



A leading e-commerce company transforms lending, scaling to 300K+ loans and 12M+ events daily

Germany, Europe | eMACH.ai Core Banking

Client overview

- The client is the regulated payment service arm of a leading European e-commerce marketplace, known for its wide-ranging B2C offerings-from fashion and electronics to home furnishings.
- The marketplace recorded a **gross merchandise volume exceeding a billion euro** in FY2024/2025.
- All related payments are processed through the client's platform, which supports both **proprietary Buy-Now-Pay-Later (BNPL)** solutions and popular third-party payment methods such as PayPal.

Challenges

The client set out to evolve from a traditional retail model to a hybrid marketplace platform to unlock new growth opportunities. This strategic transformation brought several critical challenges:

Future-Ready Flexibility: Ensuring a robust, adaptable architecture to support a growing and evolving customer base

Scalable Credit Solutions: Deploying technology to support a diverse range of credit offerings

Centralized Payment Management: Building a unified, country-based payment hub to manage transactions across customers, merchants, and the broader marketplace



Handling High Transaction Volumes: Maintaining performance and efficiency during peak operational periods

Third-Party Merchant Integration: Seamlessly onboarding external retailers into the marketplace ecosystem

Solution

To enable this transformation, the client leveraged eMACH.ai Core Banking, to build a scalable, future-ready lending ecosystem tailored for high-growth digital environments.

Key Credit Platform Capabilities:

1. End-to-End Credit Lifecycle Management

- API-first architecture that streamlines credit workflows from origination to maturity
- Real-time 360° portfolio visibility for deeper credit insights

2. Advanced Configurability

- GDPR and DORA-compliant cloud infrastructure
- On-the-fly launch of new credit products, rules, dashboards, and interfaces

3. Elastic, Cloud-Native Technology

- Fully containerized deployment on AWS EKS with Fargate for cost-efficiency and real-time scaling

4. Diverse Credit Product Coverage

- Financing, refinancing, dunning, and factoring capabilities
- Segment-specific lending solutions for rapid go-to-market enablement

5. Seamless Partner Integration

- Simplified onboarding of third-party merchants and ecosystem partners, accelerating platform adoption

Transformation highlights



Metrics at a glance

High-Volume Lending at Scale

The platform consistently supports over 300,000 credit transactions per day, handling millions of system events daily with ease-demonstrating high resilience and processing efficiency.

Seamless Peak-Season Performance

During major retail events (e.g., Black Friday), the platform managed:

- Hundreds of thousands of credit transactions, cancellations, and repayments
- Nearly a million fund transfers and tens of thousands of new customer onboardings
- Over 2 million API calls processed flawlessly with zero timeouts or failures
- More than 12 million event messages handled seamlessly across services

Optimized Infrastructure & Engagement

Ongoing infrastructure optimization-enabled by a modern cloud-native deployment-has resulted in significant cost efficiencies. At the same time, tighter integration of credit and payment services has enhanced overall customer and partner engagement.



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