

A low-angle, upward-looking perspective of two modern skyscrapers with glass facades. The buildings are illuminated from within, with warm yellow lights visible through the windows, contrasting with the dark blue and black sky. The perspective creates a sense of height and architectural grandeur.

# NeoSOFT®

Capabilities

---

## Banking, Financial Services & Insurance

# About Us

## Overview



**4000+**  
Employees



**10**  
Global Offices



**9**  
Development  
Centers



**1,00,000+** Sq.ft.  
Office Space

## Clientele



**1500+**  
Clients



**50+**  
Countries



**85%**  
Clients Retention



**22+**  
Industry Verticals

## Achievements



**2000+**  
Products Engineered



**1500+**  
Applications  
Developed



**12+**  
Awards



**20+**  
Million Development  
Hours

## Partners



**Microsoft**

 Google Cloud

 Magento

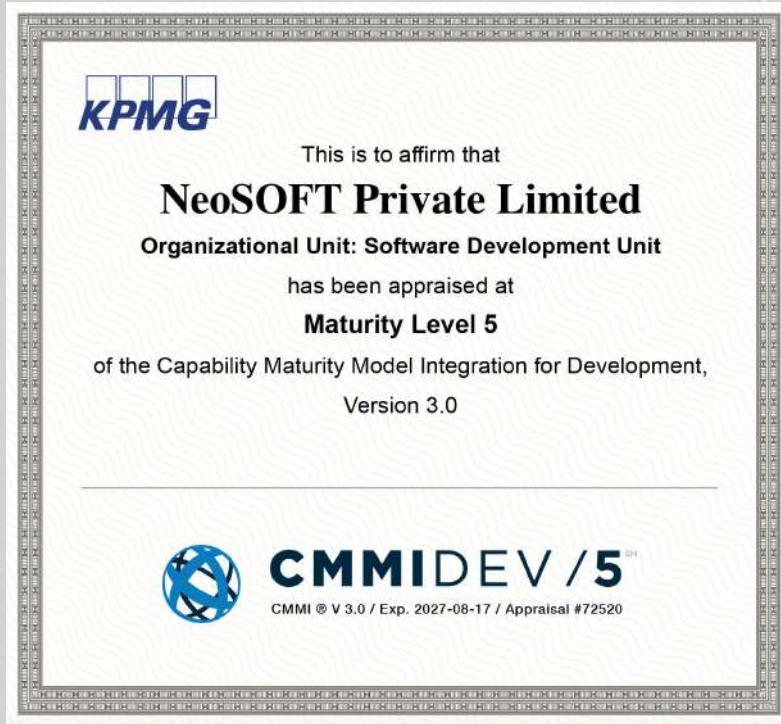


**25+**  
YEARS OF  
EXCELLENCE



**CMMI DEV/5**

# Certified To Deliver Quality



ISO

9001:2015  
Quality Management

ISO

27001:2013  
Information Security

ISO

20000-1:2011  
IT Management

ISO

22301:2012  
Business Continuity  
Management

# What We Do

## Team Augmentation

---

A team of 4000+ Battle Tested engineers across 100+ Different Stacks.

We are your Digital Factory, dedicated teams to supercharge your development throughput.

0 Operational Overheads.

Agile & On Demand.

## Fixed Scope

---

We offer meticulously crafted project specifications and timelines for cutting-edge development, seamless integrations and feature-rich solutions.

The NeoSOFT approach ensures your projects are delivered with precision and excellence.

## Managed Services

---

Our IMS services helps enterprises to run Business as usual.

With strong SLA driven services, 24x7 Support, Governance and Technology expertise, we help to optimize processes and costs.



# Our Expertise

We help businesses wherever they are in their digital journey. From consulting for a **digital transformation** to carving out a **technology roadmap**. Our expertise helps you to **drive ROI** from your digital initiatives.

## Digital Transformation

UX/UI Consulting

Web & Mobility Solutions

Enterprise API Management

RPA

Legacy Modernization

## Digital Product Engineering

Custom Software Engineering

QA Services

Maintenance

Managed Services

## Infrastructure & IT Operations

Cloud Consulting

DevSecOps

Cloud Migration

Cloud Management

## Data Management & Analytics

Data Engineering

Governance

B.I. & Analytics

## Artificial Intelligence

M.L. Models

Model Generation

M.L. Ops

Data Science

## Internet of Things

IoT Consulting

Software Defined Features

IoT Applications

## Innovation Lab

MVP & POCs

Rapid Prototyping

Emerging Tech

## Team Augmentation

Solution Architects

B.A.

Developers

Data Scientists

# Segments We Cater To



Retail Banking



Corporate &  
Investment Banking



Open Banking



Fintech



Securities



Insurance



Wealth & Asset  
Management



Crypto

# How we help?

## Digitization

- Digital banking
- Mobile Banking
- Payments
- Cloud Enablement
- Migration, Integration & Modernisation
- Scaas- Value Driven Maintenance

## Internal systems

- Sales Force Management
- CRM Systems
- Back Office Solutions
- Fraud & Security
- Customer Experience

## Platformization

- API Driven Architecture
- AI/ML Capabilities
- 3rd Party Integrations
- Secure Transactions
- Trading Platforms

## Data & Intelligence

- Data Engineering
- Business Intelligence
- Data governance & Compliance
- Visualisations
- Deep Learning

## Blockchain

- Payment - Cross border
- Trade Finance
- Digital Identity Verification
- Credit Reports
- Peer-to-Peer Transfers

## Risk Management

- Complaints & Governance
- eKYC
- Network Analytics
- Money Laundering

## RPA

- Process Automation
- Robo-advising
- Customer Onboarding
- Mortgage Lending
- Loan Processing

## Innovation

- NFT
- Blockchain
- Virtual cards
- InsurTech
- Agile DevOps

# Selected Clientele

VOLKSWAGEN  
FINANCIAL SERVICES  
THE ART OF MOBILITY

 **airtel** Payments  
Bank



 **OLDMUTUAL**

 **Capita**

 **Fawry**



**CC**Avenue®

 **Edelweiss**  
Advisors create. Values protect.

**BANKIFI**



 **ICICI Bank**

 **IDBI capital**

**Sharekhan**  
by BNP PARIBAS

**IndusInd Bank**



 **L&T Financial Services**

 **Angel Broking™**  
Service Truly Personalized

 **BAJAJ  
FINSERV**

 **Bank of Baroda**

 **Tradebulls™**  
your TECH-BROKER

**BHIM**  
SMART INTERFACE FOR MONEY

 **HDFC BANK**  
We understand your world

 **Fino** Payments Bank  
पेमेंट्स बैंक

 **Emirates NBD**

**Standard  
Chartered**

 **QFC**

 **Spice money**



**3CX**

**ACKO**

 **Standard Bank**

**Jupiter**

**RuPay**

 **SBI MUTUAL FUND**  
A PARTNER FOR LIFE

**Coverfox**

**TransUnion**

 **ADITYA BIRLA  
CAPITAL**

 **Grant Thornton**

 **Cellulant**

 **xendit**

**NEOGROWTH**  
Lending amplified. Growth amplified.



# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

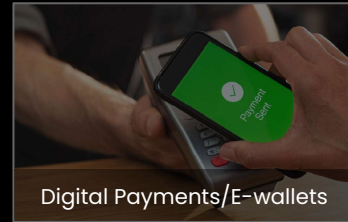
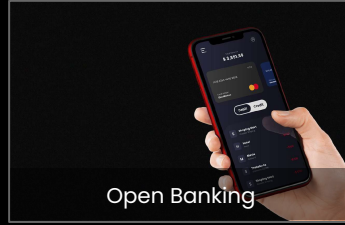
Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions



The image features a dramatic, low-angle perspective of a modern skyscraper. The building's facade is composed of a grid of windows, and its structure curves elegantly as it rises into the sky. The lighting is moody, with the building's edges highlighted against a deep, dark background, creating a sense of height and architectural grandeur.

# **Retail and Corporate Banking**

# Case Studies

## Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

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Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## Premier And Oldest Bank In Nigeria

Built a mobile banking app for seamless financial transactions.

User Experience

Code Protection

Security

**100%**

**Secure Data  
Transmission**

**4X**

**Intuitive User  
Interface Creation**

**99%**

**App Security**

# Solutioning

## Challenges

- Needed to secure connection between client and server. Packages that were not secure could not be installed.
- Absence of an available react native tool to create an easy and intuitive user interface.
- The android app was reverse-engineered to examine the JavaScript method and its implementation.

## Technical Spotlight

- Implemented AES algorithm to safeguard data integrity during request transmission.
- Utilized JavaScript to create dynamic and interactive elements, enhancing user engagement and usability.
- Employed JavaScript obfuscation and ProGuard rules to enhance security and optimize performance.

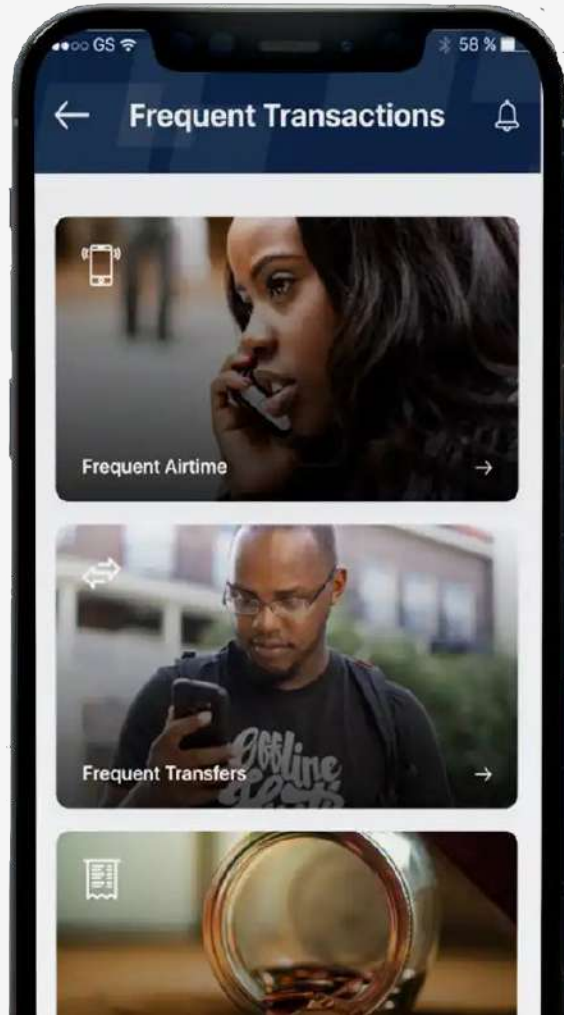
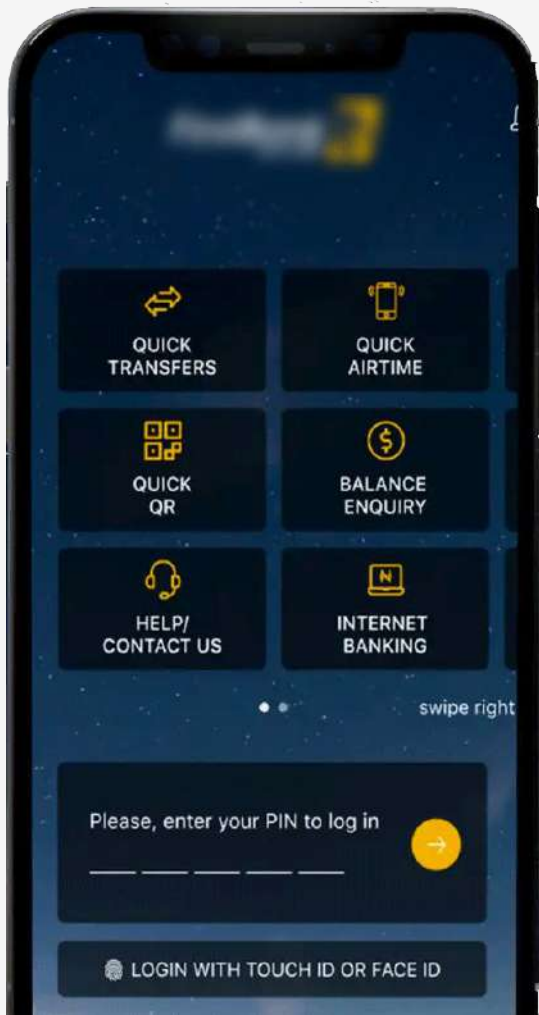
## Solution Highlights

- Leveraged the AES algorithm to encrypt the data while sending the request.
- Seamless user experience and intuitive features drive rapid adoption of this preferred platform.
- Obfuscated the JavaScript code along with the ProGuard rules to shrink the native side code.

## Tech Stack







# Case Studies

## Retail/Corporate Banking

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Securities/Trading

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Crypto/Blockchain

AI/ML

Core Banking Solutions

## One of the largest public sector banks in India

Built a web portal for the staff of UBI to keep themselves updated about the banking norms.

Usability

Accessibility

UI/UX

**70%**  
Enhanced  
Usability

**4X**  
Improved  
Accessibility

**Streamlined Goal  
Achievement**

# Solutioning

## Challenges

- Identifying and addressing usability issues to enhance user experience and interface.
- Helping users achieve their goals in a shorter time period.
- Ensuring accessibility for all users, including those with disabilities, to meet compliance standards.

## Technical Spotlight

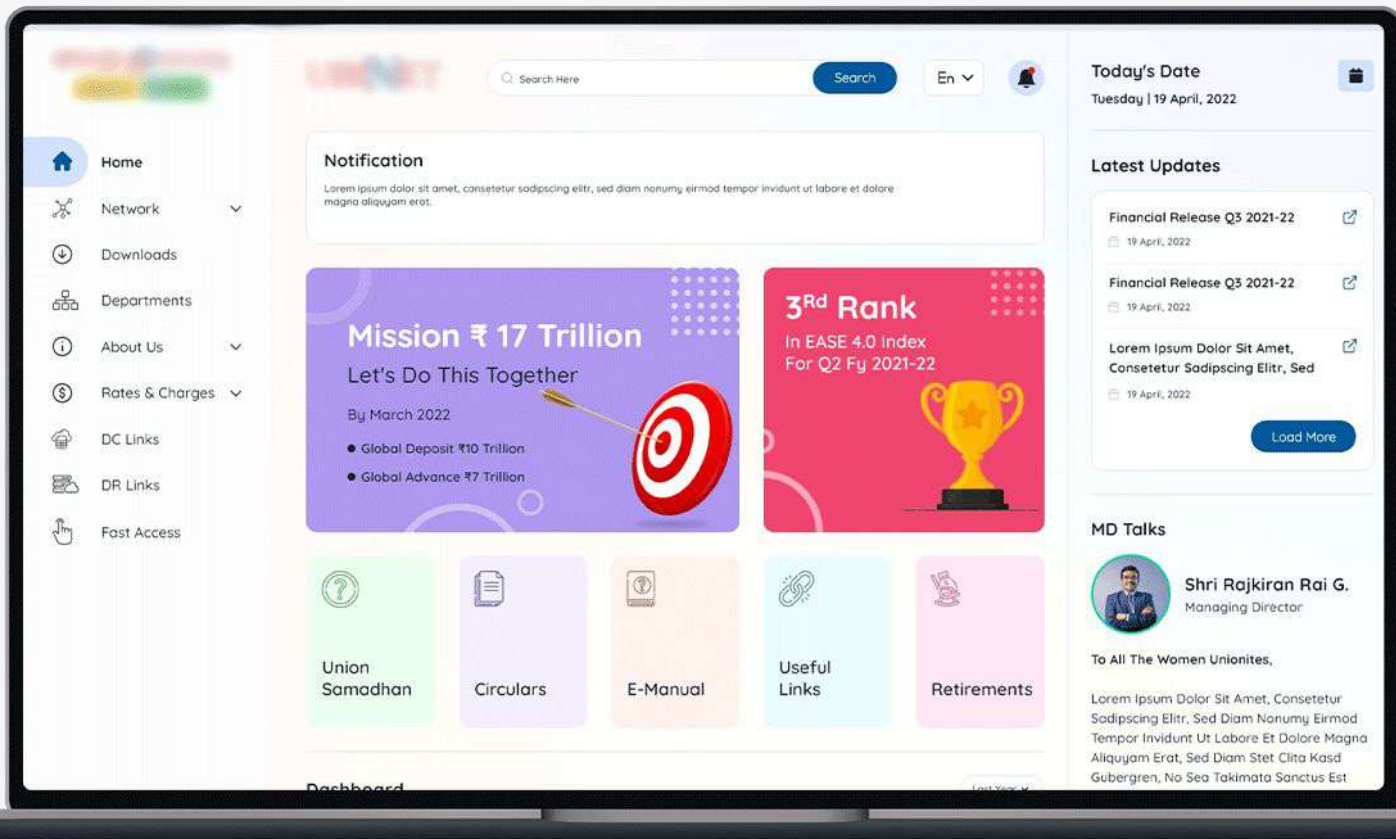
- JavaScript enables dynamic feedback collection on UI during usability testing.
- AJAX allowed asynchronous data retrieval, improving page loading times and user experience.
- PHP enabled efficient implementation of accessibility features and server-side processing for dynamic web pages.

## Solution Highlights

- Conduct usability tests to gather feedback and identify issues, then implement design changes to enhance user experience.
- Simplified the portal's structure and optimize search functionality to allow users to quickly locate the information.
- Conducted accessibility audits and implement features like alternative image text, keyboard navigation, and screen reader compatibility to ensure portal accessibility.

## Tech Stack







# Case Studies

## Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

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Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## One Of India's Foremost Private Sector Banks

Built a web portal for the loan system.

UI Flexibility

Improved Operations

User Engagement

Terminology Simplification

**5X**  
Improved  
Operations

**45%**  
UI Flexibility  
Enhancement

**2X**  
Terminology  
Simplification

# Solutioning

## Challenges

- Ensuring accurate user experience (UX) flow while consolidating data.
- Needed to synchronize operations throughout the entire portal and user flow to enhance productivity.
- Enhanced UI to consolidate all data into a single section, ensuring optimal visual eye tracking.

## Technical Spotlight

- UNIX/Linux offered a stable and secure operating environment to enhance user experience.
- Core Java streamlined portal operations, enhancing efficiency.
- Core Java provided robust backend functionality and logic to support dynamic UI rendering and data management.

## Solution Highlights

- Prioritized deep yet intuitive user experience efforts to streamline the visual appearance of the portal.
- Implement strategies to synchronize operations across the portal and user flow, reducing time consumption.
- Enhance UI flexibility to accommodate all data effectively, maintaining good visual hierarchy and eye tracking.

## Tech Stack





Personal

NRI

SME

Wholesale

Agri

Locate us ? Blog

Welcome!

LOGIN



HOME



PAY

Cards, Bill Pay



SAVE

Accounts, Deposits



INVEST

Bonds, Mutual Funds



BORROW

Loans, EMI

Borrow



INSURE

Cover, Protect



SHOP

Offers, Discounts



#### POPULAR LOANS

Personal Loan  
Paperless Personal Loan  
Home Loan  
Business Loan  
Doctor Loan  
New Car Loan  
EV Car Loan  
Two Wheeler Loan  
EV Bike Loan  
Super Bike Loan  
Educational Loan  
Pre-Owned Car Loan  
Salary Plus



#### LOAN AGAINST ASSETS

Loan On Credit Card  
SmartEMI  
Gold Loan  
Loan Against Securities  
Digital Loan Against Mutual Funds  
Loan Against Rental Receivables  
Loan Against Property  
Loan Against Car



#### OTHER LOANS

##### JANSAMARTH PORTAL

Emergency Credit Line Facility  
Loan For Professionals  
Government Sponsored Programs  
PM Mudra Yojana  
Stand Up India Scheme  
Manage Your Loan Account  
Sustainable Livelihood Initiative



#### CREDIT CARDS



#### LOAN REPAYMENT

# Case Studies

## Retail/Corporate Banking

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Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Multinational Professional Services Firm

Designed and developed an asset management dashboard to streamline operations.

Asset Lifecycle Management

API Integration

Database Management

UI/UX

**55%**

**Increased Asset  
Visibility**

**99%**

**Improved Data  
Accuracy**

**3X**

**Reduced  
Downtime**



# Solutioning

## Challenges

- Designing an intuitive and visually appealing user interface across devices, screen sizes, resolutions, etc.
- Ensuring the security of user data transmitted and stored on all types of devices and operating systems.
- Establishing smooth integration between the application and backend systems.

## Technical Spotlight

- Utilized Twitter Bootstrap for responsive design and implemented Chart.js for interactive data visualization.
- Secured data transmission with HTTPS and implemented Laravel's encryption methods for sensitive data storage.
- Leveraged Retrofit for seamless integration with backend APIs, ensuring smooth communication between the application and server.

## Solution Highlights

- Provided a visually appealing and intuitive interface, improving user engagement and usability.
- Ensures the privacy and security of user and client data.
- Facilitated seamless communication between the application and backend systems, ensuring data consistency and reliability.

## Tech Stack





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Search

My Profile

India English



# Case Studies

## Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

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- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A One-Stop Solution for all Corporate Banking Requirements

Created a platform with a seamless user experience for a stronger digital presence.

Cross-platform Compatibility

Cloud Integration

Database Management

Security

**3X**

**Enhanced  
Operational Efficiency**

**45%**

**Increased Customer  
Satisfaction**

**100%**

**Data Security**

# Solutioning

## Challenges

- Providing users with the ability to access certain features of the application even when they are offline.
- Ensuring the mobile application operates smoothly and efficiently without lag or crashes.
- Integrating Google APIs and other third-party services seamlessly into the application.

