

# Case Study: Transforming Debt Collection with Scalable SaaS for a Financial ISV in Birmingham, AL

How Mantra Delivered Innovation, Cost Efficiency, and Resilience in Financial Technology

## Customer Overview

The client, a prominent independent software vendor (ISV) based in Birmingham, Alabama, is recognized for delivering specialized technology solutions to financial institutions and enterprises. Their expertise encompasses mission-critical domains, including financial management, consumer debt collection, electronic data interchange (EDI), and sophisticated document merge and generation services. The ISV's products are trusted by a diverse range of clients, each with high standards for data security, regulatory compliance, and operational reliability.

## Project Domain

The engagement focused on several interconnected areas crucial to the client's business success:

- Financials: Core modules supporting transaction processing, general ledger, accounts receivable/payable, and reporting.
- Consumer Debt Collection: End-to-end collection workflows, from case initiation and escalation to payment processing and closure.
- EDI (Electronic Data Interchange): Streamlined, secure data exchange with partners, clients, and regulatory bodies.
- Document Merge & Generation: Automated, rules-driven document creation for consumer communications, compliance notices, and internal reporting.

## Challenges

The client faced several pressing challenges that required a transformative technology approach:

- **Developing a Cutting-edge SaaS Platform:** The legacy debt collection solution, though robust, was not designed for the agility and accessibility demanded by modern clients. There was an urgent need to develop a next-generation SaaS application that leveraged cloud scalability, enhanced user interfaces, and incorporated advanced analytics to support improved decision-making.
- **Seamless User Migration:** With a substantial base of existing users, the migration to a new platform had to be executed with minimal disruption. Maintaining data integrity, preserving historical records, and ensuring adoption were critical concerns.
- **Supporting High Scalability:** The platform needed to support over 2,000 concurrent users without performance degradation reliably. This required a scalable architecture, robust load balancing, and proactive monitoring to ensure uninterrupted service under heavy usage.

## Solution

Mantra responded with a comprehensive, client-centric approach designed for rapid delivery and long-term success:

- **High Performance Project Team (HPPT):** Mantra assembled a dedicated cross-functional team with deep expertise in SaaS, cloud infrastructure, financial technology, and user experience. This team was tailored to match the client's requirements and included:
- 2 Full-Time Onsite (Project Manager and Tech Lead) for direct collaboration and oversight
- 10 Skilled Developers well-versed in scalable SaaS architectures, modern frameworks, and integration best practices
- 4 QA Specialists implementing automated and manual test strategies to ensure functional and regulatory compliance
- 1 Database Administrator (DBA) responsible for data security, migration, and performance tuning

**On-site Team Lead for Knowledge Transfer:** To ensure seamless ramp-up and context sharing, a senior Team Lead was placed on-site for eight weeks. This enabled face-to-face engagement with client stakeholders, clarity in capturing requirements, and the effective transfer of domain knowledge to the Mantra team.

**Incremental Development with Frequent Releases:** Mantra adopted an agile delivery model, breaking the project into manageable increments. Each release targeted specific

business needs, allowing for constant user feedback, early validation, and ongoing improvements. End-user involvement in testing and prioritization ensured the resulting product aligned closely with organizational goals.

## Value Addition

Mantra's approach led to significant, quantifiable business benefits for the client:

- **40% Reduction in Development Costs:** By leveraging best practices, efficient team structures, and continuous process improvement, Mantra was able to deliver the new platform at a fraction of the legacy solution's development costs.
- **35% Reduction in QA Costs (Lowest Cost per Defect):** Emphasizing test automation and early defect detection not only reduced direct QA expenses but also resulted in the lowest cost per defect recorded by the client, thereby minimizing rework and improving product quality.
- **Accelerated Release Cycles:** With round-the-clock development across distributed teams, releases were delivered more quickly, enabling the client to respond rapidly to regulatory changes and new business opportunities. This agility provided a distinct competitive edge in the financial technology space.
- **Strong Knowledge Retention Despite Attrition:** The structured onboarding, meticulous documentation, and close client collaboration ensured that critical domain knowledge was preserved within the project team, even as client staff transitioned or left the organization. This significantly reduced operational risk and maintained continuity.

Metric	Result
Development Cost Reduction	40%
QA Cost Reduction	35%
Concurrent Users Supported	2,000+
Team Composition	2 Onsite, 10 Developers, 4 QA, 1 DBA
On-site Knowledge Transfer	8 Weeks

## Summary: Partnership Impact

Through a combination of technical excellence, collaborative engagement, and measurable accountability, Mantra's partnership enabled the client to modernize their consumer debt collection offering while dramatically reducing costs and time-to-market. The SaaS platform's scalable architecture ensures robust performance for thousands of users, while seamless migration and user-centric design protect client relationships and

business reputation. Most importantly, the knowledge and best practices imparted by Mantra's team have set the client up for long-term operational resilience, empowering them to adapt quickly in a rapidly evolving financial landscape. This case stands as a testament to the transformative potential of the right partnership in driving innovation and success in the financial technology sector.