

A PERPETUAL EDGE ON BUSINESS CONTINUITY

How Tectrade is enabling a specialist mortgage provider to deliver services to their customers even during the challenging circumstances of the Coronavirus lock down.

Our Client: The Mortgage Lender is an independent provider of mortgages via intermediaries to the buy to let and residential markets. Regulated by the Financial Conduct Authority, the company must operate with high levels of security and compliance.

CLIENT OUTCOMES DASHBOARD

\$2.5bn

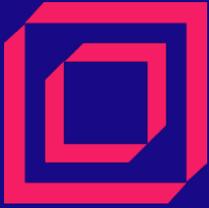
Barrier broken for decisions in principle on mortgage applications in Q3 2019.

40%

Year on year increase in intermediary registrations.

43%

Increase in employees during 2019 to manage volumes and continued growth of the business.



CONTEXT

With the sudden announcement of restricted working conditions due to the Covid-19 crisis, The Mortgage Lender's priorities were to keep its people safe and healthy while continuing to provide the levels of service its customers were used to.

Planning was already well under way, however the company had to implement business continuity plans and IT resilience at a scale and speed that was previously unexpected.

GOAL

To introduce home working for field teams and onsite underwriters, protecting staff and broker partners.

Mobile teams must be able to continue to offer timely and regular contact to the customers that The Mortgage Lender supports.

CHALLENGE

The Mortgage Lender's IT team and technology partners, regularly review and test its IT continuity plans – including the capability for home working. Like almost every organisation however, the idea of the entire company working remotely wasn't considered likely.

The uncertain economic conditions in the country also added to the demanding situation with many people losing their regular income. There was a huge increase in the number of calls from borrowers concerned about making their next mortgage payments.

Remote connectivity to financial services applications, telephony and back-office systems had to be implemented for all employees enabling them to work without interrupting service.

SOLUTION

The capacity of existing internet connectivity was soon under severe pressure. To prevent any reduction in service levels, Tectrade and The Mortgage Lender immediately designed a new connectivity solution with increased capacity.

A short-term work-around was provided by increasing capacity on an existing shared SSL VPN link to the production data centre. While this approach securely segregates traffic from different organisations, there is a limit on capacity.

Within days, Tectrade had built a new dedicated secure network solution with enough capacity for all employees as well as future expansion. All users were seamlessly migrated from other connections to the new network.

OUTCOMES

In unprecedented conditions, all users that would normally have worked in The Mortgage Lender's head office were moved to working from home over high performance and secure connections.

The migration was achieved without any loss of service – even with an unusually high volume of calls.

Through the quick action of Tectrade and internal IT teams, The Mortgage Lender is able to serve its customers with advice and where appropriate with special help for those facing difficult circumstances.

“RESOURCES WERE QUICKLY PROVIDED TO TROUBLESHOOT THE ISSUES, INCREASE CAPACITY AND SET UP NEW REMOTE CONNECTIONS. WE NOW HAVE FULL WORK FROM HOME CAPABILITY FOR ALL EMPLOYEES WITHOUT ANY DEGRADATION IN SERVICE.

TO TURN THIS AROUND IN SUCH A SHORT SPACE OF TIME WAS AN OUTSTANDING EFFORT.”

David Hood,
Head of Technology,
The Mortgage Lender

