

New consumer lending platform built and launched in under two months - during a pandemic

The Outcome

Skopos Financial pivoted from auto lending to consumer lending in early 2020, expanding their addressable market from 3,000 dealers to 200 million consumers overnight. They needed a secure, scalable loan application platform built from scratch - with no revenue coming in until launch day. Presidio designed, built, tested, and deployed Springlight Financial in under two months.

How They Got There

Presidio ran a comprehensive security review before writing a line of code. The platform was built on Spring Boot microservices with Spring Security and Keycloak for identity management. A redesigned API gateway managed integration complexity. A hybrid on- and offshore delivery model provided 24/7 development and security review coverage, compressing timelines. Presidio stayed 30 days post-launch for hypercare support.

Why It Worked

Every day Springlight wasn't live was a day of expenses without revenue. Presidio treated the launch deadline as non-negotiable and staffed accordingly. The more durable outcome: the agile development practices and DevOps principles Presidio demonstrated became the foundation for how Skopos builds software going forward.

The Situation

Skopos Financial made a strategic decision in early 2020 to expand into consumer lending - shifting their addressable market from 3,000 dealer relationships to 200 million potential consumers. Days after that decision, the pandemic arrived. With no revenue coming in while development costs mounted, every day the platform wasn't live had a direct cost to the business.

The Approach

Presidio started with a comprehensive security review before a single line of code was written. The platform was built on Spring Boot microservices with Spring Security for authentication and Keycloak for identity management. Presidio redesigned Skopos' existing API gateway to manage the volume and integration complexity of the new platform. A hybrid on- and offshore delivery model gave the team 24/7 coverage. Presidio stayed on for 30 days post-launch for hypercare support.

The Result

Springlight Financial launched in under two months, on time and generating revenue from day one. The agile development practices and DevOps principles Presidio demonstrated became the foundation for how Skopos' internal team builds software going forward. As Skopos' CIO put it: "Presidio was fast moving and more responsive than any other vendor experience. Delivery exceeded expectations."

"Presidio was fast moving and more responsive than any other vendor experience. Delivery exceeded expectations. We have learned a lot from Presidio's Digital Business Services team in API, AppDev, and DevOps. We love their processes and approach." — Skopos Financial CIO

<2 months

From kickoff to revenue-generating launch during COVID-19

200M

Consumers reached - expanding from 3,000 dealer relationships

30 days

Hypercare support post-launch while platform scaled in production