## Technical Spotlight

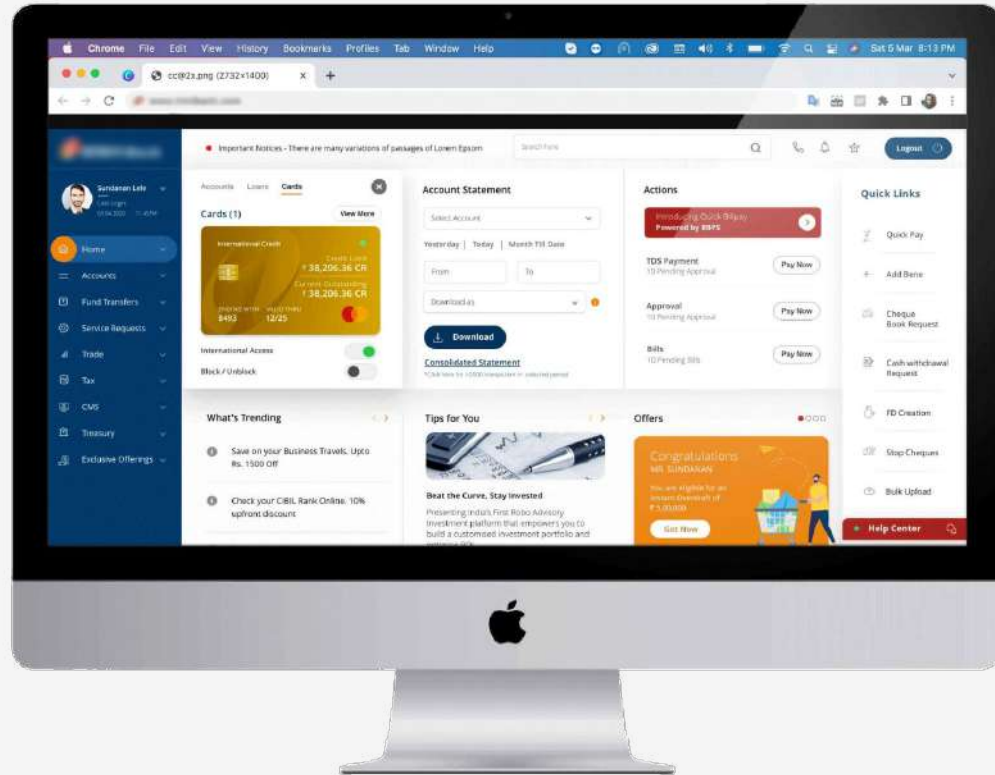
- Utilized MySQL for local data storage, allowing access to certain features offline while ensuring data security.
- Utilized React Native to identify performance bottlenecks and optimize code for better performance.
- Leveraged Google APIs for functionalities like maps and geolocation, expanding app capabilities.

## Solution Highlights

- Enabled users to access certain important features offline, increasing usability and convenience.
- Ensured a smooth and responsive user experience, leading to satisfaction.
- Enhanced the application's capabilities, providing users with access to advanced features and services.

## Tech Stack





# Case Studies

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Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Fast-Growing Digital, Mobile-Only Bank in Bahrain

Crafted an innovative mobile app with contactless payment options, easy biometric login, and 24/7 support.

Microservice Architecture

Cloud Integration

Biometric Authentication

Security

**75%**

**Reduced Processing Time**

**6X**

**Enhanced Security  
Measures**

**50%**

**Increased  
Accessibility**

# Solutioning

## Challenges

- Managing platform-specific code and ensuring consistency across Android and iOS platforms.
- Optimizing performance on different devices and operating systems to provide a smooth user experience.
- Integrating backend services with frontend applications, ensuring seamless communication.

## Technical Spotlight

- Used Retrofit for API integration to handle network requests efficiently across Android and iOS platforms.
- Leveraged optimization techniques and tools on Kotlin and Swift to enhance app performance.
- Utilized Spring Boot for backend development, providing an efficient way to develop RESTful APIs, ensuring seamless integration with frontend applications.

## Solution Highlights

- Reduced development time and effort, resulting in faster project delivery and overall increased efficiency.
- Improved app performance and responsiveness across devices.
- Ensured smooth communication and data exchange.

## Tech Stack







Powered By Bank ABC

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[alburraq Islamic Account](#)

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Bahrain

[EN](#)

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# Start your digital, mobile-only banking journey with

## Banking that reflects you



Powered by Bank ABC



# Case Studies

## Retail/Corporate Banking

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Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Prominent Australian Bank Offering a Range of Financial Services

Built a comprehensive retail banking application to cater to all customers needs.

Database Management

Analytics

Continuous Integration

UI/UX

**70%**  
Improved Code  
Quality

**90%**  
Seamless  
Collaboration

**3X**  
Increased  
Scalability

# Solutioning

## Challenges

- Integrating and interacting with an Oracle 10g database, its complexity and specific requirements.
- Maintaining scalability and performance, with large datasets and concurrent user interactions.
- Managing dependencies and ensuring compatibility among various libraries and frameworks.

## Technical Spotlight

- Used Retrofit to simplify the process of interacting with the Oracle 10g database.
- Leveraged RxJava2 for reactive programming and Dagger2 for dependency injection.
- Utilized GitHub Repository and SourceTree for dependency management and version control.

## Solution Highlights

- Streamlined the integration process, reducing development time and complexity.
- Managed asynchronous tasks and resource allocation.
- Facilitated efficient dependency management and version control, ensuring compatibility and consistency.

## Tech Stack



## Invest in shares and ETFs

Total value  
**\$1,760.25**



Today's change ▲ \$60.25 (+2.50%)  
Total change ▼ -\$8.26 (-1.15%)

### Pocket ETFs

65% of total

Account value **\$1,055.89**  
Total change ▲ \$48.25 (+3.50%)

### CommSec Australian Shares

35% of total

Account value **\$655.12**  
Total change ▲ \$11.75 (+1.50%)

## View all your accounts



### Smart Access

062-758 1209 5621

Available **\$5,000.00**  
Balance \$5,000.00



### NetBank Saver

062-758 8054 1937

Available **\$10,000.00**  
Balance \$10,000.00



### Emergency Fund

062-758 6412 0492

Available **\$4,000.00**  
Balance \$4,000.00

**Total \$19,000.00**

Credits **\$19,000.00**  
Debits **\$0.00**

## Search for what you need

🔍 Car

Activate your card

Top up your card

6th of June



Kenobi Car Wash  
Smart Access

**-\$50.00**



### Travel Money Card

Made for the frequent traveller



### Comprehensive Car Insurance

Our highest level of cover for your vehicle

# Case Studies

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AI/ML

Core Banking Solutions

## A Leading Indian Bank's Comprehensive Retirement Planning Platform

Created an intuitive, feature-rich application to streamline retirement plan management.

Data Visualization

Scalability

API Integration

UI/UX

**4X**

**Streamlined Investment  
Management**

**65%**

**Improved Efficiency**

**100%**

**Seamless  
Integration**

# Solutioning

## Challenges

- Designing an intuitive and visually appealing interface suitable for mobile devices with limited screen space.
- Implementing data synchronization mechanisms to ensure consistency between the app and backend servers.
- Enabling offline functionality to allow users to access certain features and data even when they are not connected to the internet.

## Technical Spotlight

- Leveraged React Native's component library to create mobile-friendly UI components.
- Used MongoDB for seamless data synchronization between the app and backend databases.
- Implemented Redux to enable offline functionality in the mobile application.

## Solution Highlights

- Ensured consistent UI design across different mobile platforms, enhancing usability and user satisfaction.
- Provided users with real-time access to up-to-date information.
- Enhanced the overall usability and reliability of the mobile application, providing users with a seamless experience regardless of their internet connectivity status.

## Tech Stack



9:41



# Welcome to Life99

Based on your income & age  
you need this amount to retire well

To Retire Wealthy you need

₹ 3,90,00,000



- EPF ₹ 10,00,000
- PF ₹ 0
- NPS ₹ 0
- EPS ₹ 10,00,000
- Mutual Fund ₹ 0
- Term Insurance ₹ 0

To reach the retirement goal start your  
investments now,

9:41



Life99



Hello, Mangesh

Current Holdings

₹ 2 L

Retire Wealthy with

₹ 3.90 Cr

Link / Add investments



EPF ₹ 1,00,000    EPS ₹ 8,138,253

[View Portfolio](#)

Calculate Now



9:41



Life99



Invest now to secure your future

NPS



Build Retirement Corpus  
& secure future

Buy now

Mutual Fund



Invest & build your  
portfolio

Buy now

PPF



Long term savings cum  
tax-saving scheme with  
returns

Buy now

Annuity



Secure future with  
Guaranteed Regular  
income

Buy now

Insurance  
maturity benefits



Sum assured along with  
bonuses

Buy now

Click to  
Protect life



Post retirement income  
in your golden years

Buy now

# Case Studies

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AI/ML

Core Banking Solutions

## A Corporate Bank Leader in UAE

Modernized ERP solution that makes sales, HR operations & analytics more transparent.

ERP Implementation

Modernization

Analytics

Security

**5X**  
**Operational  
Enhancement**

**10X**  
**Improved  
Automation**

**100%**  
**Security**



# Solutioning

## Challenges

- Need to modernize the legacy system on which the internal functions were operated.
- Ensuring the accuracy, seamless integration, and complete security of data.
- Need to revamp the legacy system, built using technologies that were outdated, to stand the growing market competition.

## Technical Spotlight

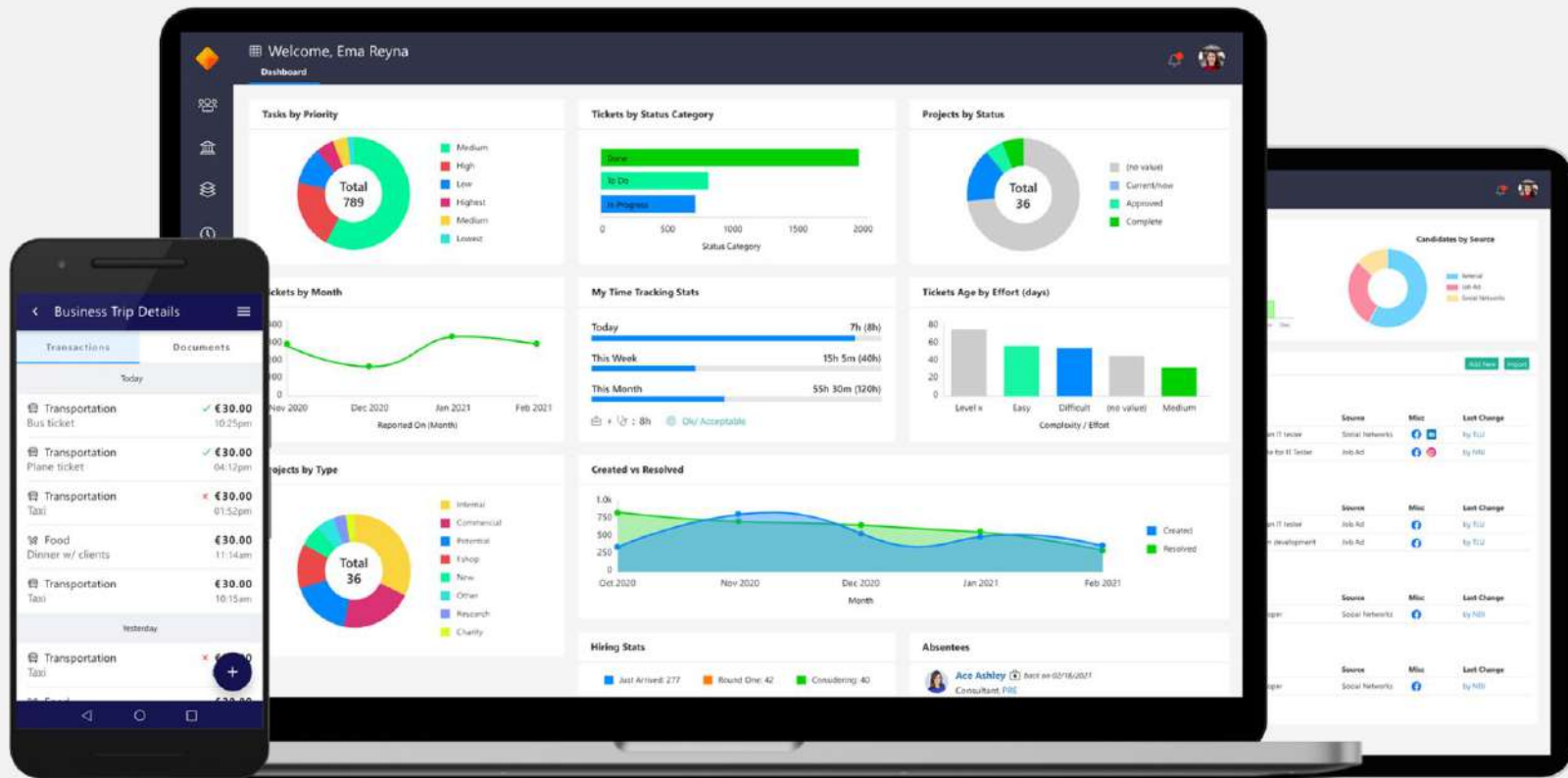
- Experienced efficient two-way data binding with the help of Angular framework.
- Leveraged React.js for improved code stability which further helped in reducing development time.
- Created excellent support for GUI with Python.

## Solution Highlights

- Created a next-gen ERP system with a personalized approach for simplified and streamlined banking operations.
- Ensured secure and accurate data management and monitoring.
- Gained meaningful insights and real-time reports on HR, sales forecasting, and other analytics.

## Tech Stack





# Case Studies

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AI/ML

Core Banking Solutions

## A Customer-Centric Banking Solution Provider

AI Integrated solution for onboarding customers digitally.

Product Engineering

UI/UX

Cloud Enablement

Database

**85%**

**Data Consistency  
Achieved**

**10X**

**Improved TAT**

**99.9%**

**Data Security**

# Solutioning

## Challenges

- Traditional KYC process accompanied data inaccuracy and poor documentation.
- The manual work aspect was time consuming and labor-intensive.
- Lack of data security and high TAT, increasing the chances of fraudulent activities.

## Technical Spotlight

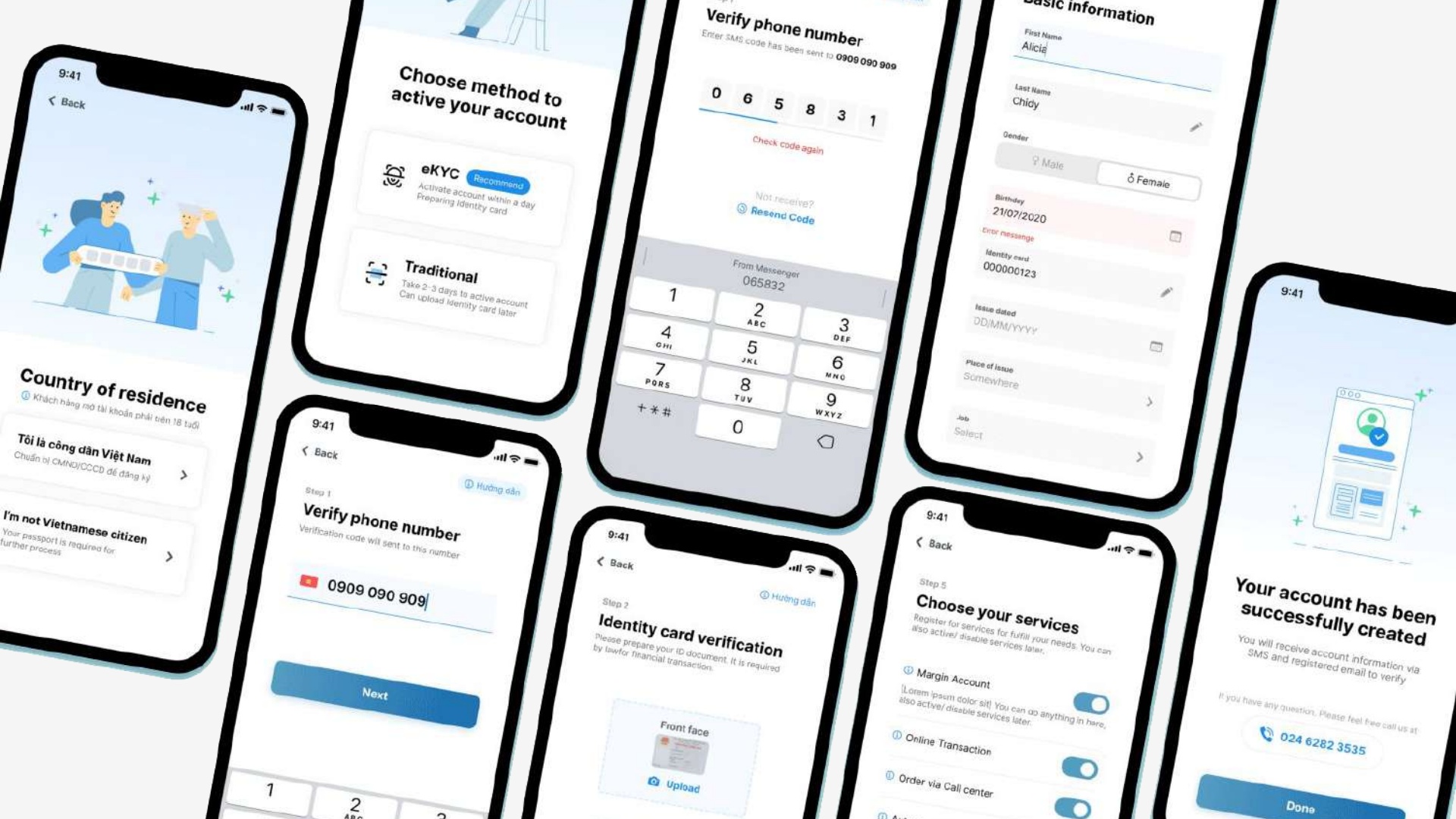
- Optical Character Recognition (OCR) and Face Recognition technology helped in face detection and assess detection failures.
- Leveraged smart APIs to authenticate customer's ID proofs and documents.
- Experienced better understanding of customer behavior patterns with Python.
- Ensured utmost performance with Angular framework, improving the overall user experience.

## Solution Highlights

- Ensured flawless authentication with digital KYC (eKYC) solution equipped with accurate ID digitization and face recognition technology.
- Incorporated geo-tagging along with a timestamp feature for live monitoring.
- Ensured enhanced security and data compliance with database verification, which conducted dedupe fraud checks.

## Tech Stack





9:41

< Back



## Country of residence

Khách hàng mở tài khoản phải trên 18 tuổi

Tôi là công dân Việt Nam

Chuẩn bị CMND/CCCD để đăng ký

I'm not Vietnamese citizen

Your passport is required for further process

## Choose method to active your account



eKYC

Recommend

Activate account within a day  
Preparing identity card



Traditional

Take 2-3 days to active account  
Can upload identity card later

## Verify phone number

Enter SMS code has been sent to 0909 090 909

0 6 5 8 3 1

Check code again

Not receive?

Resend Code

From Messenger  
065832

1

2

3

4

5

6

7

8

9

+ \* #

0

## Basic information

First Name

Alicia

Last Name

Chidy

Gender

Male

Female

Birthday

21/07/2020

Error message

Identity card

000000123

Issue dated

DD/MM/YYYY

Place of issue

Somewhere

Job

Select

9:41

< Back

Hướng dẫn

Step 1

## Verify phone number

Verification code will sent to this number

0909 090 909

Next

9:41

< Back

Hướng dẫn

Step 2

## Identity card verification

Please prepare your ID document. It is required by law for financial transaction.

Front face



Upload

9:41

< Back

Step 5

## Choose your services

Register for services for fulfill your needs. You can also active/disable services later.

Margin Account

[Lorem ipsum dolor sit] You can do anything in here, also active/disable services later.

Online Transaction

Order via Call center

## Your account has been successfully created

You will receive account information via SMS and registered email to verify

If you have any question, Please feel free call us at

024 6282 3535

Done

# Case Studies

## Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

– Health Insurance

– Life Insurance

– Automotive Insurance

– General Insurance

– Home Insurance

– Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## India's Largest Bank-Sponsored Mutual Fund Provider

Develop an intuitive and user-friendly web application to effectively measure salesforce performance.

Database Management

UI/UX

Data Analytics

Cloud Computing

**45%**

**Increased  
Productivity**

**8X**

**Process Efficiency**

**30%**

**Metric  
Transparency**

# Solutioning

## Challenges

- Absence of a centralized system to track partner and channel-wise sales performances across various levels of the organization.
- No method of leveraging data to gain insights, understand customer behaviour, market trends, etc.
- Difficulties in organizing and scheduling meetings.

## Technical Spotlight

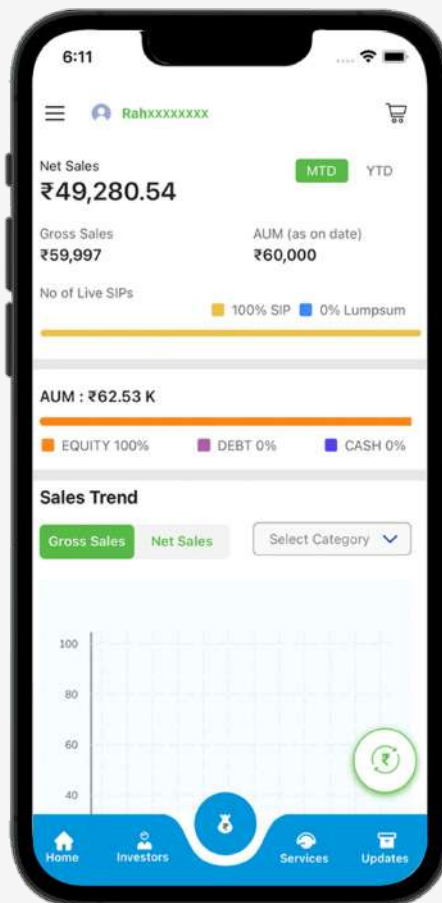
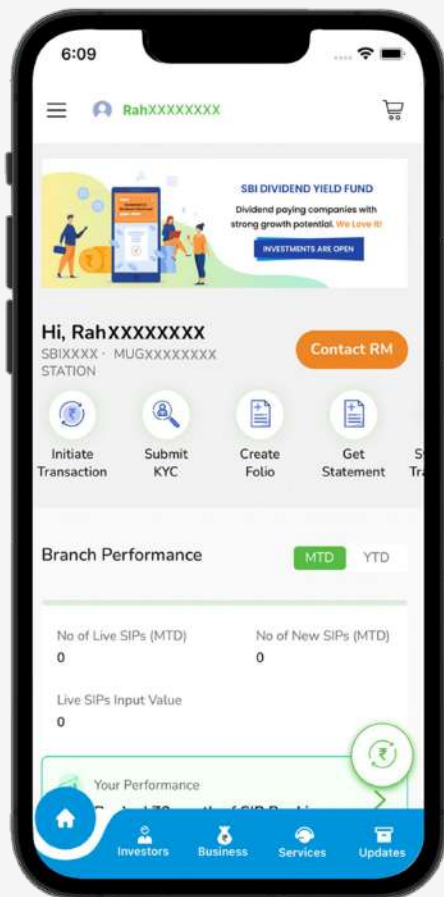
- Achieved faster development time and high scalability through C#.
- Experienced intelligent and secure database capabilities with MSSQL Server and attained persistent memory support.
- A visually appealing interface was implemented using CSS3, HTML5, and JavaScript to enhance the user experience.

