# lendi Case Study



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## Bringing together technology and home loan specialist advice

### **Overview**

Lendi is Australia's number one home loan platform, helping Australians compare, apply, and settle on the right home loan for their needs.

Using smart technology, borrowers are able to search 2,500+ loan products from more than 35 lenders on the Lendi platform. This unparalleled level of choice helps deliver the best possible customer outcomes and drives competition and transparency in the market. From application to settlement, home loan specialists are on hand to guide borrowers through the mortgage process and help them achieve their long-term financial goals.

With home loan settlements of over \$8 billion, the team has already helped thousands of Australians realize their property dreams. Headquartered in Sydney, Lendi has offices in Melbourne, Brisbane, and Perth, and has more than 350 employees. **Use Case:** Building Scalable Platform

Sector: Financial Services

#### Technology:

Open Source Apache Kafka® on AWS

#### Service:

Instaclustr Managed Platform and Consulting Services

Website: https://lendi.com.au

Instaclustr has been instrumental in helping us build out our data-centric platform. Their consulting team did an amazing job in providing specific technical expertise around Apache Kafka and their managed platform provides us with confidence and reliability we need to continue to grow.

**Joshua McKenzie** Head of Engineering, Lendi

### Challenge

Lendi is Australia's leading online home loan lender, processing over 90% of Australia's online lending enquiries. The company is experiencing huge demand for its products and services as the market for online lending continues to grow and the company maintains its dominance of online lending sector. This combination of demand and dominance has the company facing an ever-increasing scale challenge—the company's technology infrastructure must be equipped to deal with continued rapid growth and allow Lendi the capability to continue their pace of innovation.

In order for Lendi to maintain its upward trajectory and scale of both its technology team and their applications, it was paramount to distribute the data ownership to the teams that own the application. In a world of highly scalable and available distributed systems there exists the question of how to confidently share data so that the correct systems have the correct information in a timely manner. To solve this, Lendi decided to use Kafka and Instaclustr to deliver an event driven near real-time architecture.

### Solution

Kafka was identified as a solution in the early stages of Lendi's architectural discussions, as a key technology that would help Lendi deliver highly available and scalable distributed micro-services that allow each application to own its own part of the domain model.

The key requirements Lendi needed from Kafka were to:

- Allow Lendi to commence building with microservices with their own DB's, therefore decoupling applications from difficult to change data sets
- Enable fast and reliable piping of data between microservices and COTS products
- Enable extensive scale to support rapid and large growth in data as the consumer base grew.

### **The Instaclustr Advantage**

After surveying the market for Kafka expertise, Lendi engaged Instaclustr to help meet their Kafka ambitions. Instaclustr was instrumental in accelerating Lendi's adoption and capability of Kafka. They conducted Kafka knowledge sharing sessions, setup and configured Kafka clusters in our AWS accounts, and provided consulting to verify suitability of Lendi use cases via a Proof of Concept.

#### Setup and Configuration of Kafka Clusters

Instaclustr has taken the pain out of configuring and setting up a Kafka cluster through their online portal. This has saved Lendi countless hours and allowed the development team to do what they do best, develop.

#### **Knowledge Transfer**

Delivered an introduction to Kafka workshop for Lendi engineers, which covered:

- The purpose of Kafka and its role in an enterprise software stack
- An overview of Kafka's internal architecture
- Deployment and administration tasks associated with running an open source Apache Kafka cluster
- An overview of the interfaces and features provided by Kafka
- A discussion of various use-cases and gotchas.

#### **Consulting Services**

Delivered consulting services to help the Lendi team deploy a Proof of Concept (PoC) and test the various use cases:

- Worked with Lendi engineers to deploy and connect to a new Kafka cluster running in their AWS environment, using Instaclustr's platform
- Developed working examples of Kafka consumer and producer applications, designed to emulate one of Lendi's key Kafka use-cases
- Developed a working proof-of-concept Kafka streams application that could transform records flowing through a Kafka topic.

After a successful embedded engagement, Lendi went on to build out their test and development workloads in Instaclustr's Early Access Program (EAP) Kafka offering.

Today, Lendi is in the process of launching production workloads on the Instaclustr Managed Platform, specifically backing their next generation microservices, and Salesforce integration which ultimately underpins each users personalized experience of the Lendi platform.

### About Instaclustr

Instaclustr helps organizations deliver applications at scale through its managed platform for open source technologies such as Apache Cassandra<sup>®</sup>, Apache Kafka<sup>®</sup>, Apache Spark<sup>™</sup>, Redis<sup>™</sup>, OpenSearch<sup>®</sup>, PostgreSQL<sup>®</sup>, and Cadence.

Instaclustr combines a complete data infrastructure environment with hands-on technology expertise to ensure ongoing performance and optimization. By removing the infrastructure complexity, we enable companies to focus internal development and operational resources on building cutting edge customer-facing applications at lower cost. Instaclustr customers include some of the largest and most innovative Fortune 500 companies.

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