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Cloud-*native* or cloud-*based* technology

What's the right choice for your debt collection operation?

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Introduction

If you're researching your next debt management and collections system, you will have noticed subtle differences in the terminology– cloud-*native* platforms and cloud-*enabled* (or cloud-*based*) platforms. Some people use these terms interchangeably but there are fundamental differences that it's well worth being clear about.

Cloud-native applications use microservices architecture. These are the applications that are created and deployed in the cloud or 'born in the cloud'.

Cloud-enabled (or cloud-based) applications are created in static (on-premises) structures and comprise of legacy enterprise software that has been enabled for the cloud.

Changing *servers* for *services*

In **cloud-native** microservices-based applications, each module is designed to serve a particular purpose, in contrast to monolithic legacy systems.

Each microservice has an autonomous lifecycle and can evolve independently and deploy frequently. You don't have to wait for an annual upgrade to access new features. You can update one aspect with less risk of disrupting the entire system.

Each microservice can scale independently. Instead of scaling the entire application as a single unit, you scale only those services that require more processing power or network bandwidth. This fine-grained approach to scaling provides for greater control of your system and helps to reduce overall costs as you scale portions of your system, not everything. (Microsoft definitions)

New versus old

Cloud-native applications are indigenous to the cloud. They are built in the cloud and deployed in the cloud, using cloud infrastructure.

Cloud-enabled applications are generally made in-house using legacy infrastructure and are tweaked to be made remotely available in the cloud.

Scalability

Cloud-native applications are highly scalable. Real-time changes can be made to the individual modules without causing disruption to the whole application.

Cloud-enabled applications require manual upgrades that can cause disruption and shutdown to the application.

Cost

Cloud-native applications require no hardware investment and are generally available on licence and are more cost-effective to use.

Cloud-enabled applications require infrastructure upgrades to accommodate changing requirements and therefore often involve higher costs.

Implementation

Cloud-native services arrive pre-built and ready to connect with other services, so you can realise the benefits with little or no delay.

Cloud-enabled applications need to be customised for the specific installation environment.

Continuous delivery – never out of date

Cloud-native applications are updated via a continuous devops cycle. This involves automated pre-testing of new features that are then 'switched on' and made available for users. Changing business requirements (due to economic reasons or regulatory developments) can be quickly accommodated. Changes required due to the COVID-19 pandemic are a case in point.

Integration – APIs and the real-time flow of information

One of the major considerations of a **cloud-native** solution is the ease of integration. A typical organisation runs many hundreds (or thousands) of applications. Integration platforms built on cloud-native architecture can connect applications, systems and devices (either hosted in the cloud or on-premises) on a real-time basis via APIs. Seamless integration between these applications is necessary for achieving true digital transformation.

Conclusion

Cloud-native systems offer a number of distinct features that provide a significantly better investment for the future than applications that are still tied to analogue-era legacy infrastructure. The Covid-19 pandemic has propelled agility and resilience up the agenda with on-premises systems falling even further behind the needs of organisations and ultimately, their customers.

On the surface, the goal might look like getting rid of physical machines but the true benefit is speed and the agility to access an extraordinary range of sophisticated services.

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Flexys is a specialist debt collection software supplier with a highly experienced in-house team covering design, research and development, delivery and support.

We deliver smart, cloud-native collections systems, built on decades of commercial, developmental and operational industry experience, that will break the cycle of dependency and expense that many legacy systems demand. Our mission is to dramatically improve on the status quo, both in terms of the speed, performance and cost-effectiveness of our products and providing a responsive, can-do service ethic for our clients.


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