## Solution Highlights

- Analyzing salesforce performance at multiple organization levels.
- Mirroring functionality for the client's mutual fund business.
- Real-time sales tracking and meeting scheduling.

## Tech Stack





6:12

RahXXXXXXXXX

For HereXXXXXXXXX Branch Code : SBIXXXX  
Folio : 31555XXXXX EUN : E22XXXXX

SBI Arbitrage Opportunities Fund - Regular Plan - Growth  
Fund Category : HYBRID

SIP Amount ₹ 2,500 SIP Frequency Monthly

SIP Start Date 25-May-2023 SIP Tenure Until Cancelled

No. of Installments : 920

XXXXXXXXXXXXX BANK | 10699XXXXXX

SIP Payment mode: OTM (Create OTM)

Internet Banking Debit Card

LPI Autopay

>> Swipe to Initiate Transaction

Change Payment Mode



# Case Studies

## Retail/Corporate Banking

Open Banking

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Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A 30 Year Old Housing Finance Agency

Engineered an automation tool for fast-tracking the entire loan lifecycle.

Cloud Computing

UI/UX

API Integration

Automation

**10X**

**Accelerated  
Processes**

**89%**

**Customer Retention**

**100%**

**Encrypted Data**

# Solutioning

## Challenges

- Slowing of operational processes due to reliance on traditional methods like paperwork and manual processes.
- Lack of a dedicated portal for quickly processing loans.
- Customer data was at risk due to improper security protocols.

## Technical Spotlight

- Integrated CCAvenue payment gateway, deserializing gateway response.
- Implemented Perfios API request payload encryption.
- Integrated MYSQL to creating and fetch data quickly from the link server.

## Solution Highlights

- Enabled customers to check loan eligibility and apply for loans online instantly.
- Secured the online payment process with live status, along with putting referral benefits in place.
- Real-time notification through SMS/E-Mail of application status.

## Tech Stack



Jio 4G

61% 12:35 AM



Find the right  
**Home loan** in minutes  
Compare the best offers & apply  
online.

**Home  
Loan**

Loan Against  
Property

Balance  
Transfer

Loan Amount

Mobile Number

**Apply Now**

By continuing I agree to terms and conditions

How it Works?

Jio 4G

61% 12:35 AM

**HDFC**  
HDFC BANK

### HDFC Limited Home Loan

Trust HDFC for a home loan with  
attractive rates, smooth approval,  
and quick disbursement. Check your  
eligibility now and apply.

#### Highlights



**Rate of interest**  
6.85% - 8.55% p.a.



**Tenure**  
10-30 years



**Processing fee**  
Starting from Rs 10,030



**Loan Amount**  
Rs 10 lakh - Rs 7 crore

Jio 4G

61% 12:35 AM



## Here are the best offers for you

Browse through these offers and apply for the  
one that best suits you

**HDFC**  
HDFC BANK**HDFC Bank**

Tenure	Processing Fee	Interest Rate
12-15 yrs	1.5% + GST max	6.50% onwards

**More Details**

**Apply**

# Case Studies

## Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

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- Health Insurance

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- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## The Third-Largest Private Sector Bank in India

Engineered a centralized application with all in-house applications and role-based access to users.

Product Engineering

UI/UX

API Integration

Database Management

**7X**

**Increased User  
Engagement**

**28%**

**Boosted Customer  
Acquisition**

**22%**

**Increase in  
Overall Revenue**

# Solutioning

## Challenges

- Reducing redundancy by logging into multiple apps using the same credentials.
- Developing an inclusive platform that showcases all features of the other applications.
- Absence of a backend admin panel with user-specific access to all modules.

## Technical Spotlight

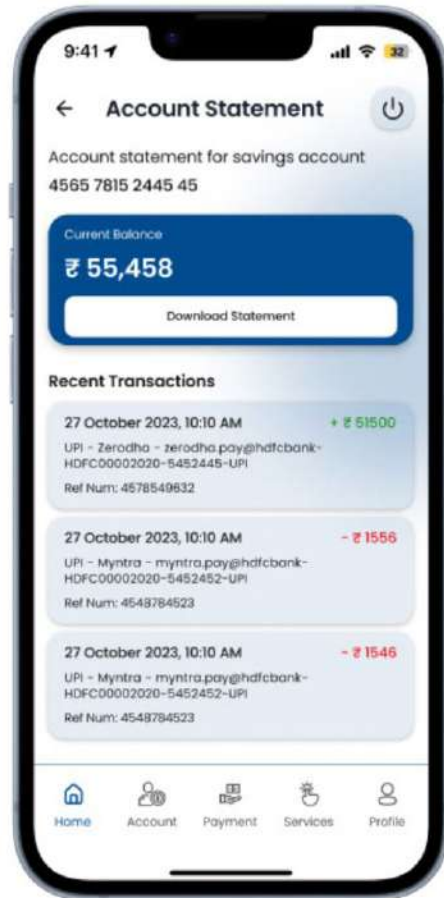
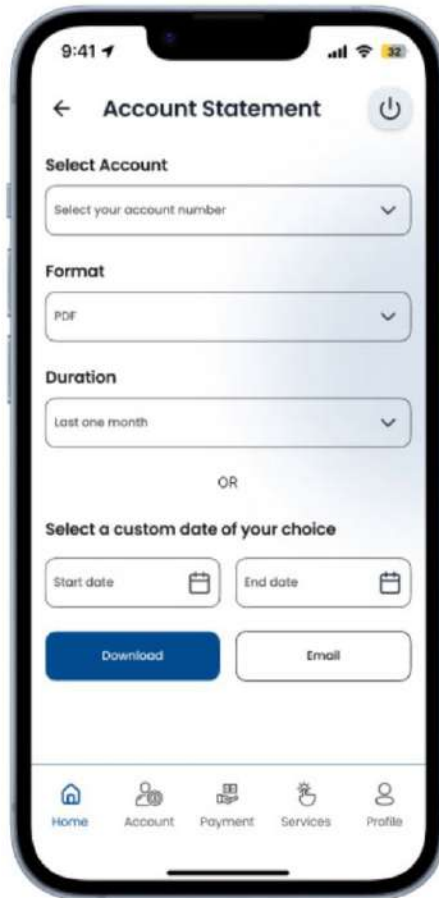
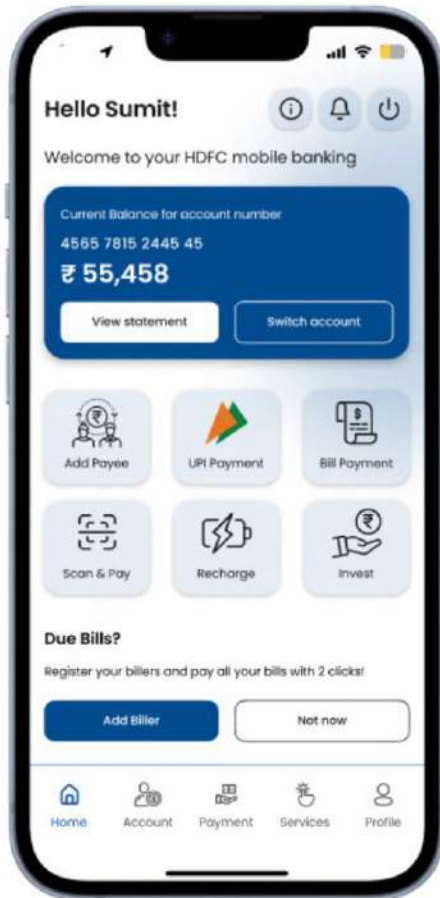
- Ensured utmost performance with Angular framework, which improved the overall user experience.
- Leveraged Smart APIs to seamlessly integrate features from different applications.
- Improved scalability for secure data storage with MySQL.

## Solution Highlights

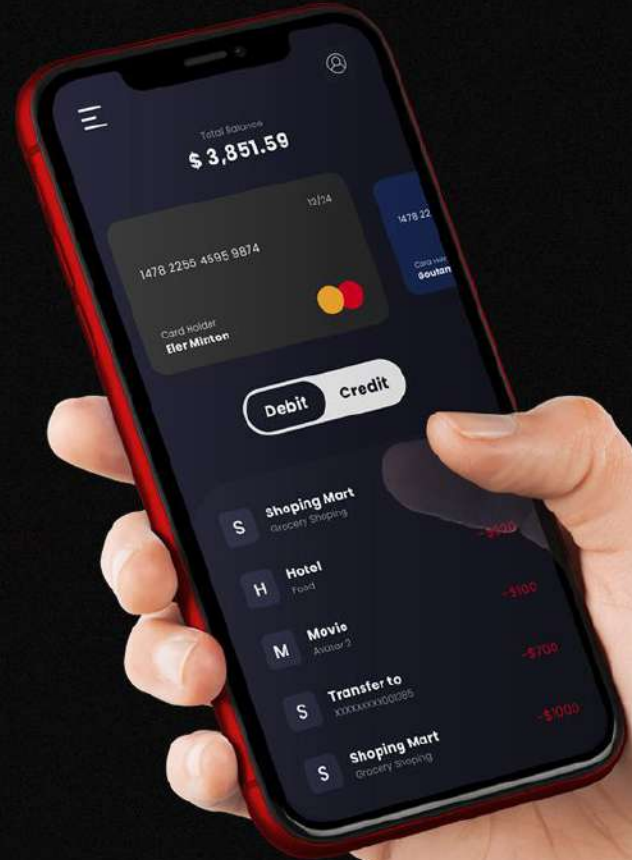
- The new UI/UX design accommodated dynamic business requirements.
- Provided an extensive product guide library with offline support.
- Integrated the in-built application with the client's CRM.

## Tech Stack





# Open Banking



# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

– Health Insurance

– Life Insurance

– Automotive Insurance

– General Insurance

– Home Insurance

– Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Mobile-Only Bank Providing Services via Application

Streamlined account opening and development using clean architecture and riverpod.

Accessibility

Efficient KYC Process

User Experience

Security

**60%**

**Enhanced Customer  
Convenience**

**100%**

**Cross-Platform  
Accessibility**

**3X**

**Advanced  
Development Practices**



# Solutioning

## Challenges

- Streamlining onboarding with live KYC verification to ensure smooth customer experience and secure credit card verification.
- Resolve customer queries quickly with high-quality audio calls using our Infobip-audio-service plugin.
- Lack of a trustworthy and secured online platform for making transactions.

## Technical Spotlight

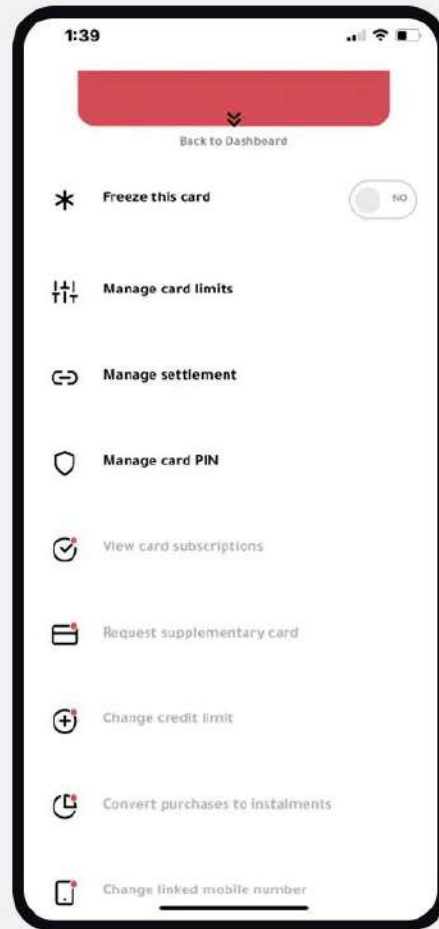
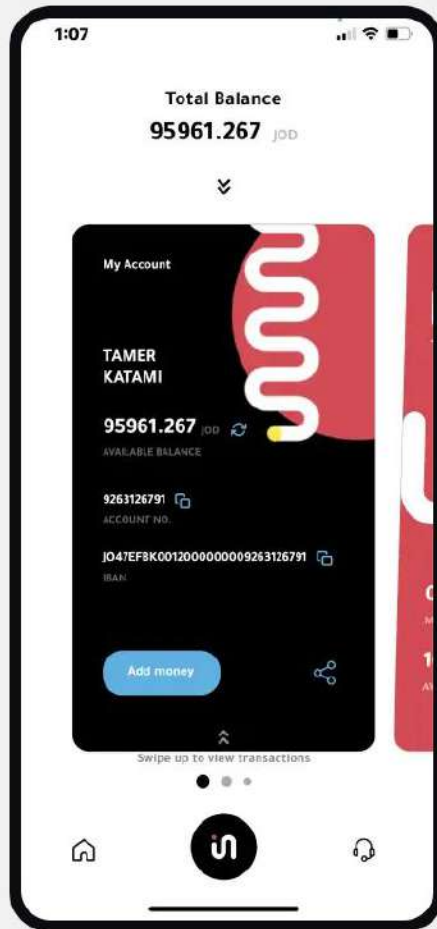
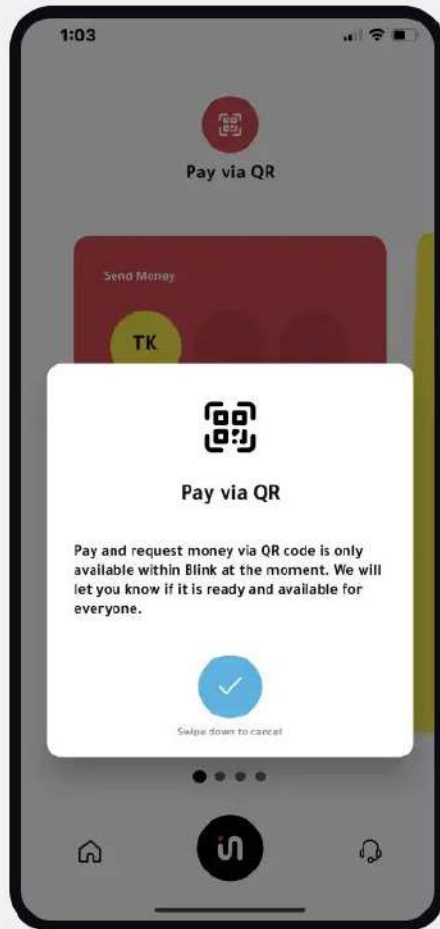
- Utilized Agora SDK to Ensure Secure and Rapid KYC Verification.
- Infobip-powered audio service plugin enhanced seamless customer support conversations.
- Flutter offered a cross-platform framework for visually appealing and responsive interfaces, ensuring consistency across devices.

## Solution Highlights

- Leveraged the power of Agora SDK for secure and fast KYC verification to quickly onboard customers.
- Users enjoyed smooth customer support conversations with our audio service plugin powered by Infobip.
- Built the app with polished visuals, layout, typography, and color palette to improve the customer-centered user experience.

## Tech Stack





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

– Health Insurance

– Life Insurance

– Automotive Insurance

– General Insurance

– Home Insurance

– Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Renowned Large Middle Eastern Banking Institution

Building an open banking ecosystem to drive innovation.

UI/UX

Data Governance

Contactless Payments

APIs

**100%**  
**Encrypted Data**

**9X**  
**Increased  
Transactions**

**10X**  
**Improved CX**

# Solutioning

## Challenges

- Traditional banking operations required customers visit the bank and stand in long queues to complete their banking transactions.
- Lethargic and delayed services due to manual operations, involvement of lengthy paperwork, and documentation formalities.
- Delayed and flawed output due to all banking operations being carried out manually.

## Technical Spotlight

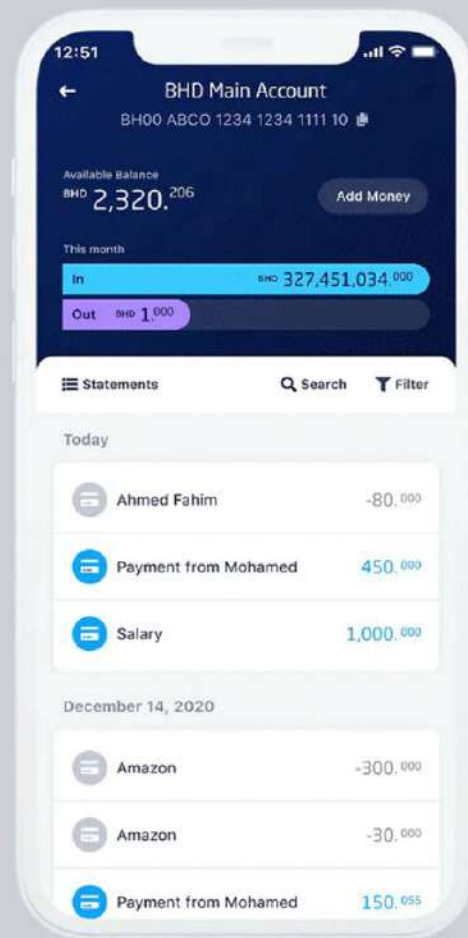
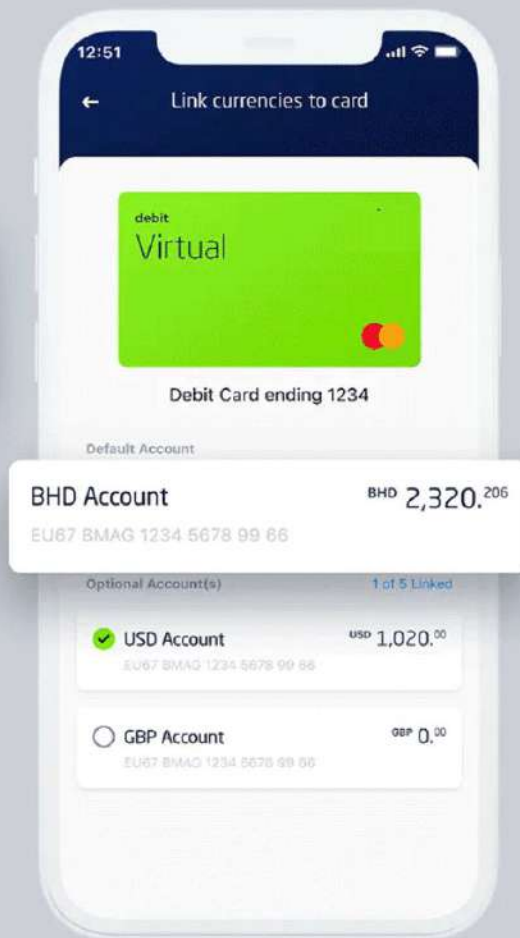
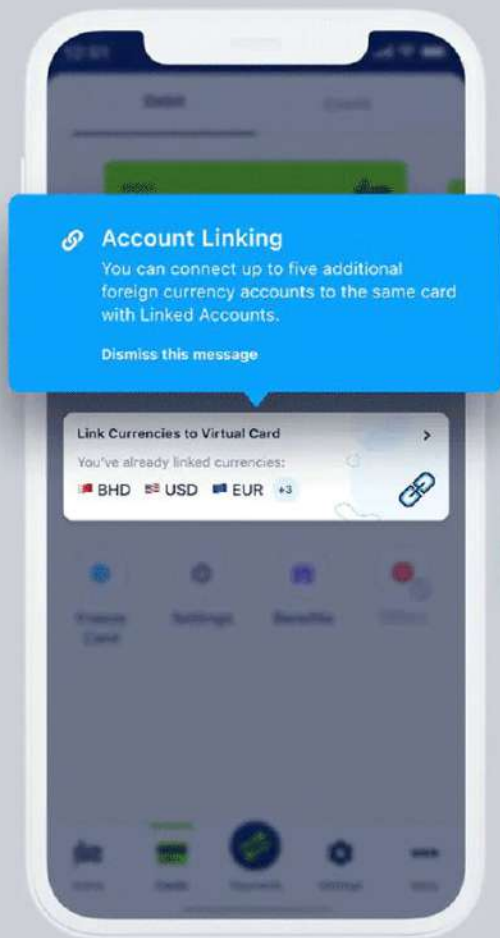
- Integrated Payments API.
- Utilized Java for high security, efficient processing of large amounts of data.
- Used cloud computing for security of data storage and processing.

## Solution Highlights

- Online banking.
- UI/UX makeover.
- Data transformation.
- Contactless secured payments.
- Safe loan and Buy-Now-Pay-Later (BNPL) facilities.

## Tech Stack





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

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- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Visionary Fintech Institution in Kuwait

Product engineering to build an open bank driving suite of payment and financial solutions.

Product Engineering

UI/UX

Digital Payments

Innovation

**10X**  
Increased  
Efficiencies

**9X**  
Improved CX

**100%**  
Security

# Solutioning

## Challenges

- Lack of a safe, secure, and trustworthy platform that helped users pay their bills, subscribe to new services and renew existing subscriptions.
- Need for an all-in-one digital payment solution that enabled contactless digital payments and parallelly boost transaction volume and empower users with a sturdy financial solution.

