



**CYGNET.ONE**

**Success Story**

# Cloud Modernization Helped BNPL Fintech Cut Costs by 30% and Accelerate Feature Deployment by 40%

## Driving Platform Agility, Cost Optimization, and Scale with AWS

A leading UK-based BNPL fintech serving over **1.5** million customers across **300+** retailers embarked on a mission to scale its platform and reduce infrastructure complexity. With growing transaction volumes and rising operational costs, the company needed a flexible, resilient cloud setup.

Cygnet.One partnered with the client to modernize its AWS infrastructure—introducing automation, microservices, and observability. The result: a modular, high-performance foundation that lowered costs, improved uptime, and enabled rapid innovation.



## Challenges

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Obstacles that hindered growth

- High compute and storage costs from oversized EC2 instances and unmanaged S3 data
- Monolithic architecture limited scaling and slowed development cycles
- Manual CI/CD processes delayed deployments and introduced inefficiencies
- Shared services made testing and onboarding new features complex
- Monitoring gaps made troubleshooting reactive and time-intensive



## Solutions

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Modernizing BNPL Infrastructure: A Cloud-Native AWS Strategy

- Migrated legacy workloads to a fully AWS-native EC2 setup for better performance
- Decomposed core services into EKS-based containerized microservices
- Optimized MySQL databases using Amazon RDS with multi-AZ and read replicas
- Shifted analytics to Amazon Redshift and AWS Glue to ease OLTP system load
- Built CI/CD with Bitbucket, CodeBuild, and Terraform for faster, secure releases
- Rightsized compute, enforced S3 tiering, and adopted Reserved Instances
- Introduced observability stack to improve system health visibility and response





## Impact

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Delivering Real Results Through Cloud Transformation



**99.95%** platform availability ensured through multi-AZ, containerized architecture with automated failover



**30%** reduction in infrastructure costs via lifecycle tiering, rightsizing, and reserved compute



**40%** faster feature deployment enabled by automated pipelines and modular design



Enhanced analytics and reporting speed with Redshift and Glue decoupling OLTP systems



## About Client

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The client is a UK-based fintech offering zero-interest BNPL services across major eCommerce platforms. With a decade-long track record, it delivers frictionless consumer credit experiences through integrated checkout financing, serving over 1.5 million users.



# CYGNET.ONE

Cygnnet Infotech is dedicated to excellence and is re-evolving as CYGNET.ONE to help consolidate its specialized offerings in Compliance transformations, Digital & Quality Engineering, Enterprise Modernization, Data, AI & Analytics Hyper Automation, Test automation, Digital signature, and a myriad of other offerings across Americas, the UK & Europe, Africa, the Middle East, and the Asia Pacific. Through Cygnnet Cosmos, our digital transformation framework, CYGNET.ONE empowers organization to achieve business process digital transformation through co-ideation, co-creation, co-innovation, and co-evolution. With a global presence spanning across diverse markets and industries, Cygnnet One serves as a one-stop destination for intelligent solutions, delivering value from ideation to execution, ultimately driving success for clients and partners worldwide.



## CO-IDEATE

Co-Ideate for new product development & new market GTM



## CO-CREATE

Co-Create technology enabled connected business solutions



## CO-INNOVATE

Co-Innovate intelligent solutions with Cygnnet launchpad.



## CO-EVOLVE

Co-Evolve with a strong continuum of Cygnnetians, clients, & partners.

[www.cygnnet.one](http://www.cygnnet.one)

