



Big Three Automotive Captive Finance Provider modernizes its cloud platform to streamline financial operations

In 2020, an automotive captive finance provider began its journey to Microsoft Azure to streamline its financial operations. The relationship between Deloitte and the automotive captive finance provider began with a cloud migration assessment—a strong top-to-top engagement—and continued into a multi-year transformation journey, focused on upgrading the automaker's North American loan origination platforms and ultimately accelerating the ongoing delivery of new services and capabilities. The client's specific objectives included:

- Enhancing business and IT operational efficiency, with an eye to improving processes and the vehicle buyer experience
- Supporting long-term sustainability after delivery of the solution

During the engagement, Deloitte helped the client with application modernization, product management, and delivery. This included assistance with addressing funding—how dealerships back their loans—to help implement efficiencies in that part of the process before focusing on the credit products, or actual loans to customers. This provided an improved experience for both the dealership and for customers by simplifying and accelerating the loan application and processing timeline. By collaborating across cloud, cybersecurity, human capital, and operations, the Deloitte team established themselves as trusted advisors at all levels of the client organization.

What happened next

Deloitte mapped the products and components involved in the captive's business processes across its United States and Canada loan origination platform. This allowed teams to create a roadmap that incorporated the project timeline, major milestones, high-level architecture, and cost estimates. The map also presented a clear point of view around modernization and application migration to the cloud.

The team continued its work by creating a list of target-state business, technology, security, and compliance requirements, as well as developing the client's cloud architecture. With the support of Deloitte participants from the United States, India, Mexico, and Israel, the client benefitted from five workstreams—Cloud Management Office, Cloud and Operating Model, Cloud Foundational Platform, Cloud Architecture, and Cloud Migration and Modernization—during the mobilization phase.

The wins

- ✓ Helped realize the client's IT transformation goals for essential credit products
- ✓ Provided a broad solution that addressed business, technology, and cybersecurity aspects of dealership operations
- ✓ Enhanced efficiency by shifting to a DevSecOps and agile product-centric delivery model
- ✓ Implemented a business-IT engagement model that reduced operating costs
- ✓ Upskilled and reskilled client teams with agile and cloud skills to achieve basic, proficient, and mastery levels through a phased approach
- ✓ Achieved IT flexibility by delivering services to the business through multiple deployment and release cycles
- ✓ Deployed a single infrastructure and application pipeline for effective multistage continuous integration/continuous delivery (CI/CD)



The numbers



150 applications

Modernized 150 core business applications with 1.5 million lines of code: 57 funding applications and 93 credit applications. Re-architected 43 applications, re-platformed 68 applications, and containerized 39 applications.



100% of build, test, and deployment automated

Full automation of infrastructure, platform, application and builds, cyber vulnerability scans and test automation.



100% of identified critical and high vulnerabilities resolved

30,000 critical and high cybersecurity threats and vulnerabilities identified by the team were resolved.



95% of services moved to cloud

Cloud services enabled faster release cycles, from three months to two weeks.



100% of legacy and outdated technologies retired

30 legacy technologies were retired, resulting in \$2M annual savings in operations and licenses.

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