## Technical Spotlight

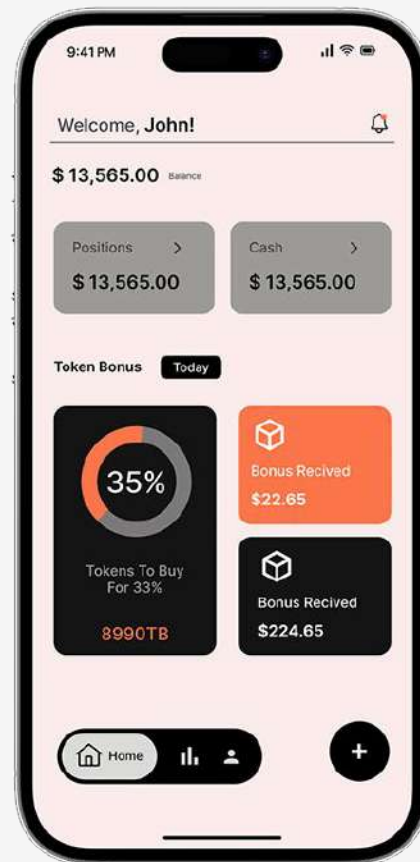
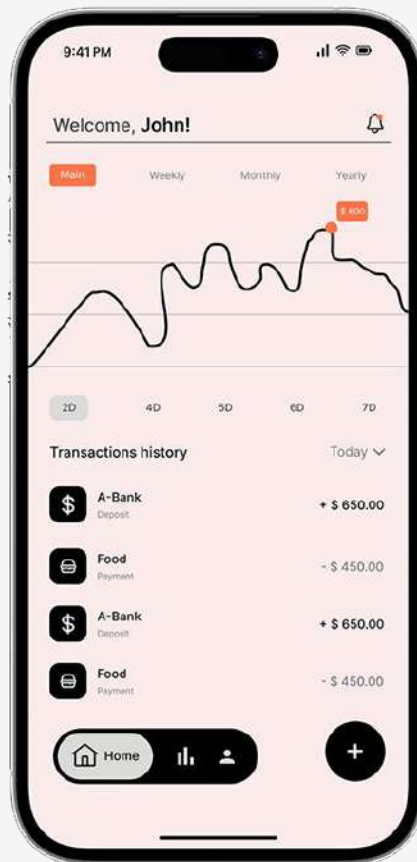
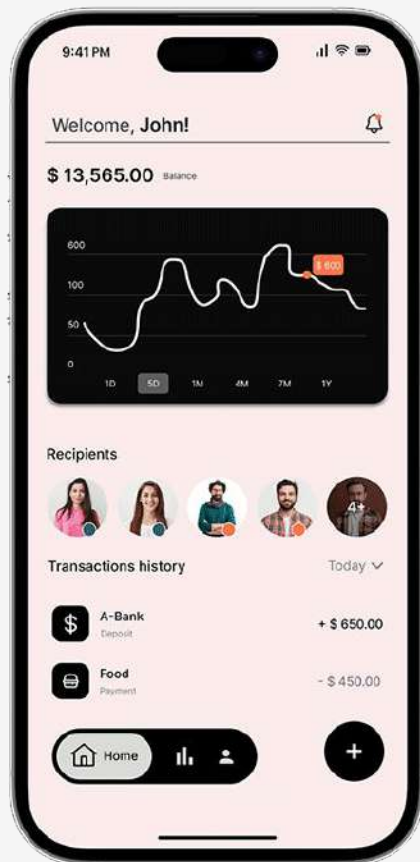
- API integration for wallet linking, bill desk, subscriptions, and other utilities widely used in the region.
- Interactive user-interface with an intuitive front-end, backed by HTML/CSS3 and Bootstrap.
- Cloud computing for data storage, analysis, and centralized repositories.
- Native NSURLSession class used to coordinate network data transfer tasks over REST APIs.

## Solution Highlights

- Enabled multiple features in the application, including –
  1. Single platform for vendors from diverse industries.
  2. Payment reminders and ability to make payments with a click.
  3. Manage subscriptions and help renew or stop services.
  4. Updates on campaigns and promotional offers.
  5. Ability to track expenses.

## Tech Stack







# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

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Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Financial Technology Startup from Indonesia

Integrating financial services app with larger ecosystem through Open Banking principles.

Product Engineering

UI/UX

Cloud Enablement

Security

**10X**  
User Adoption

**9X**  
Improved CX

**100%**  
Security

# Solutioning

## Challenges

- Lack of a wide range of affordable quality digital financial products under one roof.
- Updating the legacy system and adding add-on new features in the existing technology ecosystem.
- Empowering SMEs and rural populations to build Indonesia's digital economy with a reliable technology partner.

## Technical Spotlight

- Leveraged HTML for web-based payment interfaces, and Windows Server to securely handle transactions and ensure data integrity.
- Utilized Flutter's internationalization support to easily translate the app into multiple languages.
- Implemented scaling options on Windows Server to handle increased traffic effectively.

## Solution Highlights

- Integrated solutions for various financial transactions, including bank transfers, cash withdrawals, digital money top-ups, pulses, PLN tokens in one application:
  1. Bank Transfer
  2. Recharge Pulse
  3. Record debt and transactions
  4. Financial statements
  5. Facilitates online PPOB transactions and payments.
  6. Voucher game purchase and listing
  7. eKYC

### Tech Stack



[Home](#)[Services](#)[Features](#)[About us](#)[Sign in / Sign up](#)

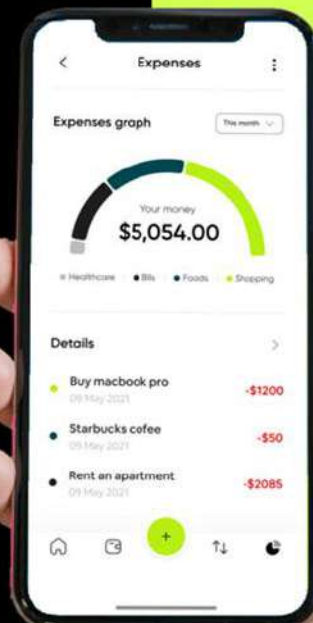
# Get an easy way to manage your finances

You can now easily manage your finances. You can view reports yearly, monthly, weekly, even daily easily



**400K+**  
Active users

**800K+**  
Downloaded

[Download app](#)[▶ How it work](#)

# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## Introduced Technology-led Revolutionary Payment & Finance Solutions

Engineered sensor-based payments to facilitate toll-payments for National Electronic Toll Collection (NETC).

Digital Payments

RFID

CI/CD

Database Performance

**10X**  
**Faster Payments**

**9X**  
**Reduced Congestion**

**100%**  
**Security**

# Solutioning

## Challenges

- Drawing thorough consolidated analyses from various Toll Management Systems, monitoring unintended loss of revenue, and finding hidden patterns and trends.
- Creating a browser-based BI platform accessible from any location to respond to all business and time-critical queries.
- Lack of a centralized data warehouse system with validated and significant data from all toll plazas.

## Technical Spotlight

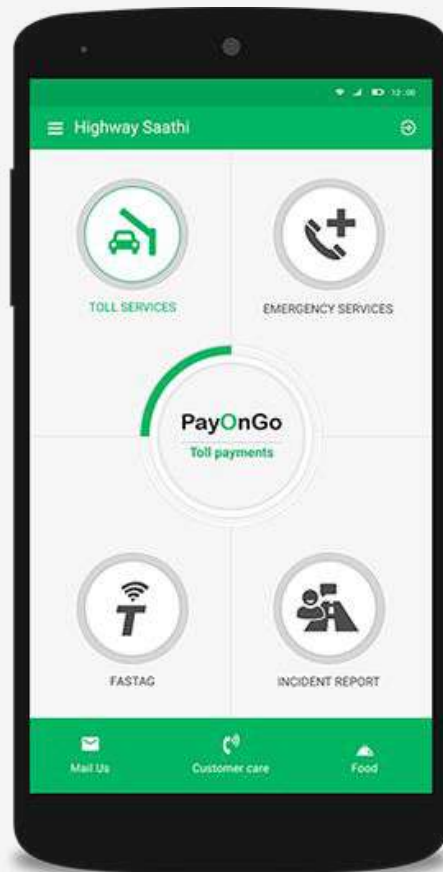
- Built the mobile application with Angular, Ionic 4, and Spring Boot.
- Upgraded application with Maven's build process, creating a project with defined standards and managing the lifecycle and dependencies in project management.
- Optimized code and conducted database performance tuning, ensuring the application consumes fewer resources.

## Solution Highlights

- Improved traffic management, increased efficiency of electronic toll collection, and enabled preventing revenue leakage.
- Enabled pay-on-the-go to effectively collect toll and ensure accurate billing service and integrated operations.
- Equipped with transponders (RFID tags), wireless communication, roadside antennas (RFID readers), and a computerized system (Plaza Server) for identifying each vehicle.

## Tech Stack





# Case Studies

Retail/Corporate Banking

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Securities/Trading

Forex Remittance

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Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Growing Fintech in UAE

Contactless QR-based payment solution with mobile wallet & payments.

QR code scanning

Digital payment

Tokenization

Geolocation

**63%**  
Increase in  
transactions

**40%**  
Improved Customer  
loyalty

**99.9%**  
Uptime

# Solutioning

## Challenges

- Reducing the alarming rate of fraudulent digital transactions.
- Developing a secure payment platform capable of addressing unauthorized transactions, and delayed payments, thus winning customer trust and loyalty.

## Technical Spotlight

- Experienced incredibly high-performance with iOS Swift.
- Ensured a reduced development time with the lazy loading functionality of Kotlin.
- Leveraged JWT Token in integration to authenticate API requests and allow access to authorized users only.

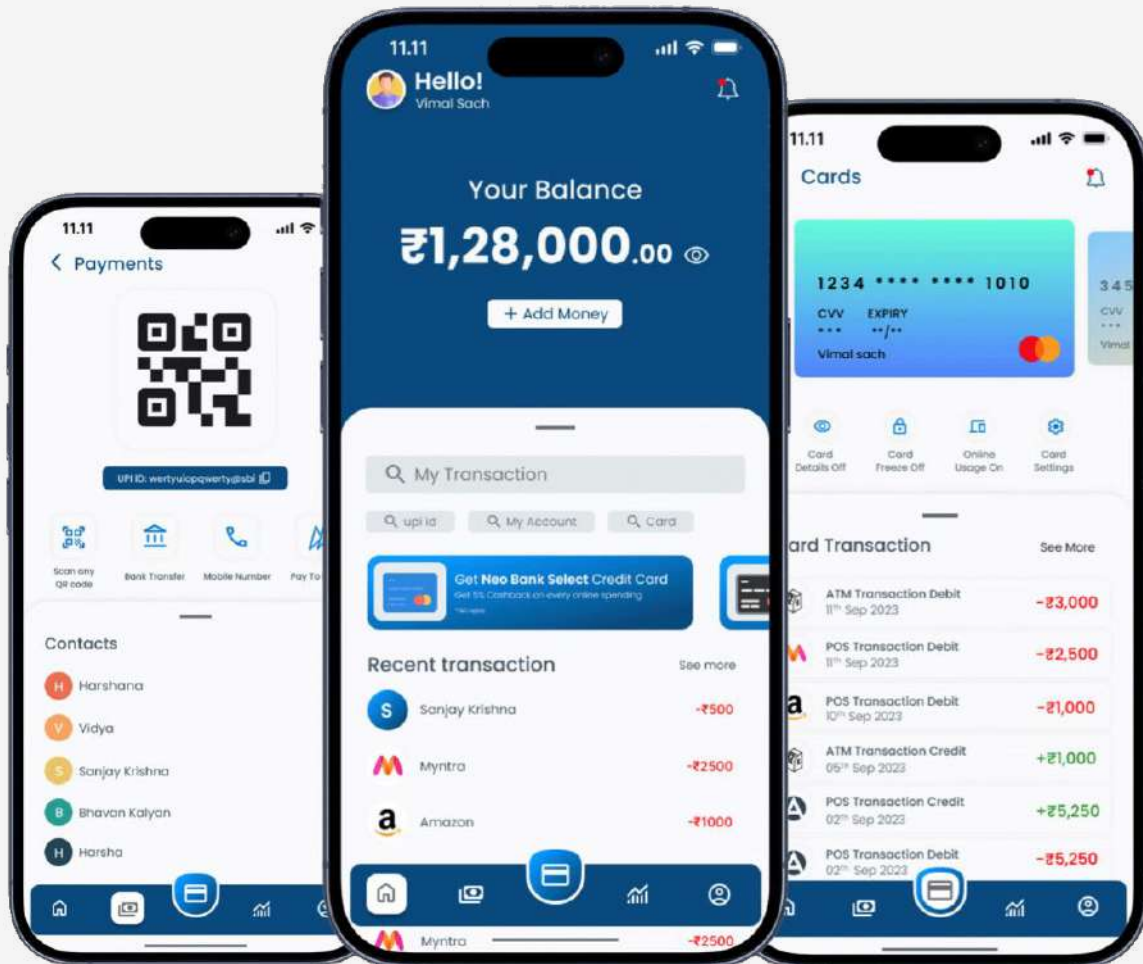
## Solution Highlights

- Engineered a future-proof solution for carrying out digital payments through the 'Scan & Pay' application.
- Created a mobile-enabled security framework backed with authentication management, mobile session management, certification management, mobile key management, messages, data integrity validation, and encrypted payments.

## Tech Stack







# Securities/Trading



# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

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- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Leading Full-Service Brokerage Firm in India

Designed a comprehensive digital tool for efficient lead management and performance tracking.

Performance Optimization

UI/UX

API Integration

Database Management

**3X**

**Reduced Server  
Response Time**

**40%**

**Reduced Data  
Transfer Costs**

**65%**

**Increased System  
Scalability**

# Solutioning

## Challenges

- Balancing functionality with performance to ensure the app runs smoothly on different devices.
- Managing data synchronization between the mobile app and server databases to ensure data consistency.
- Designing an intuitive and user-friendly interface to enhance the overall user experience.

## Technical Spotlight

- Employed Android (Java) for native app development, leveraged Chart.js and HighCharts for data visualization.
- Implemented real-time data synchronization with Node.js, Express Framework for backend development.
- Utilized PHPExcel for generating dynamic reports and data visualizations, providing users with interactive and visually appealing content.

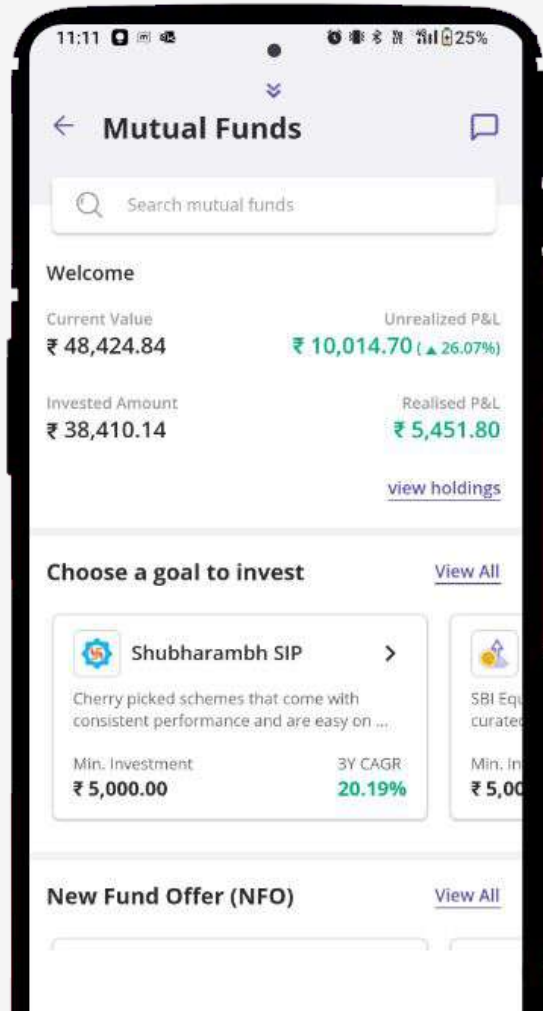
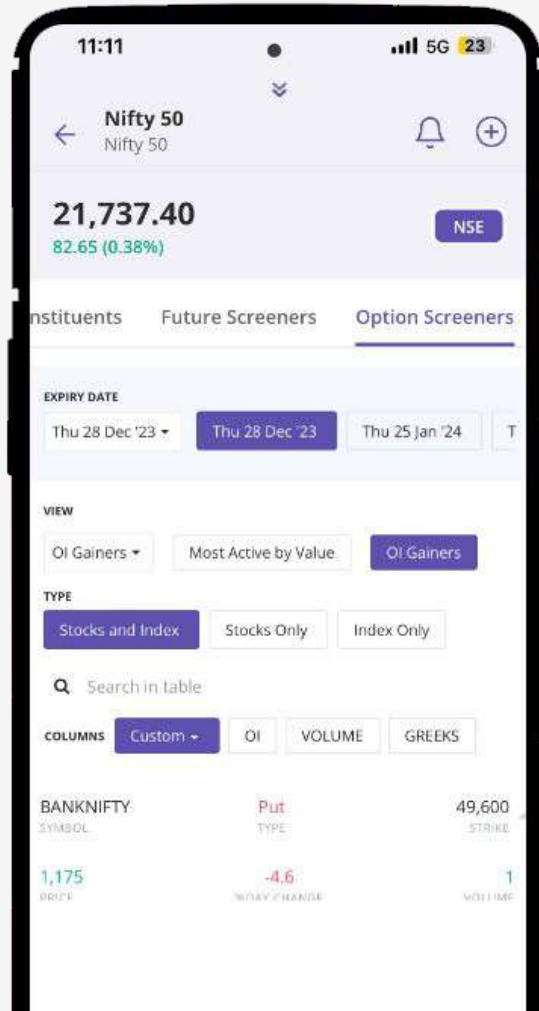
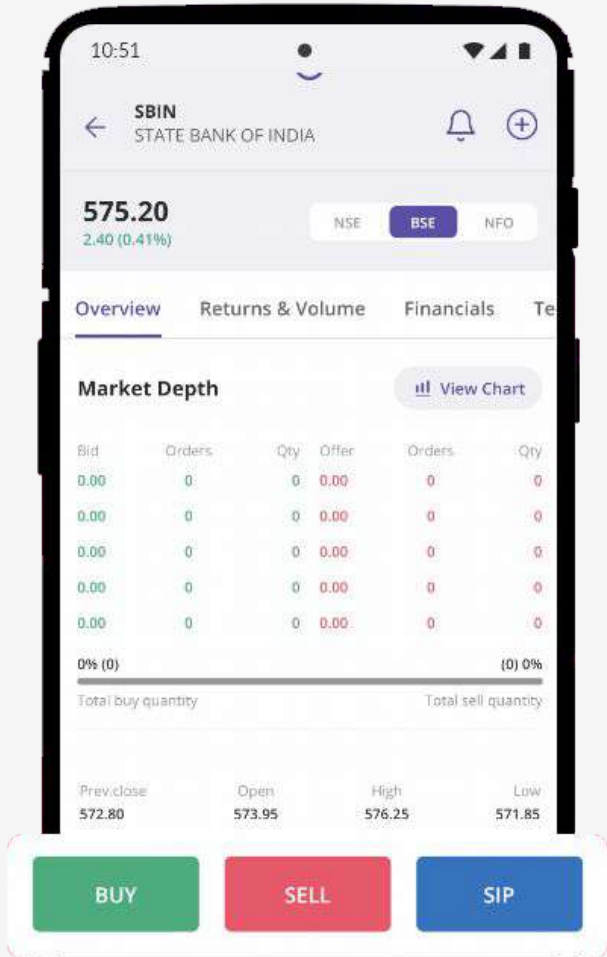
## Solution Highlights

- Resulted in a smooth and responsive app experience, enhancing user satisfaction and retention.
- Enabled real-time access to updated information, improving data accuracy.
- Enhanced user engagement and retention by providing an intuitive and visually appealing interface, leading to higher user satisfaction and adoption rates.

## Tech Stack



express



# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

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Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Real-Time Information Provider about Financial Markets

Designed a cutting-edge mobile and web application with a user-friendly interface.

Analytics Integration

UI/UX

Portfolio Management

Data Security

**100%**  
Data Security

**6X**  
Streamlined Portfolio  
Management

**65%**  
Enhanced Data  
Compression

# Solutioning

## Challenges

- Creating an intuitive and visually appealing user interface that meets modern users' expectations.
- Optimizing performance to ensure smooth navigation, quick response times, and efficient resource utilization.
- Implementing push notification functionality to keep users informed about important updates, events, or reminders.

## Technical Spotlight

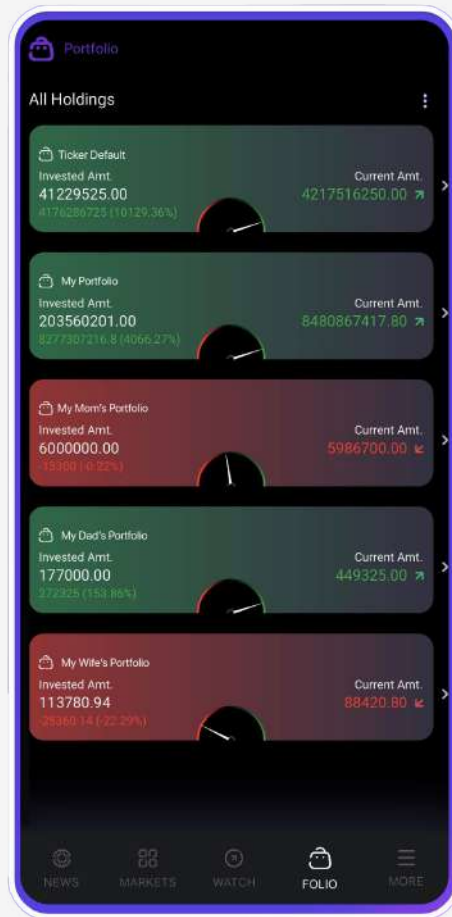
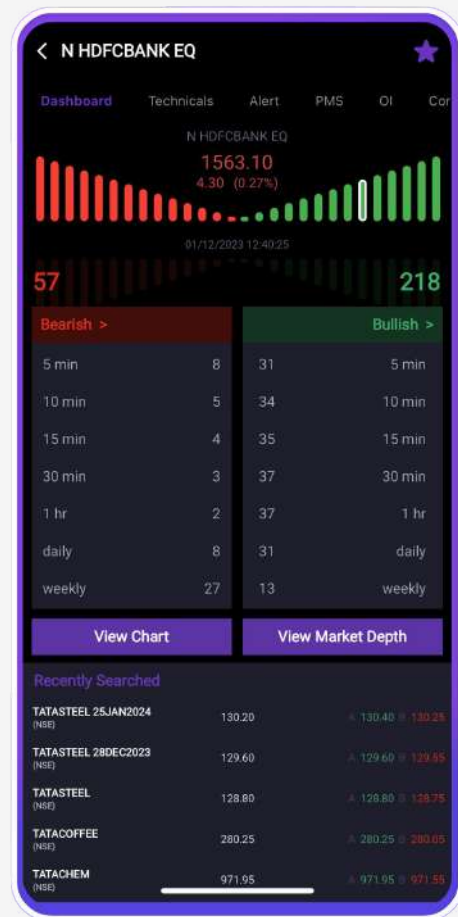
- Leveraged Angular 12 with HTML and CSS to create a responsive and visually appealing user interface.
- Used TypeScript to enhance code maintainability, catch errors, and improve overall performance.
- Integrated Google Analytics to track user engagement, behavior, and preferences.

## Solution Highlights

- Created a visually appealing and user-friendly interface, enhancing user engagement and satisfaction.
- Ensured quicker response times, and efficient resource utilization.
- Enabled personalized push notifications reflecting user interests and preferences, leading to increased user engagement and retention.

