Digital Transformation in Financial Services

Reliable Credit® ASSOCIATION, INC.

COVENANT TECHNOLOGY SOLUTIONS

HOW RELIABLE CREDIT ASSOCIATION MODERNIZED THEIR INFRASTRUCTURE WHILE ENHANCING SECURITY

CLIENT OVERVIEW

Founded in 1958, Reliable Credit Association is a privately held financial services institution operating across five states with 11 branch offices. With 140 employees serving thousands of customers, they provide both direct consumer lending and indirect financing solutions. As a consumer lending institution, their commitment to security and customer trust is paramount.

CHALLENGES

Before workingwith Covenant Technology Solutions (CTS), Reliable Credit faced several critical challenges that threatened their long-term sustainability and growth:

1. Aging mainframe system
2. Inefficient legacy Azure setup driving up costs
3. Increasing security concerns and ransomware threats
4. Need for enhanced secure remote work capabilities

KEY OUTCOMES

The RCA and CTS collaboration led to significant achievements:

Enhanced Business Continuity

- Minimized risk from severe weather events and power outages
- Eliminated dependency on physical data center infrastructure
- Reduced disaster recovery risks through geographic redundancy

Improved Security Posture

- Implemented comprehensive security measures without sacrificing functionality
- Enhanced protection against ransomware and other cyber threats
- Established confidence in recovery capabilities
- Maintained compliance with financial industry regulations

Operational Efficiency

- Ability to open new branch offices with streamlined deployment process
- Enhanced secure remote work capabilities
- Improved service delivery to end-users

Innovation Enablement

- Created foundation for modernizing core lending platform
- Enabled integration of new services and capabilities
- Established scalable infrastructure for future needs

SOLUTION

Reliable Credit connected with Covenant Technology Solutions in 2020 after an extensive year-long vetting process. Together, they implemented a comprehensive digital transformation strategy that included:

1. **Security Enhancement:** Deployed Fortify for Microsoft 365 and Azure environments
2. **Cloud Optimization:** Streamlined Azure infrastructure
3. **Remote Capability**: Established secure remote work systems
4. **Infrastructure Modernization:** Transformed legacy systems to cloud-based solutions

> **"Covenant Technology Solutions has been invaluable in our journey to a secure and future-proof infrastructure. Their team's expertise, transparency, and dedication have transformed our approach to technology, allowing us to innovate and serve our clients better. With Covenant, we've gained a team we can count on and a system we can trust."**
>
> **— James Herr and Brian Tuttle, Reliable Credit Association**

WHY COVENANT?

RCA selected Covenant Technology Solutions after a year-long evaluation process, citing:

- Clear communication and transparency
- Flexible, tailored solutions
- Strategic long-term collaborative approach
- Proactive problem-solving culture

LOOKING FORWARD

With CTS's support, RCA continues to progress on their digital transformation journey, including the migration of their core lending platform to a modern environment. This partnership has established a foundation for continued growth and innovation while maintaining the highest standards of security and reliability expected in the financial services industry.

GET STARTED WITH US

Embark on your journey to comprehensive cybersecurity with **Covenant Technology Solutions**.
Contact us today to learn how our collaborative approach can safeguard your business now and in the future.

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