Progress® OpenEdge®

Case Study: Modernisation Journey of Progress Technology Platform

World Tour 2026

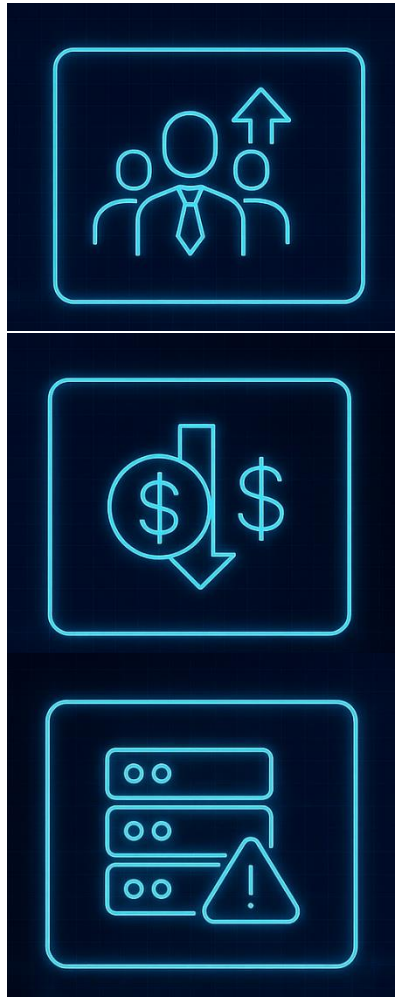
Industry Speaker

A Regional Financial Enterprise

Regional Financial Enterprise Trust & Administration Services

A leading provider of **retirement fund solutions** and **asset servicing** for global investment funds and pension schemes.

Major Challenges



1. Rising Expectations from Members, Employers, and Regulators

- ✓ The retirement fund system has very high transaction volumes
- ✓ Increasing expectations for real-time, self-service, and transparency

The enterprise must meet the modern digital expectations—comparable to consumer financial platforms—while operating in a highly regulated, low-tolerance-for-error environment.

2. Margin Compression and Cost Pressure

- ✓ Regulatory-led digital platform transition leads to industry-wide fee reduction: cost efficiency becomes a survival factor
- ✓ Technology investment must demonstrate long-term operational leverage (*same system support multiple products*)
- ✓ Legacy systems must evolve to sustain lower unit costs without compromising control, security, or auditability

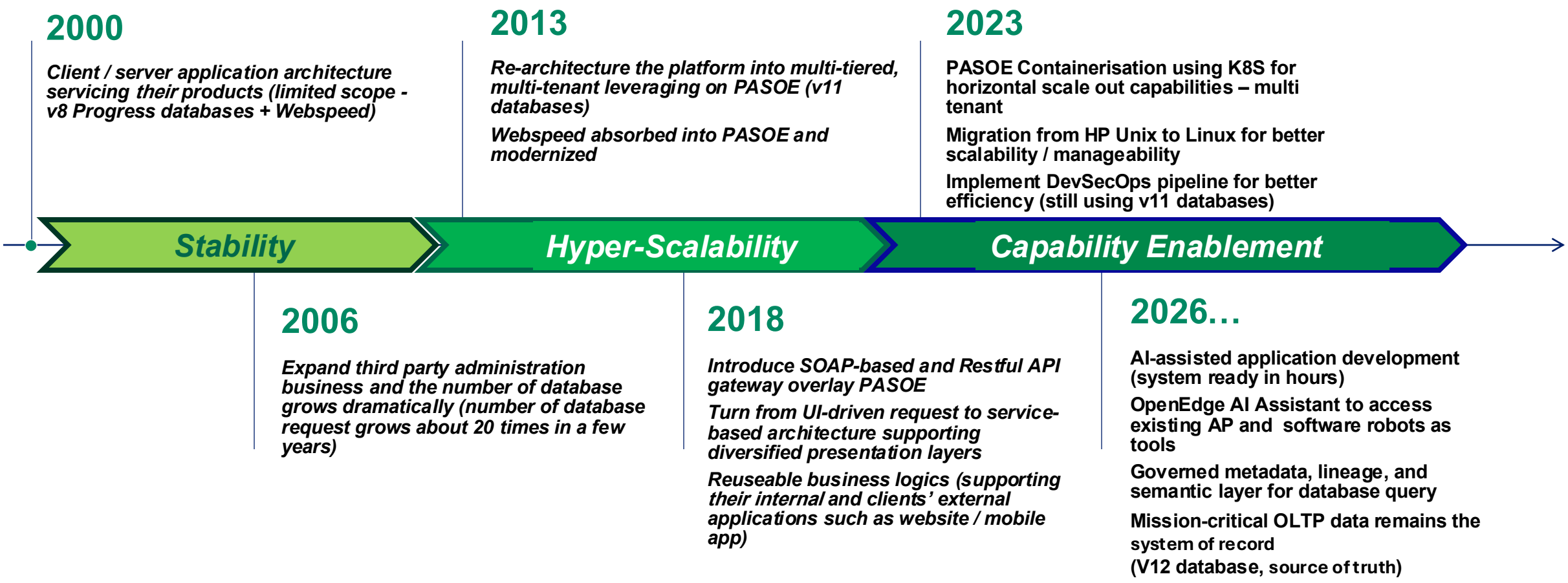
The regulatory platform transition fundamentally changes where the enterprise competes and differentiates in the retirement fund value chain.