## Tech Stack





**< FX Calculator**

**View by Date**

Symbol Date	Outright Bid Premium Bid	Outright Ask Premium Ask
BPOT 25-May-2023	82.8100	82.8200
ON 24-May-2023	82.8010 0.1000	82.8190 0.9000
TN 25-May-2023	82.8010 0.1000	82.8190 0.9000
BN 26-May-2023	82.8117 0.1667	82.8250 0.5000
1W 1-Jun-2023-7	82.8231 1.3083	82.8531 3.3083
2W 8-Jun-2023-14	82.8447 3.4667	82.8747 5.4667
3W 15-Jun-2023-21	82.8563 5.6250	82.8962 7.6250
1M 26-Jun-2023-32	82.9002 9.0167	82.9302 11.0167
2M 25-Jul-2023-61	83.0012 19.1210	83.0312 21.1210
3M 25-Aug-2023-92	83.1112 30.1210	83.1412 32.1210
4M 25-Sep-2023-123	83.2273 41.7328	83.2573 43.7328

**USDINR** **Month Wise**



# Case Studies

Retail/Corporate Banking

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Forex Remittance

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Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Commodity Trading Platform for Farmers and Suppliers

Designed a meticulously organized mobile and web application for seamless commodity trading.

API Integration

UI/UX

Database Management

Scalability

**2X**  
Enhanced  
Engagement

**90%**  
Streamlined Trading  
Process

**5X**  
Seamless  
Functionality

# Solutioning

## Challenges

- Ensuring that data between the mobile app and backend server remains synchronized in real-time.
- Ensuring consistent user interface and user experience across different devices and platforms.
- Managing asynchronous operations such as API calls and database queries without affecting the user experience.

## Technical Spotlight

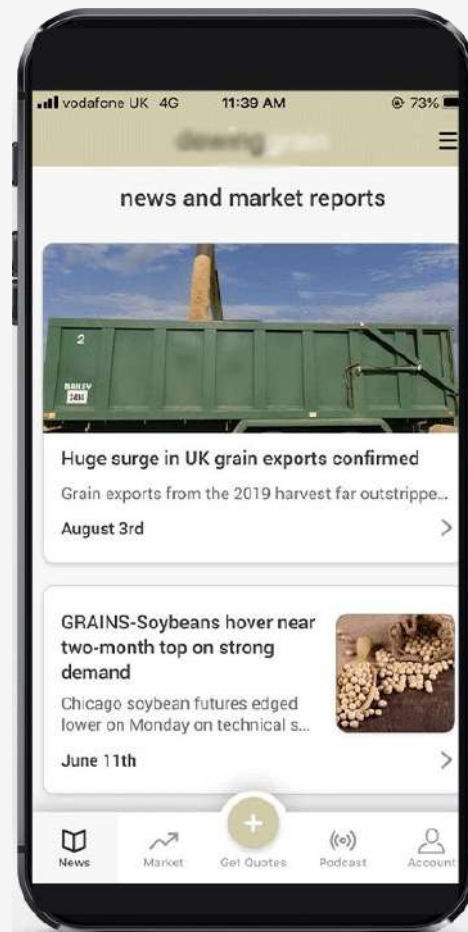
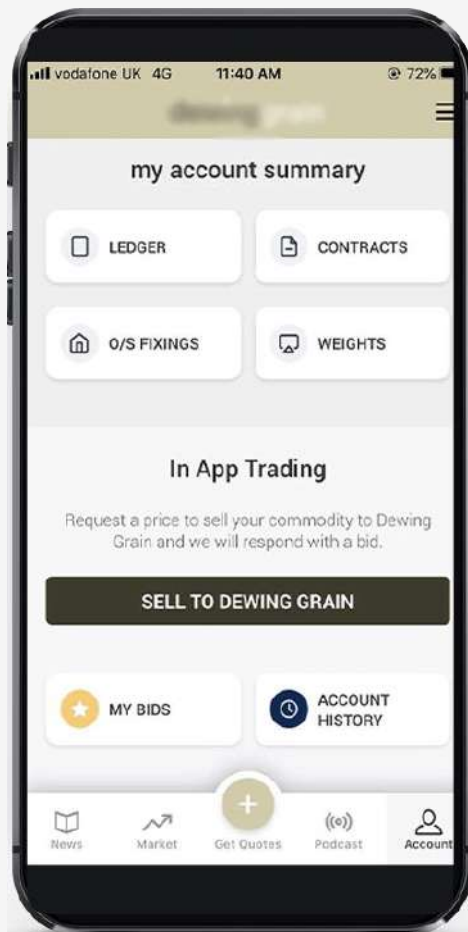
- Utilized Firestore for real-time data synchronization, ensuring that changes are immediately reflected.
- Leveraged Vue.js to create consistent UI elements across platforms, ensuring a uniform user experience.
- Used RxJava for asynchronous programming, making it easier to manage asynchronous tasks.

## Solution Highlights

- Ensured real-time data synchronization, providing users with up-to-date information.
- Enabled consistent design across platforms, enhancing user experience.
- Ensured smooth app performance without blocking the UI thread.

## Tech Stack





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

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- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Platform to Purchase Precious Metals in a Digitized Format

Built a user-friendly application to simplify access to various precious metals.

Cloud Services

UI/UX

Database Management

Data Security

**50%**  
**Faster  
Transactions**

**9X**  
**Enhanced Security**

**5X**  
**Streamlined Payment  
Process**

# Solutioning

## Challenges

- Protecting user data from security threats, addressing vulnerabilities in both frontend and backend.
- Building a scalable architecture to accommodate future growth and increasing user demand.
- Integrating a reliable payment gateway for secure transactions.

## Technical Spotlight

- Implemented Proguard to enhance app security, protecting against reverse engineering.
- Employed Node.js with PostgreSQL for backend development, providing a scalable and reliable infrastructure.
- Integrated RazorPay for secure and hassle-free payment processing.

## Solution Highlights

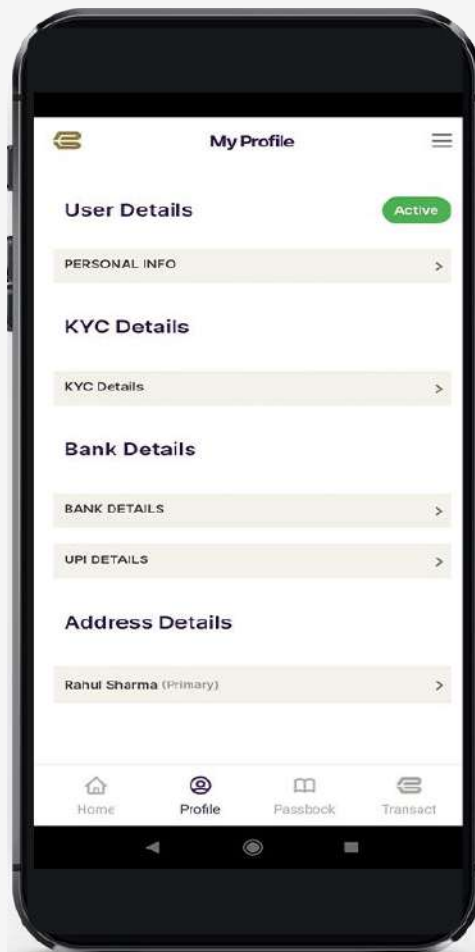
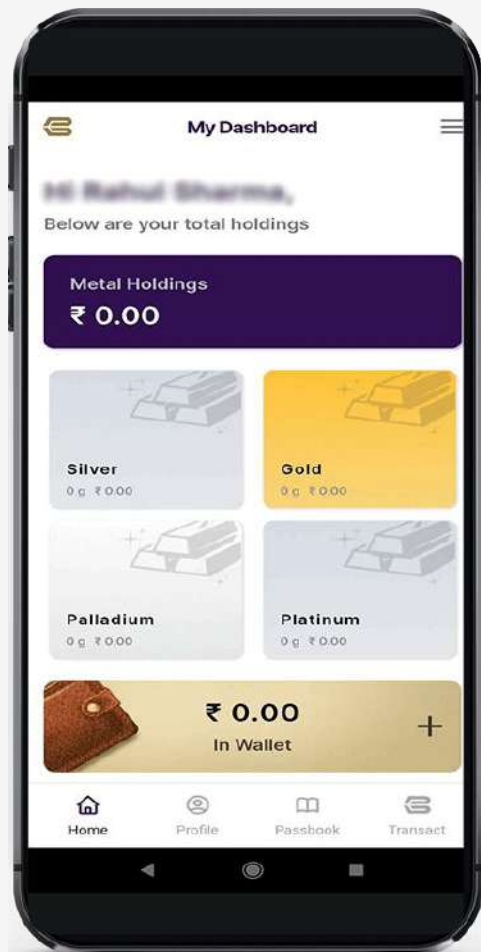
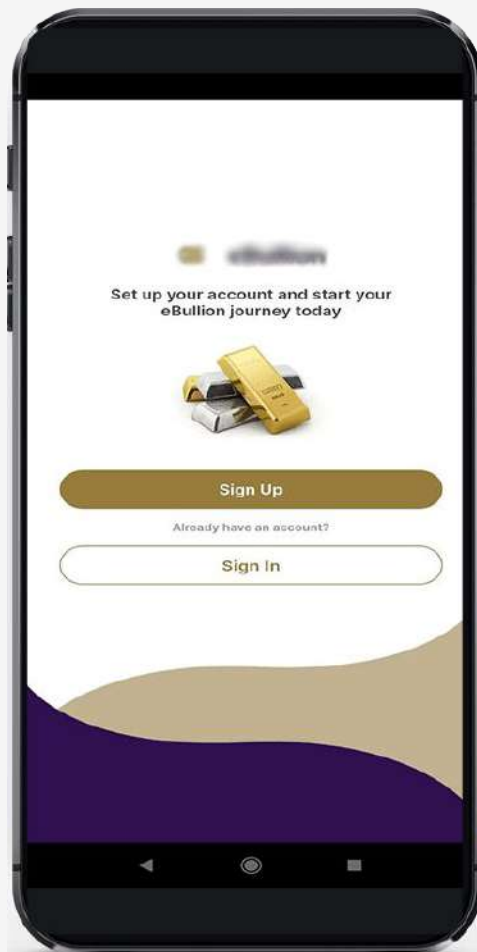
- Safeguarded user data and app integrity, protecting against any potential security threats.
- Enabled the app to handle increasing user demand effectively.
- Ensured secure and efficient payment transactions, enhancing user trust and satisfaction.

## Tech Stack



Firebase





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Comprehensive Financial Platform for Intelligent Investments

Built an intuitive mobile platform for effortless financial empowerment.

Product Engineering

UI/UX

Cloud Enablement

Data Security

**30%**

**Improved Engagement**

**3X**

**Better Accessibility**

**100%**

**Secure Trading**

# Solutioning

## Challenges

- Need to modernize the legacy system on which the internal functions were operated.
- Ensuring the accuracy, seamless integration, and complete security of data.
- Need to revamp the legacy system, built using technologies that were outdated, to stand the growing market competition.

## Technical Spotlight

- Experienced efficient two-way data binding with the help of Angular framework.
- Leveraged React.js for improved code stability which further helped in reducing development time.
- Created excellent support for GUI with Python.

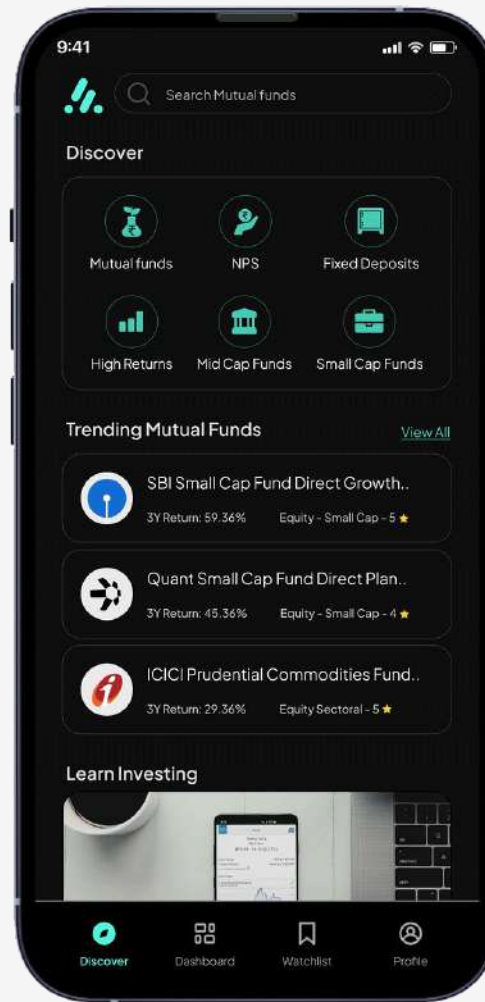
## Solution Highlights

- Created a next-gen ERP system with a personalized approach for simplified and streamlined banking operations.
- Ensured secure and accurate data management and monitoring.
- Gained meaningful insights and real-time reports on HR, sales forecasting, and other analytics.

## Tech Stack







# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Leading Online Trading Platform

Created a comprehensive financial application to ensure an optimal trading experiences for traders and investors.

Payment Gateway

UI/UX

API Integration

Data Security

**10X**

**Enhanced User  
Engagement**

**70%**

**Smoother Payment  
Transactions**

**45%**

**Better Data  
Processing**

# Solutioning

## Challenges

- Integrating multiple external APIs for location services to ensure seamless functionality.
- Implementing robust encryption and decryption processes to safeguard user data against potential threats to sensitive financial information.
- Ensuring an optimal trading experience by providing users with up-to-date insights through swift data processing.

## Technical Spotlight

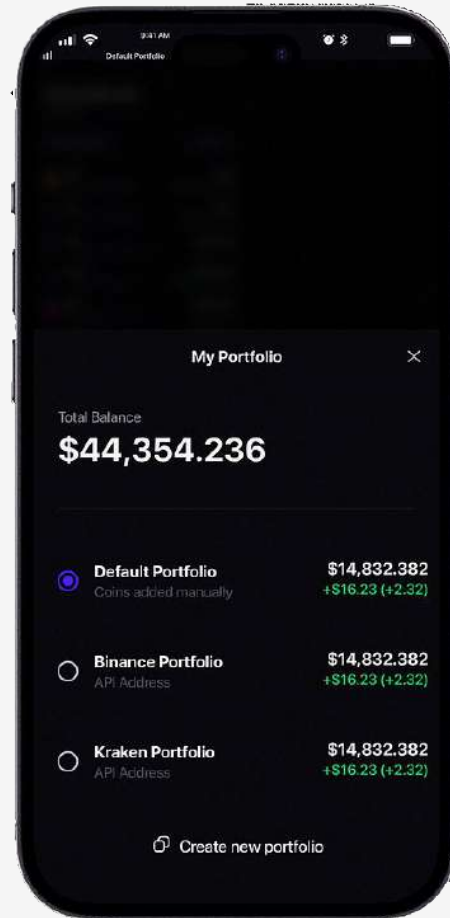
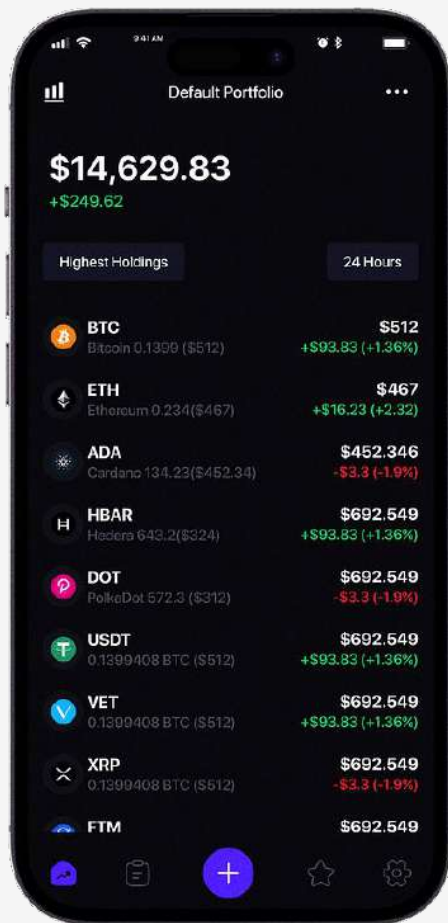
- Implemented an API management platform to provide a centralized interface for handling different APIs and streamline the integration process.
- Implemented the Advanced Encryption Standard (AES), a robust symmetric encryption algorithm.
- Implemented FMDB and Sqlite Lib for fast and reliable database operations and incorporated Google Analytics for real-time user interaction analysis.

## Solution Highlights

- Engineered a cohesive and highly efficient user experience, improving responsiveness and allowing users to seamlessly access location services within the app.
- Employed AES encryption techniques that ensured that user data, including financial transactions and personal information remained confidential and secure.
- Enhanced real-time data processing capabilities, ensuring optimal trading experiences through accelerated refresh rates, quick order executions, and a responsive trading environment.

## Tech Stack





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

– Health Insurance

– Life Insurance

– Automotive Insurance

– General Insurance

– Home Insurance

– Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## Empowering Stock Market Experiences

Crafted a platform for seamless investor-advisor collaboration.

UI/UX

Cloud enablement

Dynamic Messaging

Analytics

**25%**

**Improved User  
Networking**

**35%**

**Enhanced Advisory  
Reach**

**100%**

**Secure Messaging**

# Solutioning

## Challenges

- Coordinating the user experience seamlessly between mobile and web platforms.
- Ensuring the security of sensitive data such as messages between customers, user authentication credentials, and financial transactions.
- Ensuring smooth content delivery and system performance during high-traffic webinar sessions.

## Technical Spotlight

- Employed Twitter Bootstrap for a responsive design, ensuring a unified, user-friendly interface across mobile and web platforms.
- Implemented Firebase-Crash Reporting to address potential security threats.
- Implemented Retrofit and RxJava for efficient API calls and load balancing mechanisms for a reliable and responsive webinar framework.

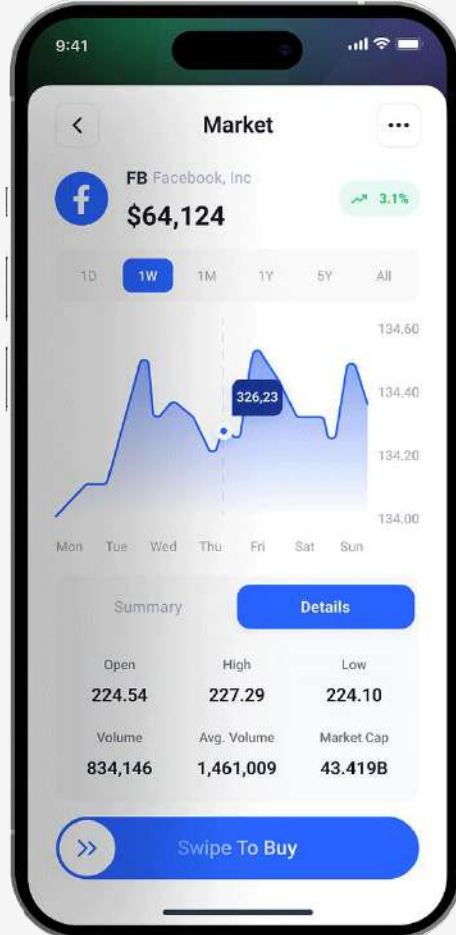
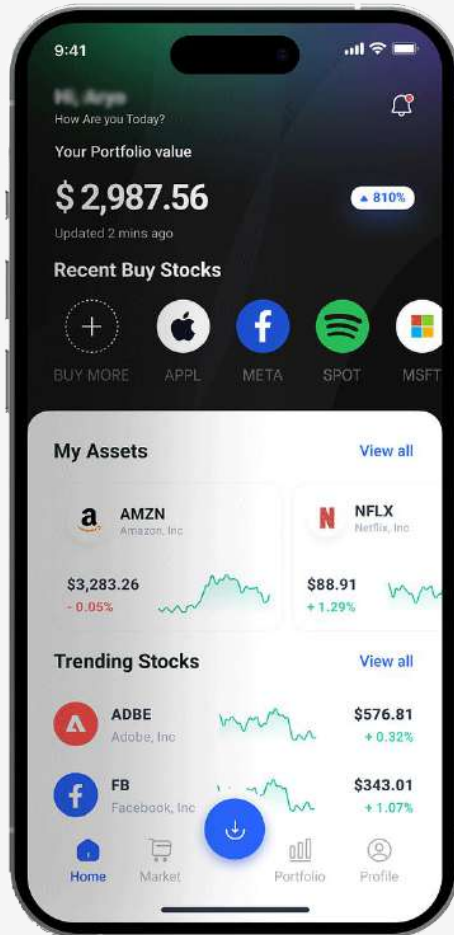
## Solution Highlights

- Achieved a consistent and visually appealing experience across different device types, simplifying development and enhancing cross-platform usability.
- Achieved a robust security system to ensure user data privacy, secured financial transactions, and proactive management of any potential security issues.
- Ensured uninterrupted webinar sessions for users even during peak traffic periods.

## Tech Stack



Google APIs



# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## India's Premier Brokerage House and Investment Advisory Firm

Built an innovative platform for a dynamic trading experience.

Microservices Architecture

API Integration

CMS Management

Analytics

**5X**

**User Engagement**

**40%**

**Increased Efficiency**

**99.9%**

**Database Query  
Efficiency**



# Solutioning

## Challenges

- Establishing an efficient database model for the implementation of a structured database architecture.
- Implementing a secure permission-based authentication system to control user access and protect sensitive information.
- Integrating and managing third-party APIs to access external services and data.

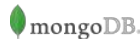
## Technical Spotlight

- Employed a combination of Core Java and SQLite in order to build a robust and efficient foundation for the database model.
- Leveraged Node.js with TypeScript to ensure secure and role-based access control.
- Leveraging Retrofit and OkHTTP for Android application integration, ensuring seamless communication with external APIs.

## Solution Highlights

- Designed a well-organized and highly optimized database model, enhancing the data retrieval process and storage capabilities for seamless application functionality
- Strengthened security with a permission-based authentication system, thus safeguarding sensitive user data and preventing unauthorized access.
- Integrated with third-party services successfully, expanding the application's functionalities and providing users with a broader range of features.

## Tech Stack



# Aapka sona hai aapki Mahashakti

Karo har sapna poora with  
IIFL Finance Gold Loan

- Low Interest rate\*
- Maximum Value for gold

\*Terms and Conditions Apply



Choose the type of loan you are  
looking for?

1

2



Gold  
Loans



Business  
Loans



Personal  
Loans

Full Name

Mobile Number

Next



# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## An Indian Trading and Investment Services Firm

Developed a comprehensive financial platform for stock brokerage and demat account functionalities.

Payments

API Integration

Database Management

Geolocation

**4X**

**Faster Transactions**

**100%**

**Secure Data Handling**

**40%**

**Reduced System  
Downtime**

# Solutioning

## Challenges

- Handling sensitive financial data securely, considering the integration of payment solutions like Stripe.
- Ensuring seamless coordination and communication between microservices implemented in the Spring Boot framework.
- Achieving accurate tracking of salesmen based on location using Google Maps.

