

The customer reviewed the programme and were sufficiently impressed with the work completed and the direction that it was adopted as the strategic approach across their group beyond just the DACH region.

The programme has provided the customer with a firm foundation for their core systems from they continue to build. The software IP is owned by the customer and they can reduce their reliance and spend with 3rd party provided as a result.