

# Client Story



## One of Indonesia's fastest-growing fintech platforms

Serving over 13 million users and 1,000 companies and SMEs across a growing suite of financial services



*"TaranDM's flexibility has been valuable in handling complex decision logic, with built-in tools that support testing, audit trails, and approvals to keep our processes aligned with best practices."*

**Leonard Davin Solihin**  
Head of Underwriting and Data Science

## Migration from a legacy decision engine

- Flip had been using a legacy decision engine that worked adequately for simpler use cases. However, as Flip's lending operations expanded, the platform proved too rigid and required frequent workarounds.
- The lack of flexibility, limited simulation tools, and weak change management made it increasingly difficult to scale and maintain efficient, transparent operations.

## Why has Flip chosen TaranDM

- TaranDM offered an enterprise-grade decisioning platform with advanced capabilities designed for modern, fast-moving credit environments:
  - Comprehensive simulation framework and A/B testing features
  - Full support for both real-time and batch processing
  - Intuitive versioning and change management for business logic
  - Built-in data integration capabilities for internal and external sources
  - User-friendly interface for managing entire decision flows, including data calls
- Transparent, competitive commercial terms and delivery model

## Implementation highlights

- The full migration from the legacy engine to TaranDM was completed in just over 2 months.
- Flip successfully transferred and rebuilt all decision logic in TaranDM, culminating in the public launch of its Flip PayLater product.
- The new setup provides Flip's credit and risk teams with full control, transparency, and agility to evolve strategies as the product scales.