CASE STUDY

Enhanced visibility and control enable reliability at scale for Splash Financial

99%
99% of Splash Financial's 20,000+ resources are managed by Spacelift.

45m – 1.5m
Deployment times have plunged from 45 minutes to 90 seconds.

60%
The operational stability of the Splash Financial platform has soared 60%.

Spacelift delivers an intuitive user experience that developers enjoy using.

Splash Financial now enjoys unprecedented levels of visibility.

Decoupling infrastructure changes from application changes enables a new level of control.

Summary

Rising costs and a subpar user experience pushed the team at loan marketplace Splash Financial, Inc. to look for an alternative platform for managing its infrastructure. Since adopting Spacelift in 2022, Splash Financial has enabled its developers to move faster, cutting deployment times by 95% without sacrificing visibility, governance, or control.

A leading digital lending platform based in Cleveland, Ohio, Splash Financial, Inc. makes it easier for borrowers to shop and compare financial products from a Splash-powered network of credit union and bank partners. We spoke to Director of Information Security & Tech Ops Kyle Nehring about the company's approach to infrastructure orchestration and how it has evolved in recent years.

Why Spacelift for Splash Financial?

- Intuitive user experience that developers enjoy using day to day
- Commenting of planned changes on pull requests provides a quick feedback loop for our developers
- Module versioning via Spacelift's module registry, enabling safer reuse and standardization
- Drift detection to quickly identify discrepancies between expected and actual state
- Policy as code to enforce guardrails and prevent costly mistakes
- Can manage Spacelift itself through Terraform
- Support for OpenTofu, Terraform, Cloudformation, and Helm

The challenge for Splash Financial

Before Splash Financial adopted the Spacelift platform, the company's approach to infrastructure management was a largely manual setup through AWS. This might have been adequate initially, but as the company developed and grew, the way it managed its infrastructure also needed to advance.

When Splash Financial's current Director of Information Security & TechOps, Kyle Nehring, joined the company in 2021, they were using Terraform for infrastructure as code, but applies were done manually or through complicated workflow jobs.

> The company and our infrastructure needs were expanding quickly, going from 30 employees to over 150 employees, one monolithic application to over 50 micro-services. Our ability to respond to this growth was a bottleneck, so we attempted a few other tools, but consistently ran into limitations from cost to security.
>
> **Kyle Nehring**
> Director of Information Security & TechOps

Within a year of introducing Terraform, the team had outgrown both manual AWS workflows and their initial tooling and began evaluating purpose-built IaC management platforms.

Why Splash Financial chose Spacelift

The team settled on an alternative platform, but while they were grappling with its limitations, they discovered Spacelift. They quickly ran a POC, setting up their module repositories and one of their state stores.

> We fell in love quickly because we were able to get things integrated and move fast. The price point also helped.
>
> **Kyle Nehring**
> Director of Information Security & TechOps

The original motivation to seek a new specialized IaC management platform was the cost of enterprise features such as policy frameworks and SSO/SAML , but the more Splash Financial investigated Spacelift, the more appealing they found the platform — features like Spacelift's module registry, the ability to do local applies using remote backends, and comments of plans on PRs all made for a streamlined IaC management experience. "Spacelift provides us with a much easier user experience, and we love the ease of being able to run plans utilizing our Spacelift runners and stacks," says Kyle. And then there's the flexibility of not being limited to Terraform. As Kyle points out, "Spacelift has allowed us to consider utilizing AWS CloudFormation in combination with our Terraform, as well as Helm for Kubernetes."

Splash Financial's Spacelift experience

Onboarding to Spacelift proved very easy for Splash Financial. "We didn't run into any major roadblocks, and the Spacelift team was extremely responsive to answer any questions we had," says Kyle. Now that the team is using Spacelift in production, developers are discovering benefits that are invaluable in their daily working lives.

His team has been offering lots of positive feedback about Spacelift. "They love getting the Terraform plans in their PR comments. They also like that they can hook in and, if they want to run the Terraform plan, it utilizes their remote stack in Spacelift, but it's piping it back into their workstation," he reveals.

With 99% of Splash Financial's 20,000+ resources now managed by Spacelift, productivity has soared — particularly since Spacelift helped the company move to running Kubernetes on AWS. Deployment times have fallen from around 30 to 45 minutes with OctopusCD to just 90 seconds as a direct result.

Policies have been a lifesaver for Splash Financial. Kyle gives an example:

> Using the Spacelift OPA Policies allows us to protect ourselves from ourselves. What if we had an incident where a terraform destroy was accidentally run against a production environment? With Spacelift, we would be able to put a policy in place that would protect us from this happening. Production requires approvals for any action that would destroy resources.
>
> **Kyle Nehring**
> Director of Information Security & TechOps

The efficacy of Spacelift's OPA policies even influenced the company's decision to implement its own OPA policy framework for internal tooling.

Spacelift's impact on Splash Financial

The Spacelift platform is giving Splash Financial a new level of visibility. And with that visibility comes control. As Kyle explains: "I think the biggest thing that Spacelift allowed us to do was decouple our infrastructure changes from our application changes, which has reduced our support needs and increased our availability of services. Before, a GitHub action would just blindly apply our Terraform every time there was a code change. There just wasn't any visibility of what was changing; if somebody changed it, it was going out. We decoupled those two things, and now we only change our infrastructure when there's a change to our infrastructure code. That has provided us with quite a bit of stability around some of these services."

That stability has translated into a marked reduction in both the number of infrastructure-related issues Splash Financial experiences and the time it takes to roll back changes after any issues with their code or infrastructure. As Kyle explains, "we are seeing around a 60% increase in the operational stability of our platform. In the past, it would take us around 30 to 45 minutes to respond to these issues. Now, it takes less than one minute."

Improved visibility and control empower the team to be more productive, safe in the knowledge that what they are creating is reliable. "We are doing more Terraform applies. I feel more confident that our Terraform is running safer because there is more visibility of what's changing," says Kyle.

This could be your story

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