## Technical Spotlight

- Implemented SSL for secure transactions and leveraged Spring Security for robust authentication and authorization.
- Utilized Spring Cloud, enabling seamless communication between microservices.
- Integrated Google Maps and utilized geolocation APIs for accurate tracking of salesmen.

## Solution Highlights

- Ensured the secure handling of sensitive financial information with robust encryption measures, with Spring Security adding an additional layer of authentication.
- Facilitated quick and seamless coordination and communication between microservices by using Spring, ensuring efficient service orchestration.
- Combined Google Maps and geolocation services, ensuring reliable and real-time updates.

## Tech Stack



018-19

ear returns **24.42%**

Sector

56.43%

return

Sensex

23.21%

mmen Mappillai  
er & CEO.

er Factory Ltd, commonly known by the  
MRF, is an Indian multinational & largest  
of tyres in India... [read more](#)

## Articles & Videos



igger stock case  
study, history. (Hindi)



MRF multi-bagger stock  
study, history. (Hindi)

Mar 12 • 2min read

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← MRF (VOL. 4,491)

NSE BSE

**57,000**<sub>.76</sub>

+146.75 (0.26%)

ARQ SCORE

★ 4.5

1M ▲ 3M ▼ 6M ▲ 1Y ▼

### TODAY'S STATISTICS

OPEN	CLOSE	HIGH	LOW
58,390	64,210	64,210	58,390

👍 Outperformed sector by 3.6%



Home



Search



Watchlist



Portfolio



Orders

### TOPPING CHARTS & MORE

ARQ

Advisory

NSE

Top100

BSE

Top100



Mt. Funds



Cu

← MRF (VOL. 4,491)

NSE BSE

**57,000**<sub>.76</sub>

+146.75 (0.26%)

ARQ SCORE

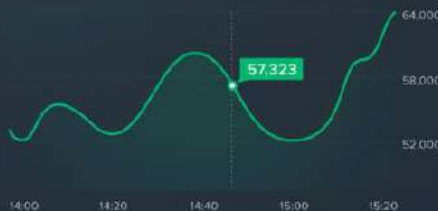
★ 4.5

1M ▲ 3M ▼ 6M ▲ 1Y ▼

### TODAY'S STATISTICS

OPEN	CLOSE	HIGH	LOW
58,390	64,210	64,210	58,390

👍 Outperformed sector by 3.6%



52 WEEK LOW / HIGH	AVERAGE STOCK PRICE
56,572 ▼ 57,390 ▲	56,939.21

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[ADD TO WATCHLIST](#)

OVERVIEW

FUNDAMENTAL

TECHNICAL

★ Bullish Technicals

★ Attractive Valuation

← MRF (VOL. 4,491)

**57,000**<sub>.76</sub>

+146.75 (0.26%)

ARQ SCORE

★ 4.5

1M ▲ 3M ▼ 6M ▲ 1Y ▼

[BUY SHARES](#)

OVERVIEW

FUNDAMENTAL

★ Bullish Technicals

★ Attractive Valuation

★ Good Quality Stock

★ Op

★ Cashflow

★ Net Sales

Industry : Auto tyres & rubber pr

Current market cap : Rs. 224.06

Incorporated : 05-11-1960 (59 ye

PERFORMANCE TODAY

**12.81%** ▲

# Forex Remittance



# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Foreign Exchange Partner for Funds

CRM integration with critical modules that boosted customer interactions.

CRM

UI/UX

Data Analytics

Cloud

**10X**

**Improved Customer  
Insights**

**90%**

**Data Accuracy**

**80%**

**Accelerated  
Operations**

# Solutioning

## Challenges

- Importing leads from Excel sheets accurately, and managing and updating lead information efficiently.
- Enabling real-time communication for lead distribution and follow-ups.
- Implementing a robust role-based access control system to ensure secure and authorized access for different user roles.

## Technical Spotlight

- Leveraged PHP and MySQL, developing scripts to accurately import leads, ensuring data integrity and reliability.
- Incorporated AJAX for real-time updates, ensuring instant and synchronized communication.
- Harnessed CodeIgniter to construct a robust role-based access control system, offering secure authorization for Super Admin, Team Leaders, and Members.

## Solution Highlights

- Established an efficient data management system powered by the reliability of MySQL.
- Enhanced communication, ensuring the efficient handling of simultaneous lead status changes.
- Fortified the security measures, assuring that users access only the functionalities pertinent to their designated roles.

## Tech Stack





## Dashboard

Overview Sales Order

Filter Export

Active Sales

**\$24,064**

vs. Last period ↑ 27.4%

Product Revenue

**\$15,490**

vs. Last period ↑ 32.5%

Total Deals

**827**

vs. Last period ↑ 18.9%

Reply Rate

**86,5%**

vs. Last period ↑ 147%



List of Deals

See all

Web Development	Thuram Marcus	On Review	\$40,000
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# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

– Health Insurance

– Life Insurance

– Automotive Insurance

– General Insurance

– Home Insurance

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Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Leading Omnichannel Travel Company

A dedicated borderless application for Prepaid Travel Cards.

Payments

UI/UX

Product Engineering

Security

**100%**

**Secured Transfers**

**9X**

**Accelerated CX**

**30%**

**Growth in Customer  
Acquisition**

# Solutioning

## Challenges

- Developing and maintaining separate applications, ensuring consistent user experience across platforms.
- Providing accurate and real-time location services for travel card usage.
- Optimizing the platform for secure and reliable transactions, preventing failures or inconsistencies in transaction processing.

## Technical Spotlight

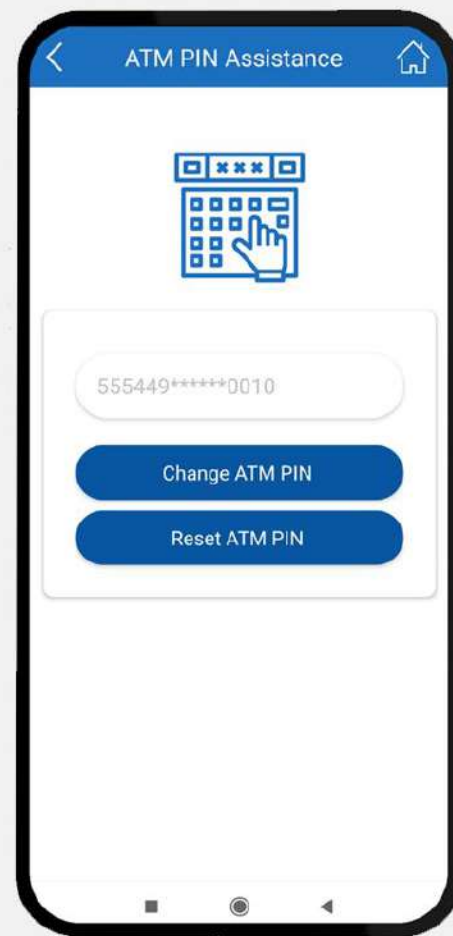
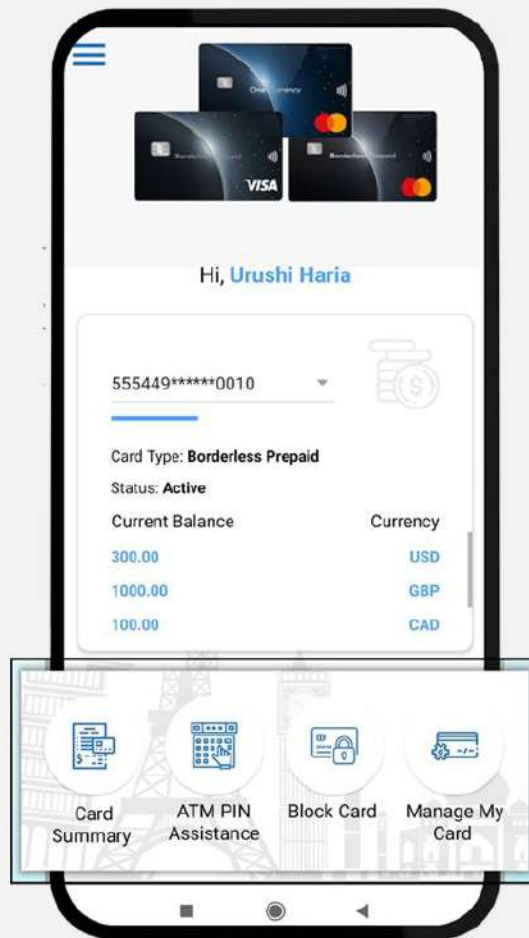
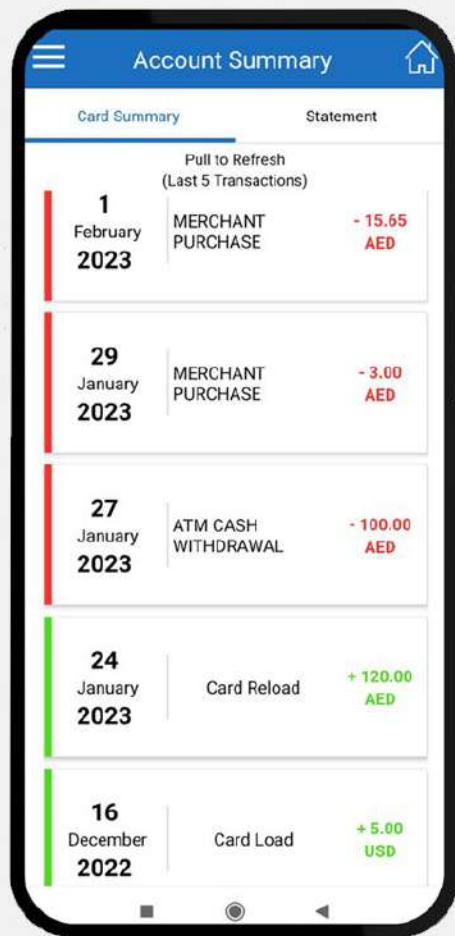
- Used React Native to build a single codebase for both platforms, allowing efficient updates and feature rollouts.
- Leveraged the Google Maps API for precise location tracking, optimizing it for real-time updates.
- Implemented Redux for efficient state management, ensuring the reliability of transactions.

## Solution Highlights

- Streamlined development, ensuring quicker updates and a consistent user experience across platforms.
- Enabled users to seamlessly track and manage their travel cards, enhancing their overall travel experience.
- Users experienced fewer transactional issues, building confidence in the platform's reliability.

## Tech Stack





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Premium Bank and Financial Services Provider in Africa

A digital platform that brings in convenience in cross-border transactions.

Payments

UI/UX

eCommerce

Database

**5X**

**Improved Visibility**

**99%**

**Security**

**8X**

**Improved Margins**

# Solutioning

## Challenges

- Implementing a secure and user-friendly authentication process, followed by KYC compliance.
- Providing various payment options and integrating multiple gateways.
- Ensuring a responsive and user-friendly interface across devices.

## Technical Spotlight

- Employed ASP.NET MVC for secure user authentication, and T-SQL for efficient storage and retrieval of KYC data.
- Leveraged ASP.NET MVC for backend payment processing, and integrate HTML 5 for front-end payment forms.
- Employed CSS 3 and HTML 5 for responsive web design, and utilized JavaScript for interactive elements.

## Solution Highlights

- Enhanced security with a seamless user onboarding process, meeting KYC compliance requirements.
- Enabled users to choose from multiple payment options and ensured that all transactions are secure.
- Ensured that users can access the platform seamlessly from various devices, contributing to a positive user experience.

## Tech Stack



[Products](#) ▾[Company](#) ▾[Support](#)[Log In](#)[Create Account](#)

# SEAMLESS CROSS-BORDER PAYMENTS MADE EASY

Unlock seamless international money transfers with Xwift. Save more on transaction costs and experience cost-effective cross-border payments like never before.

[Open Free Account](#)

# Case Studies

Retail/Corporate Banking

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Forex Remittance

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- General Insurance

- Home Insurance

- Aggregators/Platforms

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Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## Number One Platform for Purchasing Travel Money

Engineered digital platform that compares and offers the best exchange rates.

Security

UI/UX

Web Portal

Database

**10X**  
Improved CX

**99.99%**  
Uptime

**40%**  
Elevated Customer  
Experience



# Solutioning

## Challenges

- Implementing secure and seamless user authentication through Google and Facebook logins.
- Aggregating and comparing rates from over 50 forex providers.
- Ensuring a responsive and visually appealing user interface.

## Technical Spotlight

- Used Google Account Login and Facebook API for secure and easy user authentication.
- Utilized AFNetworking for efficient API integration and Google Address API for location-based provider selection.
- Implemented SDWebImage for efficient image loading, ensuring a fast and smooth user interface.

## Solution Highlights

- Enabled users to log in quickly and securely, providing a personalized experience.
- Allowed the comparison of rates from a wide range of providers, ensuring the best deal for users' travel money.
- Provided a visually pleasing and responsive application, contributing to a positive user experience.

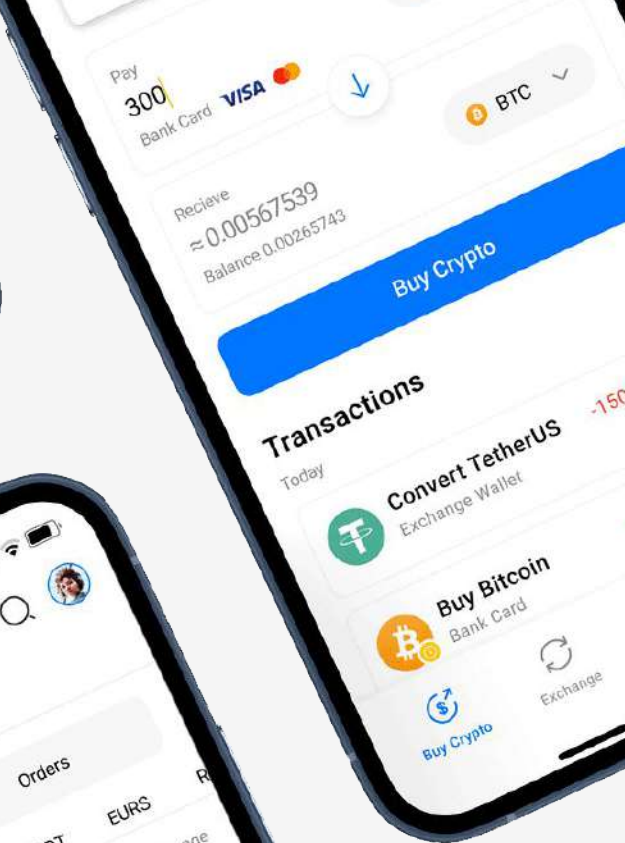
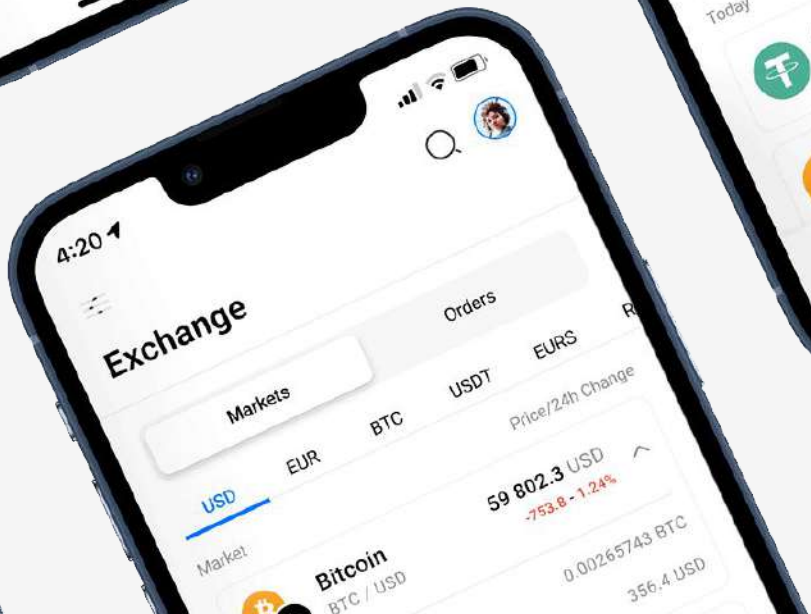
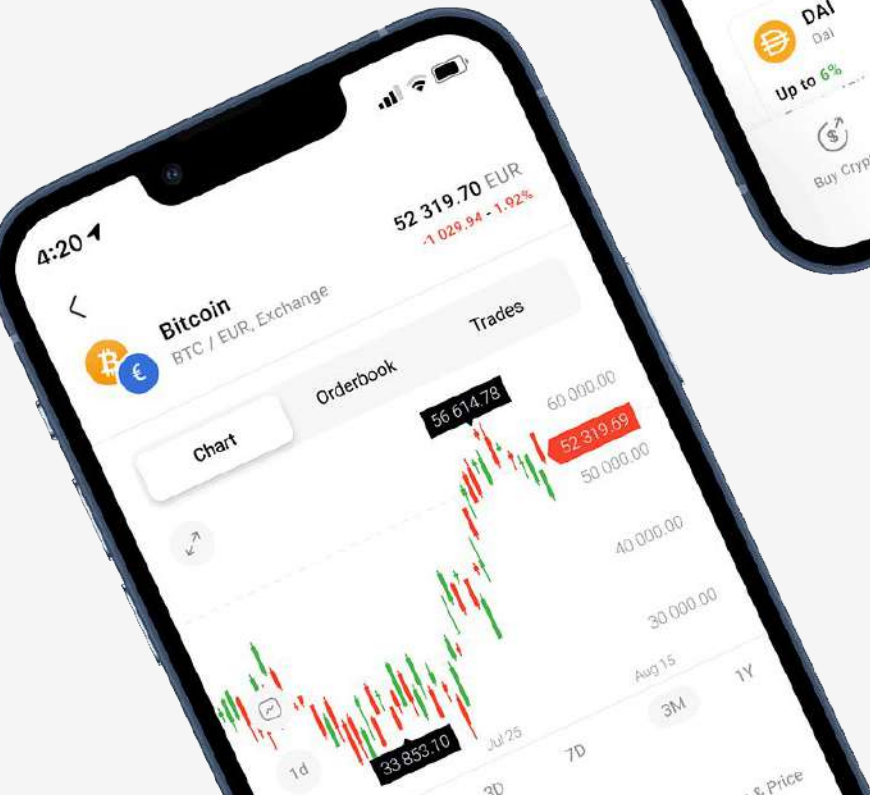
## Tech Stack



Google APIs



[SD] WebImage



# Case Studies

Retail/Corporate Banking

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Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A leading financial services provider in APAC region

Develop chatbot, web portal, and cross-platform application to support customer and provider needs.

NLP

AI Chatbot

Product Engineering

Cloud

**10X**  
Meaningful  
Conversations

**34%**  
Decreased Operating  
Costs

**55%**  
More Efficient  
Workflows

# Solutioning

## Challenges

- Handling a growing number of online conversations efficiently without compromising performance.
- Efficiently managing and storing large volumes of chat and user data.
- Eliminating manual entries and repetitive tasks in customer interactions.

## Technical Spotlight

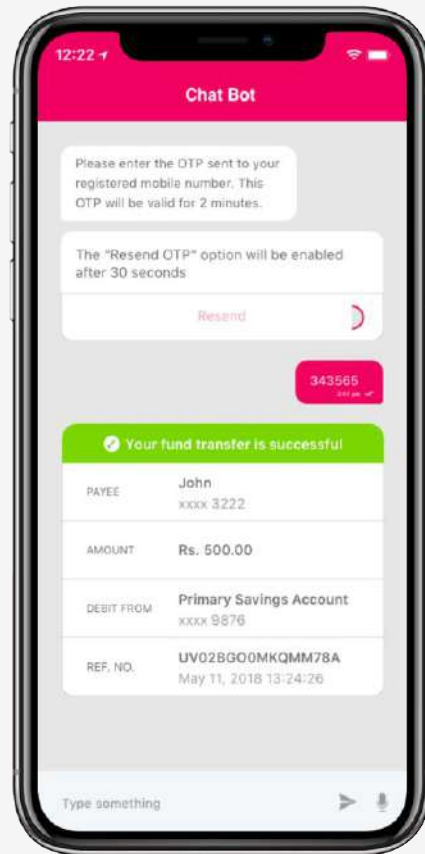
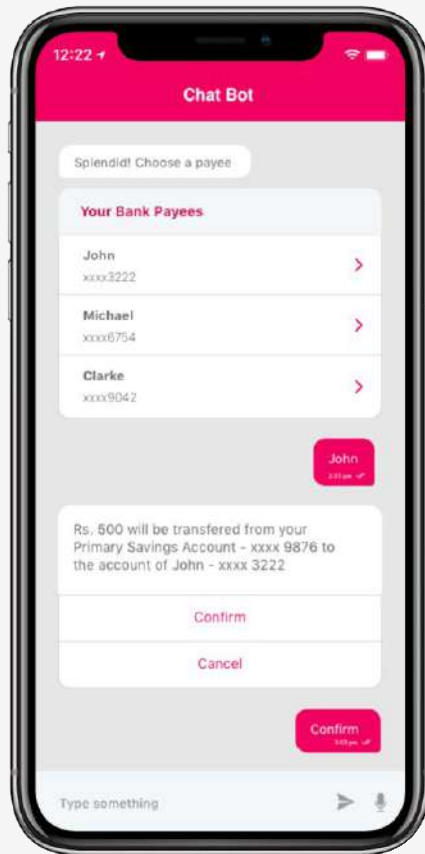
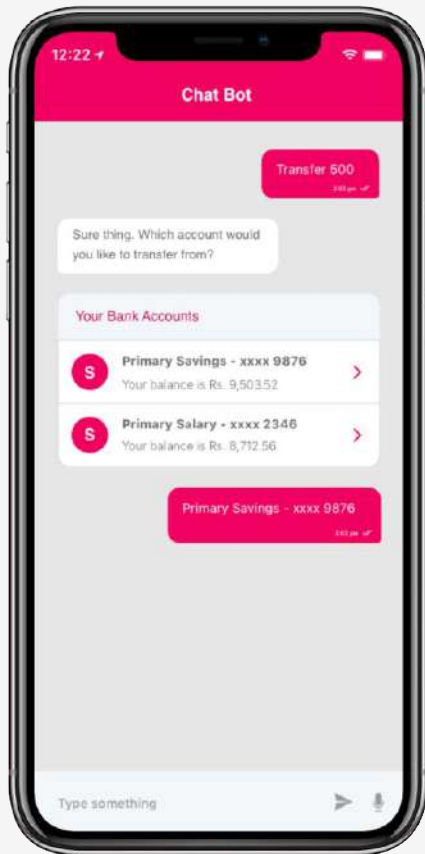
- Utilized Angular for front-end scalability and Azure for scalable backend infrastructure.
- Used MongoDB for flexible and scalable NoSQL data storage, and Firebase to complement real-time data updates.
- Developed chatbots using JavaScript for natural language processing.

