

# Vida Homeloans



## The challenge

Vida Homeloans initially built an online broker portal to help automate a key part of their lending process. However, as a private cloud application, it was limited in scope. The organization sought a more flexible solution and embarked on a public cloud transformation. [Microsoft Azure](#) became their platform of choice, as Vida felt it was the best option for enabling an integrated and immersive digital experience. Due to their Azure expertise, the Cognizant Microsoft Business Group was chosen to lead the transition. A concurrent goal was to leverage the [Microsoft Cloud Adoption Framework](#) for Azure to streamline compliance with UK regulations.

## Our approach

After four months of workshops and roadmapping exercises, we began by utilizing our GO Digital Operating Model to help Vida implement the Microsoft Cloud Adoption Framework, as well as leverage the tools within the framework to carry out an ambitious three-month setup phase.

The Cognizant Microsoft Business Group helped Vida develop a strategy for their Azure configuration, holding multiple adoption sessions and forming governance models to help the organization get the most out of their investment. Meanwhile, we provisioned the cloud landing zones that would host their broker portal.

With the Azure-based environment ready, security controls and specialized operating models for the cloud were mapped out and implemented. Since UK regulations require financial services companies to attest that they are equipped with the mandated security controls, the Cognizant Microsoft Business Group ensured that Vida could handle related security adjustments and related processes quickly.

## A seamless lending experience for customers and employees

Vida now has a platform native foundation to accelerate mortgage transformation and maintain robust security controls. The organization requested for the Cognizant Microsoft Business Group to lead a long-term managed services agreement to work with the Vida IT team and ensure their investment in Azure continues to offer optimal experiences to employees and customers.

In the future, Vida aims to leverage Azure's analytics, AI and machine learning capabilities, which can automate processes, drive insights and accelerate lending decision-making.

## Improved experiences

customers and employees now enjoy a modern mortgage experience

## Security and compliance

the client can quickly adapt to changing security and compliance regulations

## Platform-native agility

a flexible platform to accelerate transformation in the mortgage industry

