ekartha

A Success Story

in the Rapid Design, Development and Delivery of a Software as a Service (SaaS) Application for the Mortgage Industry

Benefits

- ⚒ **Accelerated Design, Development and Delivery of a SaaS loan pricing and search application.**

- ⚒ **Significantly reduced operations cost due to a well architected and scalable multi-tenanted solution.**

- ⚒ **Re-direction of cost savings in operations to marketing and sales.**

- ⚒ **Significant competitive advantage.**

When an early stage company serving the mortgage industry wanted to bring a complex SaaS product to the market, Ekartha delivered with the Rapid Design, Development and Delivery of a SaaS solution in less than 5 months. The accelerated time to market of a high quality and well architected application provided the company with significant reductions in operations cost, and allowed the company to scale rapidly.

Problem

The customer wanted to provide a scalable and highly customizable Loan search and pricing application in record time. Finding the right loan and price is a significant problem in the mortgage industry. Loan officers can spend days finding the right loan for certain customers. The industry lacked a highly accurate loan search and pricing engine for loan officers and mortgage bankers.

Solution

Ekartha's SaaS Design, Development, and Delivery solutions led to:

- Development of a robust and customizable loan pricing and search platform. Ekartha developed a high performance, rule-based search engine that was capable of searching millions of mortgage rules in seconds.

- Development of a robust multi-tenant architecture that supported large, mid-sized and small customers on a shared software and hardware infrastructure.

- Ekartha developed a robust metadata driven architecture to allow for robust and easy customization of the object model, user interface, and workflow for all clients on the same infrastructure.

- We developed an advanced security and auditing system to protect sensitive mortgage data like credit reports. The solution passed an independent security audit requested by the large US banks and credit unions.

- Ekartha user interface designers developed a browser-based interface that allowed intuitive use of the loan search features by users.

- A robust provisioning and billing infrastructure was developed to allow easy web provisioning and automated billing.

- A diverse web services API was created that allowed easy integration with other third party software systems like credit reporting systems and mortgage origination systems.

- Ekartha provided complete management and delivery of the application on a scalable and load balanced architecture in collaboration with our hosting partners.

Results

- Cost of operating and delivering the application was significantly less than forecasted. Expected cost per feature was low, and the application architecture facilitated the delivery of new features at a rapid rate.

- Application had more than 99% uptime from release of the first beta.

- The service was hailed by the mortgage press as the most comprehensive search and pricing solution in the industry.

- Client won multiple technology awards in the industry.

About Ekartha

Ekartha provides Rapid Design, Development and Delivery of SaaS and Internet applications. Ekartha's solutions provide companies significant cost reductions, and allow them to focus on their core business growth, rather than development and operations activities associated with SaaS and Internet applications.

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