## Solution Highlights

- Enabled the platform to handle a large amount of conversations, ensuring scalability for future demands.
- Streamlined data management, enabling quick access to past conversations.
- Reduced manual workload, eliminated errors, and enhanced overall efficiency.

### Tech Stack





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

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- Health Insurance

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- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Reputed Indian Retail and Corporate Banking Entity

An intuitive CMS interface for introducing dynamism & improved experience.

UI/UX

CMS

Site Responsiveness

Social Media Integration

**65%**

**Accelerated Feature  
Releases**

**3X**

**Reduced Paperwork**

**6X**

**Business Intelligence**

# Solutioning

## Challenges

- Developing an intuitive CMS interface for dynamic content management and easy web page creation and editing.
- Ensuring the CMS is responsive and compatible with various devices.
- Providing secured access from anywhere and implementing user roles for restricted access.

## Technical Spotlight

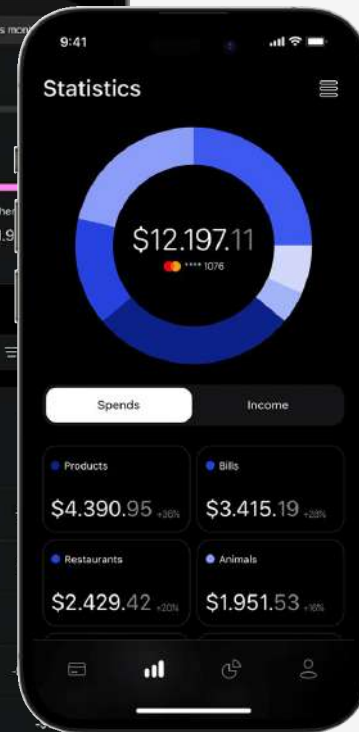
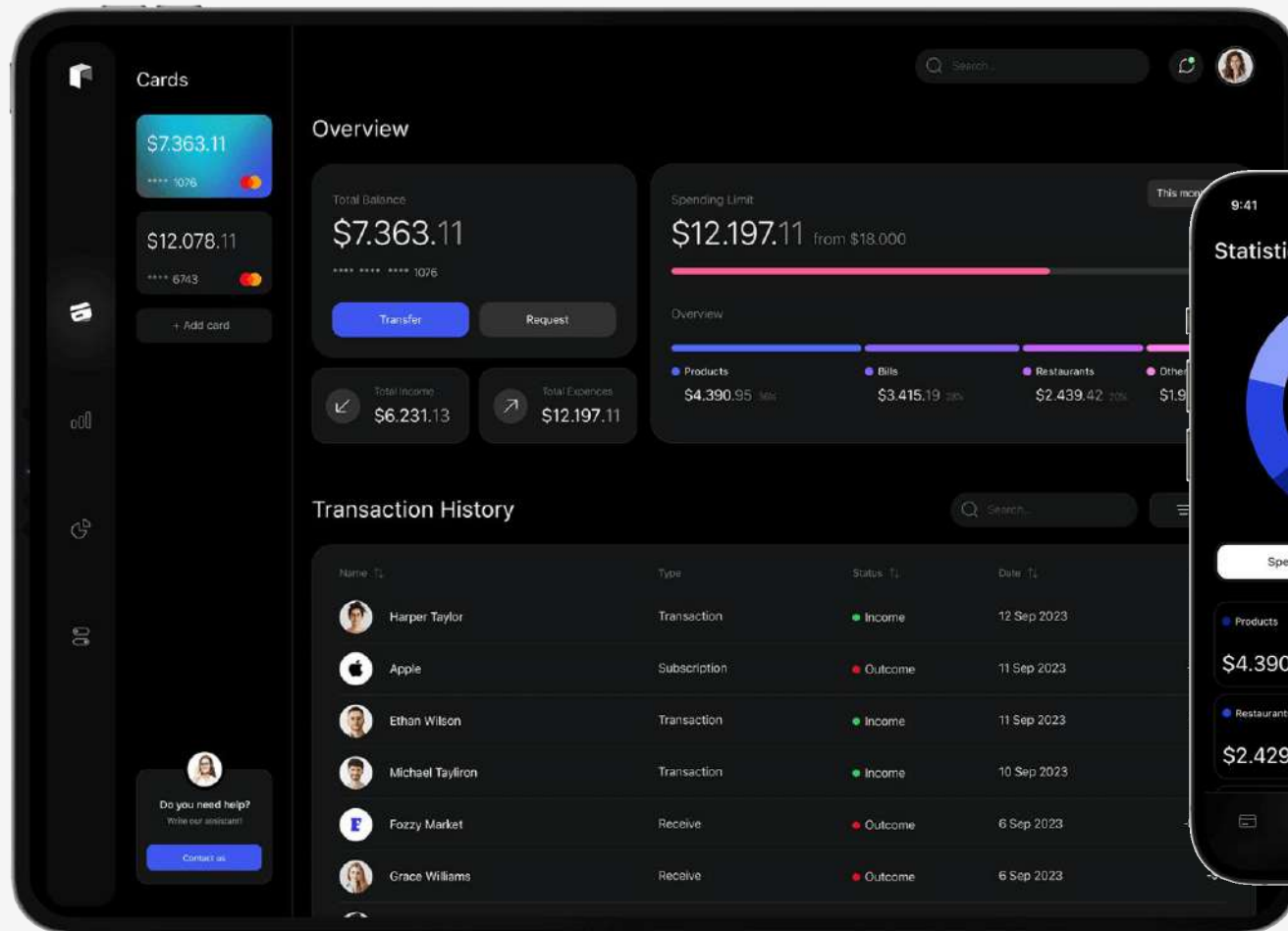
- Utilized PHP for server-side scripting and AJAX for asynchronous content updates.
- Used HTML and CSS for responsive web design, ensuring a consistent user experience across devices.
- Incorporated secure coding practices in PHP to prevent vulnerabilities and used MYSQL for storing user roles and access permissions.

## Solution Highlights

- Enabled easy creation, editing, and management of dynamic content, ensuring an engaging user experience.
- Ensured that users can access the website seamlessly on different devices, enhancing accessibility.
- Secured access from anywhere and ensured only authorized personnel can make changes, enhancing security.

## Tech Stack









**Insurance**

A smartphone is shown at an angle, displaying a health insurance application. The app's interface includes a header with the name 'Good Morning Scott' and a membership ID. Below this, a 'My Vitality' section features a circular progress indicator showing '30' out of '140' activity points. A red banner at the bottom of the screen displays 'My Health Insurance' details, including a membership number and a status-based excess. In the background, a stethoscope is visible, suggesting a medical or healthcare context. The entire image has a dark, semi-transparent overlay.

# Health Insurance

Good Morning Scott  
Membership no. 123456789  
GOLD  
500 points

My Vitality

Activity Points  
this week

30 / 140

Last active 10:000 - 9,999 Steps  
Today

My Health Insurance

Membership number  
123456789  
Status-based Excess  
£100 per person per claim  
Weeks covered

# Case Studies

Retail/Corporate Banking

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Crypto/Blockchain

AI/ML

Core Banking Solutions

## An Affordable And Comprehensive Health Insurance Company

Engineered an intuitive digital platform to compare and purchase health insurance.

UI/UX

API Integration

MVVM

Geolocation

**4X**

**Improved customer  
engagement**

**Leveraged AI**

**Implementing  
maps**

# Solutioning

## Challenges

- Improved UI/UX to enhance customer experience by focusing on personalization and user convenience.
- Designing a streamlined application with extensive selection and execution of functions to cater to different wellness and healthcare requirements.
- Integrating geolocation to enable various features with accurate locations to make healthcare accessible.

## Technical Spotlight

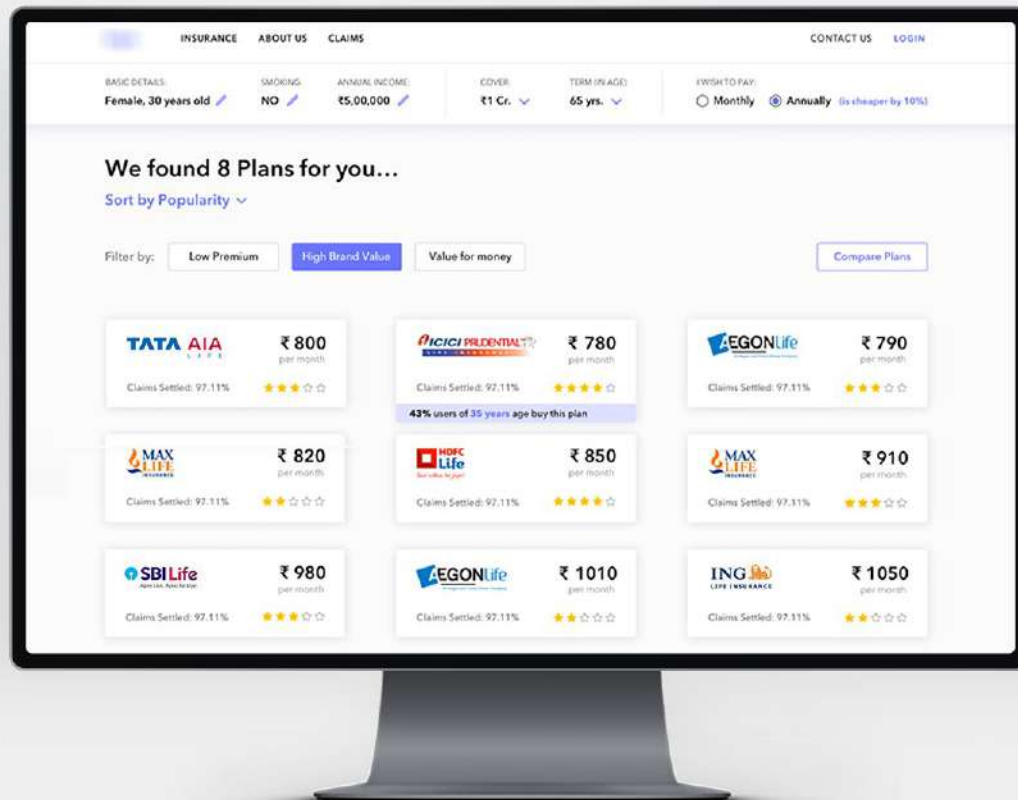
- Implemented ASP.NET MVC and Web API to ascertain customer needs and create a robust application with user-friendly features.
- Google Maps helped identify localised healthcare resources to meet customer requirements without delay.
- Integration of Citrus ensured a fortified one-tap payment gateway comprising numerous innovative solutions.

## Solution Highlights

- Reinvented the digital health insurance experience by streamlining an aesthetic user interface, simplifying navigation, and enhancing transparency.
- Designed a one-stop shop for all healthcare requirements including taking preemptive measures, accessible healthcare, and long-term health policies.
- Enabled easy user access to a wealth of healthcare and wellness information and services.

## Tech Stack





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Quality Focused Healthcare Insurance Company

Developed a secure user-centric digital product prioritising customer satisfaction.

UI/UX

Analytics

Geolocation

**Enhanced customer  
satisfaction**

**Improved  
operational  
efficiency**

**Increased  
automated  
response**

# Solutioning

## Challenges

- Insufficient user-friendly mobile platforms that could simplify access to medical care.
- Lack of security fortifying confidential medical information.
- Lack of a dedicated system for monitoring policies and claims.

## Technical Spotlight

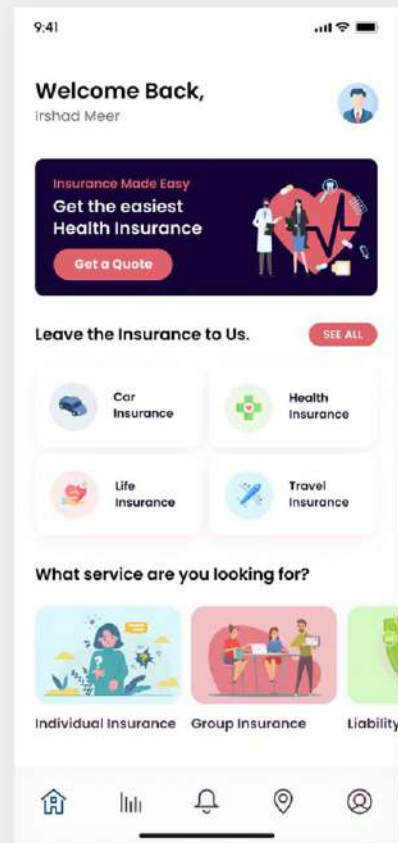
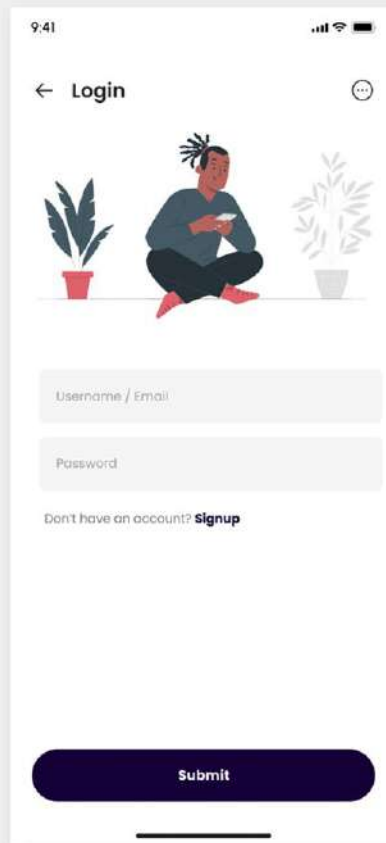
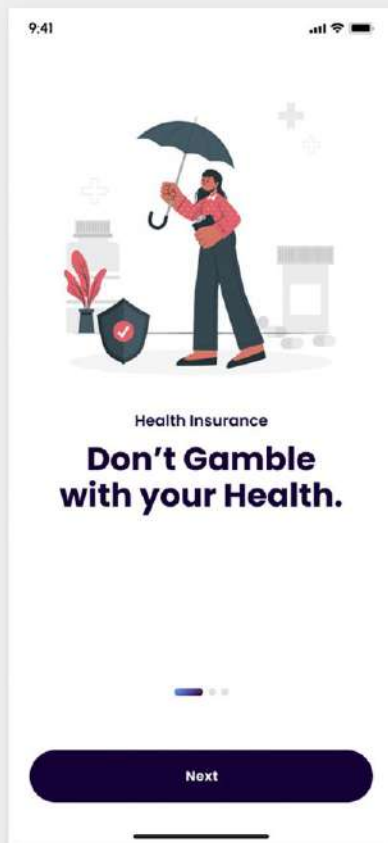
- Integrated Google API to locate and streamline network and non-network hospitals.
- Leveraged SDWebImage to cache images and ensure smooth performance with quick uploads.
- Geolocation enabled easy and quick healthcare access at any location.

## Solution Highlights

- Efficient monitoring and management of policy and claims on the go helped simplify user access.
- Users can immediately contact medical professionals remotely to gain access to various forms of healthcare.
- Enforced maximum security to guarantee the confidentiality of sensitive medical information.

## Tech Stack







# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Leading Joint-venture Health Insurance Firm in the BFSI Sector

Built a digital platform to streamline access to quality medical treatments at economical prices.

UI/UX

Geolocation

AI

**Improved UI/UX**

**Enhanced  
automation**

**Secure payment  
gateway**

# Solutioning

## Challenges

- Building a user-friendly app that is easy to navigate for users with limited technological experience.
- Incorporating geolocation for improved access to healthcare services including hospitals and ambulances.
- Implementing automation to increase self-service features that help customers resolve their issues without relying on outside assistance.

## Technical Spotlight

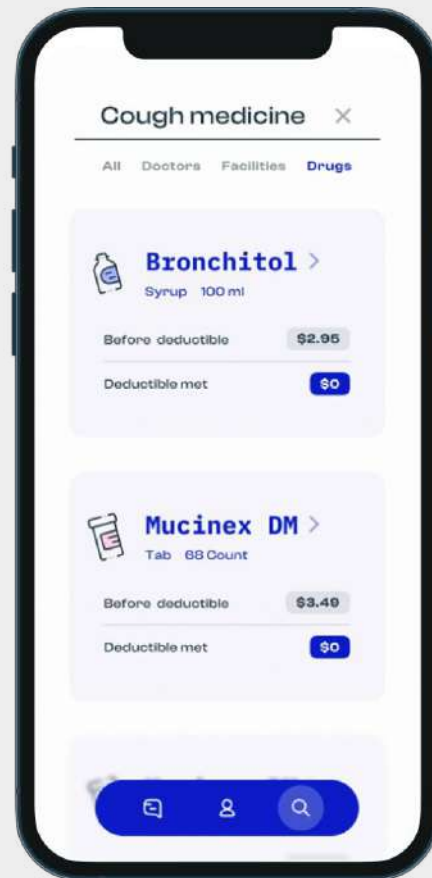
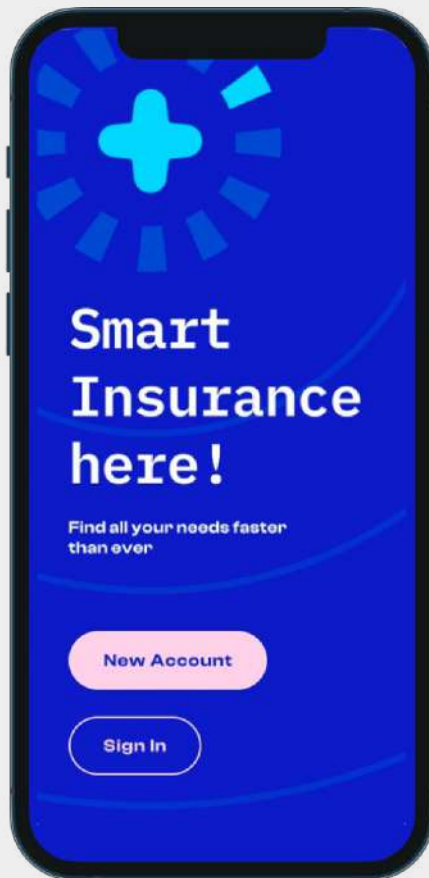
- Leveraged Google API to add location-based features and personalised content.
- Integrated jQuery to include interactive features, thus improving the performance and responsiveness of the applications to create visually appealing designs.
- Implementing Ajax helped boost page speed along with the response time of the digital platform.

## Solution Highlights

- Geo coordinates-based location search linked to Google Maps for hospitals, garage networks, and branches led to quick access to healthcare branches and customer care contacts.
- AI helped sync data to get updates at regular intervals, get accurate quotes, buy new policies, and get access to many such services.
- Leveraged Elocker to tag important documents stored on your mobile device for easy retrieval.

## Tech Stack





**Life Insurance**

Life insurance

## Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

### India's Leading Life Insurance Company

Developed a web portal that improved customer experience and streamlined regular insurance operations.

Project Development

Secure Database

CX

Automation

**55%**

**Optimized automatic  
workflow**

**30%**

**Elevated customer  
experience**

**2X**

**Increased ROI**

# Solutioning

## Challenges

- Absence of a onboarding procedure for financial consultants and the likes.
- Dealing with personal customer data is a sensitive matter. So cybersecurity is essential for any insurance product.
- Lack of a strong intuitive dynamic web portal design to drive user satisfaction.

## Technical Spotlight

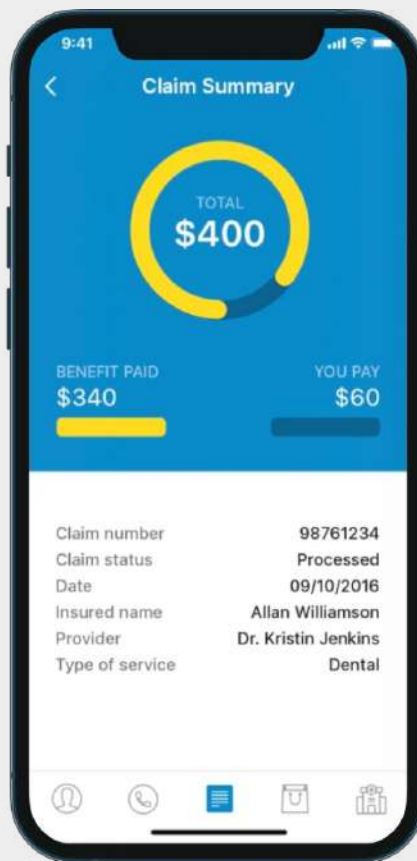
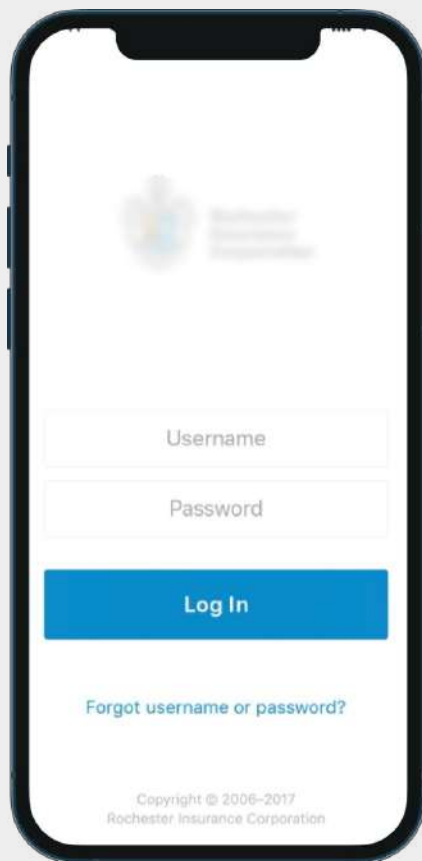
- Leveraged Node.js as a backend platform to provide a serverless architecture and real-time communication support.
- Deployed React.js as a frontend platform to create dynamic, intuitive web portal
- Leveraged MongoDB to manage the database ecosystem.

## Solution Highlights

- Improved onboarding process for financial consultants.
- Hassle-free insurance and financing services.
- Enable users access to instant updates and information.
- Empower users with digital platforms that are intuitive, scalable, secured and easy functionalities.

