

SUCCESS STORY

Toast - Custom Cloud Loan Application



CHALLENGE

Toast Capital faced a significant challenge: a legacy, home-grown application with no internal support to maintain or scale it—at a time when rapid innovation was essential to meet evolving business and customer demands. With an aggressive timeline in place, the team set out to modernize the system. They began by evaluating and refactoring the existing code to align with modern architectural standards and design patterns. To improve performance and scalability, they transitioned to a microservice model for all data calls and integrations, which enhanced system functionality and efficiency. Leveraging Salesforce Sales Cloud and Experience Cloud, along with custom development using APEX and Lightning Web Components (LWC), Toast Capital was able to replace fragile legacy processes with a robust, scalable platform—positioning the business for faster execution, better customer experiences, and long-term success.

Toast Capital is a division of Toast, Inc., providing financing solutions specifically designed for restaurants. By offering quick and flexible loans, Toast Capital helps restaurant owners manage cash flow, invest in growth opportunities, and navigate financial challenges. Leveraging data from Toast's point-of-sale system, Toast Capital tailors its lending services to meet the unique needs of the restaurant industry, ensuring a seamless and supportive experience for its clients.

Boston, MA

4000 - 6000 Employees

Retail

SOLUTIONS

To tackle the growing pains of their unsupported legacy system, the team at Toast Capital first dove deep into the existing codebase, carefully tracing its intended functionality and identifying critical breakpoints that were hindering performance. With a clear understanding of the system's inner workings, they refactored the code to align with modern architecture and industry-standard design patterns. This modernization laid the groundwork for a more reliable system. By adopting a microservice model for data calls and integrations, they created a more modular and scalable foundation. The outcome was a significant boost in system efficiency and flexibility, enabling Toast Capital to respond faster to business needs and deliver a better experience to both internal teams and customers.

RESULTS

The launch of Toast Capital's new loan product was a remarkable success. Delivered right on schedule, the product generated a triple-digit pipeline within just the first two hours—paired with an impressive 58% application rate. This level of immediate traction was unprecedented for a lending product of its kind. A key driver behind this outcome was StreamForce's ability to work hand-in-hand with Toast Capital's business teams, rapidly translating complex requirements into actionable solutions. Their close collaboration and technical agility ensured the product not only met its tight deadline but also exceeded expectations from day one.

AT A GLANCE

Benefits

- Successfully launched a complex lending product on schedule, enabling immediate business impact.
- Achieved a 58% application rate within the first two hours—demonstrating strong product-market fit and customer interest.
- StreamForce's rapid delivery of complex requirements through close partnership with the business ensured both speed and precision.

Challenges

- Fragmented Data and Poor Quality
- Disconnected Systems and Manual Processes
- Operational Silos and Over-Engineered BI

SERVICE PROVIDED

- Enterprise Development Partner
- Salesforce Advisory Services

ABOUT STREAMFORCE SOLUTIONS

At StreamForce Solutions, we empower organizations to achieve growth through innovative technology solutions and expert guidance. Our team of digital transformation specialists has extensive experience across various sectors, including SaaS, High-tech, Private Equity, Education, Healthcare, Manufacturing, Finance, HR & Payroll, Retail, and Automotive.

We deliver tailored solutions to meet unique client challenges, focusing on value creation, business process standardization, systems optimization, and robust Go-to-Market tech stacks. Our services span engineering, cloud transformation, and product development, leveraging the latest technologies and frameworks, including Generative AI. We enable hyper-automation and provide strategic AI proof of concepts and labs to showcase value. With a global delivery model and over 120 certifications, we ensure top-quality service and support.

