



Data Modernization & Security Remediation

for a Multinational Consumer Credit Reporting Agency



Client

The client is an American multinational consumer credit reporting agency.



Challenges

The client was the victim of the largest data breach in history and experienced significant customer and industry fallout.

It used a 20+ years old legacy platform to provide core consumer credit services like automated credit dispute verification, fraud and block referral, death notice, disputed deceased indicator, bankruptcy disputes, etc. The platform had varied challenges ranging from multiple legacy technologies and skyrocketing operational costs to archaic and antiquated monolithic implementation.

The data breach necessitated:

1. A robust security framework to ensure data security in transit and at rest (including file-level encryption and decryption).
2. Next-generation BI platform with security and access control.
3. Migration of data hosted on-prem infrastructure before decommissioning it.

LTIMindtree Solution

- Set up a secure and scalable cloud architecture and migrated 20+TB of consumer data.
- Re-engineered 1000+ legacy objectives to modern data architecture.
- Enabled access restricted risk decision and disputes management data platforms with token-based authentication using OAuth 2.0.
- Encrypted Personal Identifiable Information (PII).

Business Benefits

Modernized platform drives **23+** distinct applications and manages about **~22,000** cases daily.

Provided **best-in-class security** for data in transit, in motion and while reporting.

Enabled **5x** faster batch processing capability that parallelly processes **~57,000** records.

Improved insider threat management with **zero trust security** design.

Delivered a cost-effective platform offering a pay-per-use auto-scale model based on storage and computing needs.

Reduced technical debt accumulated over **25 years**.

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