3. Structural Origins in a Policy-Driven Market

- ✓ Progress technology platform was originally designed for single product in focus
- ✓ Monolithic deployments
- ✓ Limited external integration

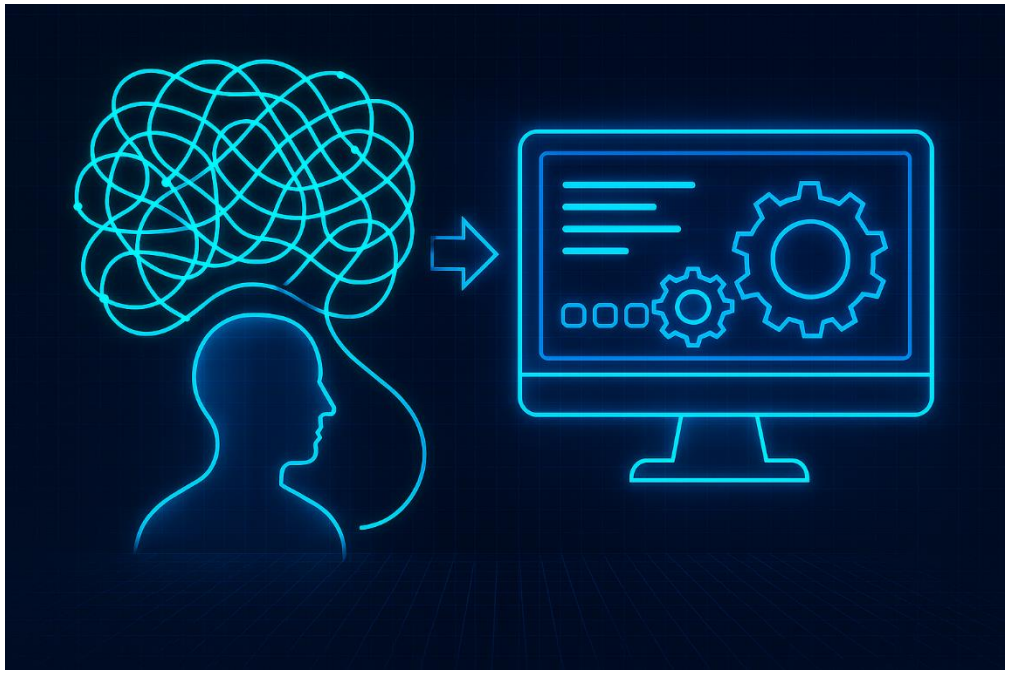
> ***A major challenge to enhancing the architecture to modern expectations - multi-tiered, multi-tenant scalability, API-driven ecosystems, and continuous delivery***

Modernisation Journey with Progress



Business Outcomes

- **Enable growth without increasing risk linearly**
  - ✓ Multi-tiered architecture – a number of different scheme environments runs concurrently supporting different operating rules
- **Performance / resilience enhanced**
  - ✓ Handles requests / transactions per second (TPS) for all schemes under the same system
- **Technology cost-to-income ratio lowered by decent double-digit improvement**
- **Time to launch new service / scheme shortened significantly**
- **Number of schemes per platform instance increased maximizing hardware utilization**



> ***Complexity is absorbed by configuration and platform design***
> ***- not people***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