

Case Study

Transforming Lending with a Secure, Scalable Platform and Real-Time Engagement

The Client

The client is a leading U.S. lender providing short- and mid-term personal loans to help customers meet immediate cash needs through an easy application and installment-based repayment process.

To determine eligibility, the client and authorized third-party lenders use non-traditional credit bureaus such as Clarity, DataX, and FactorTrust. Applicants authorize verification through these databases.

The client currently operates across 10 U.S. states, delivering quick and flexible lending solutions to a wide customer base.

The Challenge

The client relied on a web platform but needed a mobile solution to expand reach and improve user convenience. They required a simple, high performing mobile app to let customers manage loans—view status, apply or upgrade, make payments, and access support. The goal was to launch native iOS and Android apps with personalized notifications, reminders, and promotional features for stronger engagement.

- ✔ **Native Apps:** Develop for both iOS and Android platforms.
- ✔ **Loan Management:** View, apply, and upgrade loans with real-time status updates.
- ✔ **Account Access:** Display account info, payment history, and active loans.
- ✔ **Payments:** Enable secure, seamless installment payments.
- ✔ **Notifications:** Manage and send alerts, reminders, and offers.
- ✔ **Promotions:** Support in-app ads and special offers to maintain release velocity and quality.

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Technology Environment

Telliant worked with the client to identify/create the most suitable tech-stack for the project to include:

LANGUAGES

- PHP
- Swift
- Kotlin

PLATFORMS/SERVERS

- MySQL Database
- Xcode 13 (iOS)
- Android Studio

INTEGRATIONS

- Firebase Cloud Messaging (FCM)
- CocoaPods

About Us

Telliant Systems, offers a diverse selection of custom software product development services, such as product strategy, software design, application development, QA/Testing, and application management services. Expert teams are available to develop web, enterprise, and mobile applications, including iOS and Android development.

Solution Highlights

To meet the client's mobility and engagement goals, we designed and implemented a complete native mobile ecosystem powered by secure APIs, dynamic interfaces, and real-time communication features. The solution unified loan management, payments, and customer support into a seamless experience across iOS and Android.

- ✓ **API Framework:** Developed RESTful Laravel APIs for secure app-backend data exchange.
- ✓ **App Integration:** Created unified API handlers and responsive native UIs for both platforms.
- ✓ **Dynamic UX:** Personalized dashboards displaying user-specific loan data and offers.
- ✓ **Payments:** Integrated Stripe for smooth in-app EMI transactions.
- ✓ **Support Tools:** Added one-tap call and email support via native SDKs.
- ✓ **Notifications:** Implemented Firebase push service with automated scheduling and targeting.

Insights and Results

The project successfully delivered a scalable mobile lending platform and web-based admin portal, transforming the client's digital reach and customer engagement. Both Android and iOS apps are live in their respective stores, providing customers an easy, secure way to manage loans and payments on the go.

- ✓ **65% faster customer onboarding** through streamlined mobile access.
- ✓ **40% increase in user engagement** via push notifications and personalized offers.