## Tech Stack





A mobile app screen titled 'Health insurance for self-employed' with a blue header. It lists three benefits with green checkmarks: 'Powerful medical care with a lifetime guarantee of benefits', 'Flexible pricing and expansion capabilities by attractive additional modules', and 'High security of your posts'. Below this is a section 'Choose your option:' featuring a blue box for the 'Basic' plan. The 'Basic' plan description includes 'Major injuries, medical services and treatments, hospitalization' and 'Starting at \$200/month'. A yellow 'Buy Now' button is next to the price. At the bottom, there is a green 'Call' button and the text 'Questions? Call us now.'.

## Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

### A Premium PAN African Financial Services Provider

Engineered a platform to send and receive money across multiple African, Asian and European countries.

Geolocation

CX

Localization

Application Development

**4X**

**Improved Geolocation**

**3X**

**Boosted CX**

**100%**

**Secure Transactions**



# Solutioning

## Challenges

- Deliver a visually and functionally appealing experience to users.
- Provide to secure portal for on-the-go transactions.
- Create a seamless experience with access to all services without glitches.

## Technical Spotlight

- Python - a high-level, general-purpose programming language - was leveraged to develop an intuitive, dynamic web portal.
- Utilized MongoDB to analyze data in real-time
- TensorFlow is a complete open-source machine learning platform. TensorFlow is a comprehensive framework for managing all parts of a machine learning system.

## Solution Highlight

- Users were able to quickly send and receive money throughout Africa and other locations, improving the customer experience and engagement.
- An Intuitive and hassle-free user interface.
- Several local versions of the application with different currencies based on geography.

## Tech Stack



[BACK TO: PAYMENTS](#)

## Bills & Utilities

Enjoy round the clock satisfaction of paying your

### Featured Solutions



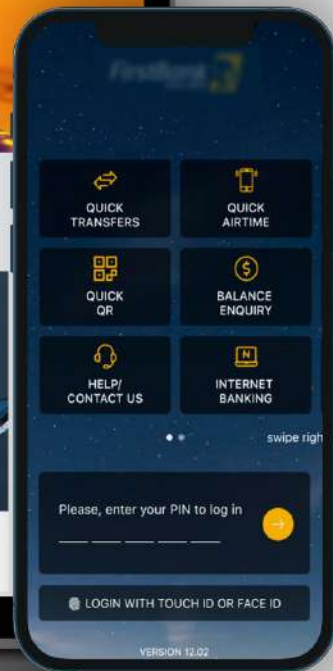
TV Subscription



Electricity



Telecomms Subscription



# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- **Life Insurance**

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Leader in the Life Insurance industry

Designed a cross-platform solution for agents to administer and calculate insurance policies.

CX

Database Management

Automation

**40%**  
**Improved CX**

**100%**  
**Accurate Results**

**6X**  
**Better Data  
Automation**

# Solutioning

## Challenges

- Automating time-consuming activities in order to offer accurate outcomes in the shortest time.
- Eliminate human error while calculating and selecting the ideal strategy for a given client's needs.
- A system that helps build an extensive database by assigning the appropriate agent credentials to its respective client cases.

## Technical Spotlight

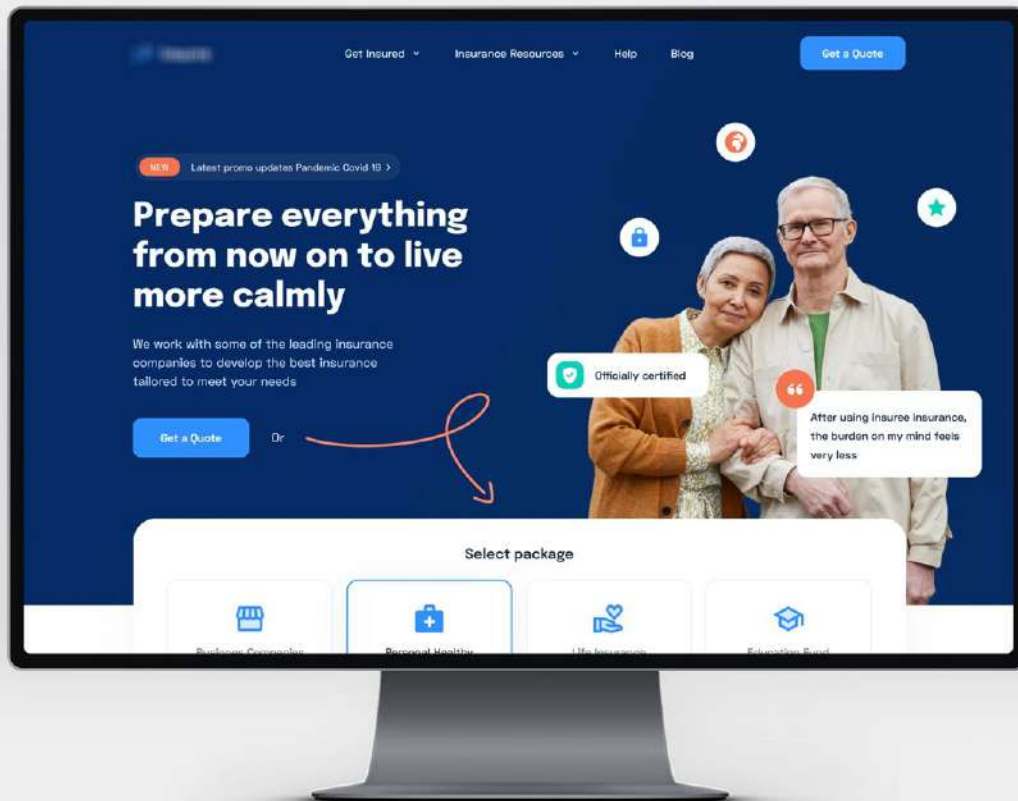
- Implemented Java to design an application that minimises manual work and automates the journey to find insurance plans and policies.
- Introduced Bill Desk as a payment gateway to guarantee secure payment transactions.
- AI integration automated processes resulting in improved client outcomes with reduced costs.

## Solution Highlights

- A unified data system that collects and analyses client data to locate the ideal high-yielding insurance plan.
- Leveraging AI to eliminate any calculation errors and guarantee perfect results.
- Designed a high-performance, cross-platform application to be accessed from multiple locations using various devices.

## Tech Stack





NEW

Latest promo updates Pandemic Covid 19

# Prepare everything from now on to live more calmly

We work with some of the leading insurance companies to develop the best insurance tailored to meet your needs

Get a Quote

Or

## Select package



Business Coverage



Personal Health



Life Insurance



Education Fund

Officially certified



After using Insuree insurance, the burden on my mind feels very less

Automotive Insurance



# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Leader In Auto Insurance Services

A digital platform to provide easy access to insurance policy details, tools, and services on the go.

CX

UI/UX

Geolocation

**50%**

**More Efficient Workflow**

**7X**

**Streamlined  
Processes**

**90%**

**Accurate Geolocation**

# Solutioning

## Challenges

- Creating an app that is easy to use, visually appealing, and provides a seamless experience to enhance the user experience.
- Implementing robust security features to protect against cyber threats and ensure data privacy.
- Ensure compatibility with different devices to ensure that the app functions correctly across all platforms.

## Technical Spotlight

- The app features an augmented reality feature that allows users to view the relevant services in their surroundings using the camera of their mobile devices.
- Geolocation provides users with location-based services such as locating the nearest service center or emergency services.
- Implementing cloud computing to store and process user data, making it easily accessible across different devices and platforms.

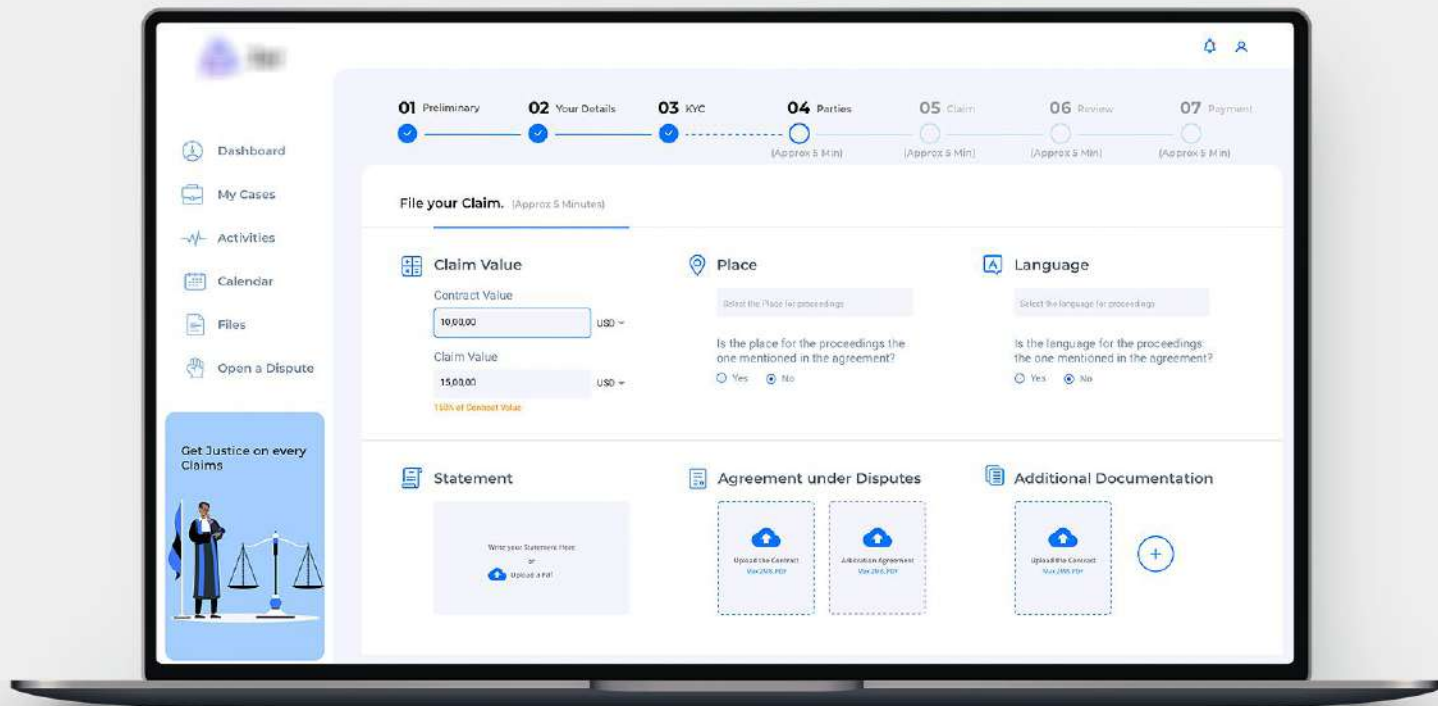
## Solution Highlights

- Streamlines management of insurance policies, viewing policy details, and making payments.
- Implementing AI/ML algorithms to analyze user data helps provide personalized recommendations to users, such as policy upgrades or relevant services.
- Geolocation allows users to locate auto insurance service centers, including repair shops and tow truck services.

## Tech Stack







# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Renowned Auto Insurance Provider

Crafted an intuitive and robust mobile application to update employees about latest products & launches.

Project Engineering

Database Analytics

UI/UX

Cloud Enablement

**2X**

**Advanced-Data  
Manipulations**

**3X**

**Payment Premium  
Options**

**70%**

**Elevated Customer  
Experience**

# Solutioning

## Challenges

- Absence of a powerful proposal builder that allows users to fill in customer data and upload proposals images. Check the status of your proposal in real time for complete peace of mind.
- Calculate the premium of a policy quickly and accurately with the integrated premium calculator.
- To get a detailed overview of the various functionalities with the BI dashboard.

## Technical Spotlight

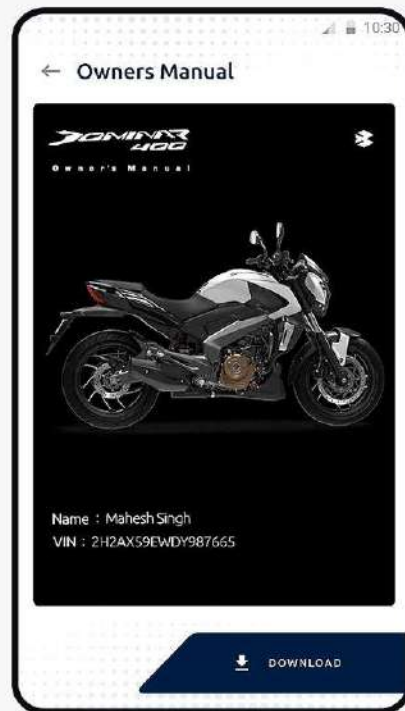
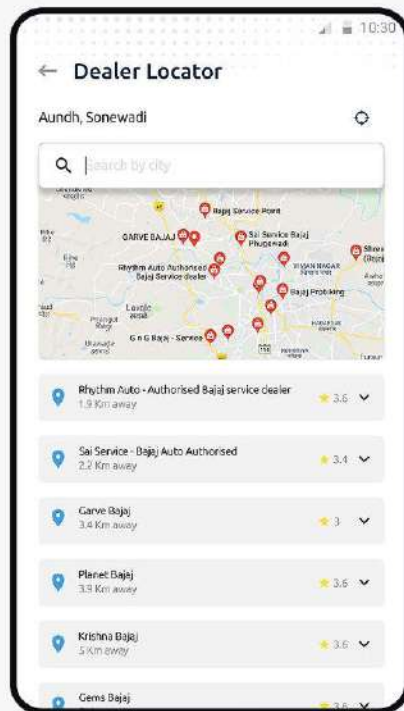
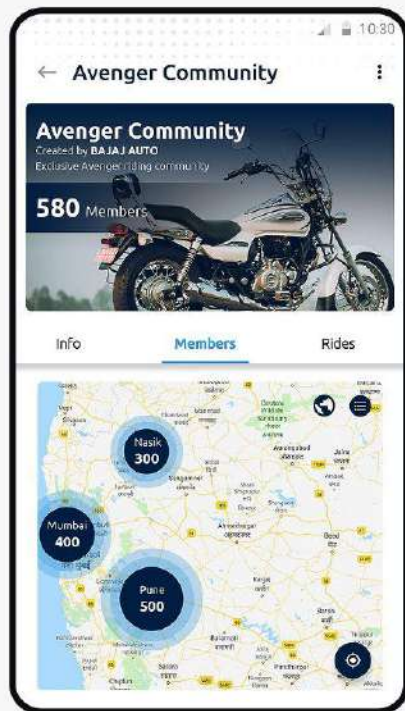
- Used Python for task automation, data processing, and data visualization.
- Utilized Xamarin for cross-platform development to code share between platforms to reduce costs on each project.
- MariaDB - an open source software and as a relational database it provides an SQL interface for accessing data.

## Solution Highlights

- Users can fill the customer's proposal data, upload proposal form images through the app submit it, and check the proposal status in real-time.
- Analyzes level-wise GWP for every role in real-time and users can calculate the premium of a policy with the premium calculator.
- Integrated BI dashboard that provides a detailed summary that users can browse through for the total GWP, GWP growth, commission, branch activation, leaderboard, and branch invitation.

## Tech Stack





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## The Fastest Growing Digital First Auto Insurance Provider

A digital platform with data analytics and ML algorithms to simplify auto insurance purchasing.

UI/UX

CX

Automation

**7X**

**Efficient Functionality**

**3X**

**More Advanced  
Automation**

**100%**

**Secure Payments**

# Solutioning

## Challenges

- Integrate automation to streamline policy information, analysis, and purchase.
- Implement easy and efficient navigation to improve functionality and customer experience.
- Leverage robust security measures to maintain high levels of data privacy and security.

## Technical Spotlight

- Implemented HTML for better support for mobile devices and responsive web design which improves user experience.
- Integrated Google Analytics to glean detailed customer information and track crucial metrics to make informed decisions.
- Enabled complete digitization of all insurance processes by implementing automation.

## Solution Highlights

- Achieved complete end-to-end workflow automation resulting in the elimination of any offline processes or entities.
- Designed a user-centric application to facilitate easy navigation with a systemic structure for efficient functioning.
- Leveraged a secure payment portal to ensure customers' data and transactions are protected from any breaches.

## Tech Stack





Insurance



Accident



Review



## Accident

## BMW X6

2020 release

Vehicle

BMW, X6

Registration Year

2020

☒ Manufacturing Year 2020



### Parameters

Full Name

Ren Delan

Phone number

(550) 220-0068

Engine capacity

2098 cm<sup>3</sup>

Registration

California

Count

### Summary

✓ Vehicle BMW X6

✓ Policy Type New

✓ Expiry Date 22-09-2020

Total \$1500



Ren Delan

Edit



USA

California, 3766 E Conejo Ave

CA 93662

### Buy insurance online

Apply for a policy on the website  
in just 5 minutes.

Buy



# General Insurance





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## Global Insurance And Asset Management Provider

Built a hybrid mobile application using AI to enhance customer journey with their services.

Customer Engagement

API Integration

AI/ML

Geolocation

**5X**

**Enhanced Customer  
Engagement**

**99%**

**Accurate Map  
Integration**

**100%**

**Powered By AI**

# Solutioning

## Challenges

- Needed to automate mundane, paper-based workflows with our innovative digital solutions.
- Access real-time data and insights through our powerful mapping API.
- Lack of a virtual assistance with all your health needs with our hi-tech virtual health assistant.

## Technical Spotlight

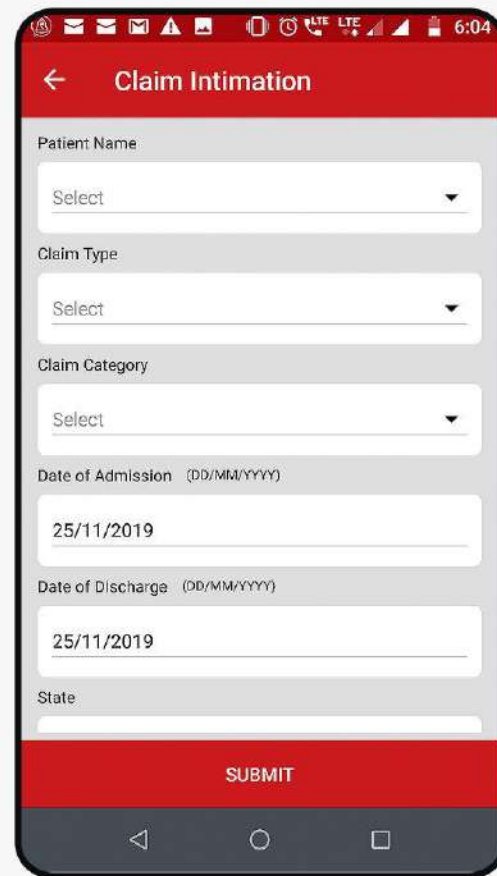
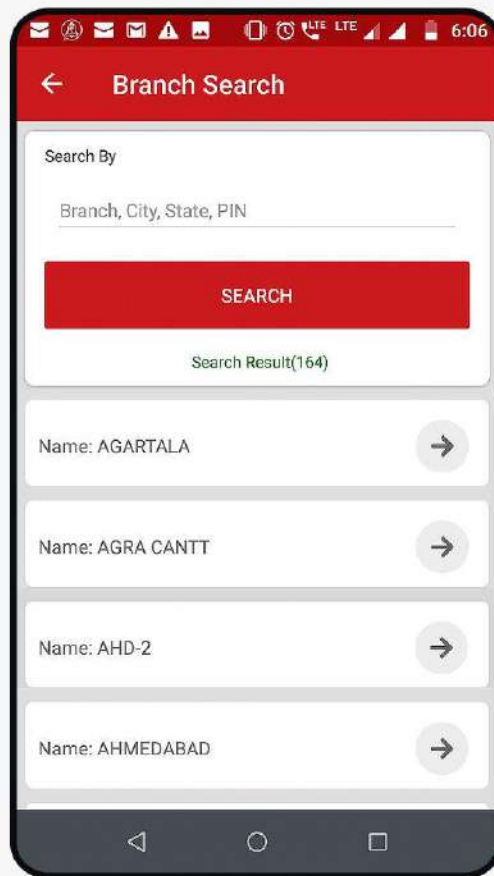
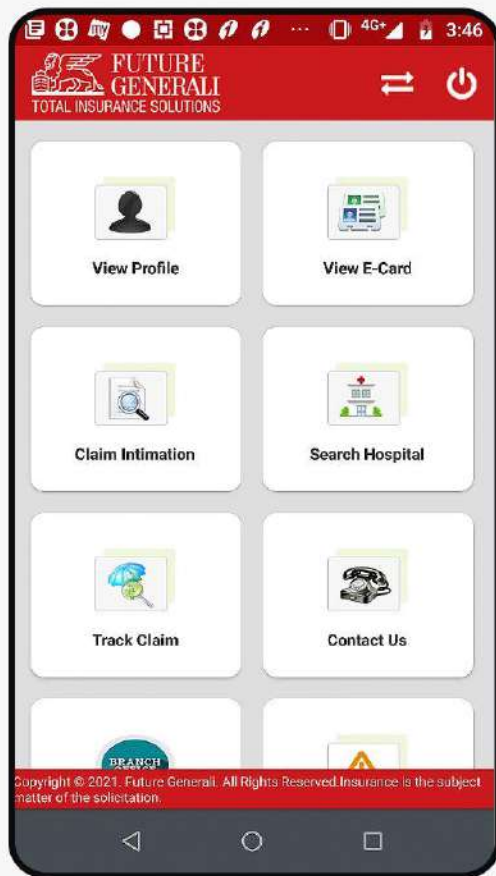
- Used Elasticsearch to store, search, and analyze huge volumes of data in real-time.
- Integrated Google Map to allow users to locate providers and find the nearest location.
- Leveraged Ionic to create performant, high-quality application using web technologies like HTML, CSS and the likes.

## Solution Highlights

- Leaped from paper-based systems to efficient workflows to reduce underwriting time.
- Enforced structured workflows for pricing, policy preparation, and decision-making.
- Built customized service by integrating Alexa and Google assistant.
- Deployed AI-powered virtual health assistant and healthbot to improve processes and reduce costs.

## Tech Stack





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## Market Leader in the BFSI Sector and a User-Centric Insurance Provider

Crafted an intuitive and robust mobile application to update the employees about latest products & launches.

Project Engineering

Database Analytics

UI/UX

Cloud Enablement

**4X**

**Advanced Data  
Manipulations**

**74%**

**More Payment  
Premium Options**

**40%**

**Elevated Customer  
Experience**

# Solutioning

## Challenges

- Absence of a powerful proposal builder that allows users to fill in customer data and upload proposals images. Check the status of your proposal in real time for complete peace of mind.
- Calculate the premium of a policy quickly and accurately with the integrated premium calculator.
- To get a detailed overview of the various functionalities with the BI dashboard.

## Technical Spotlight

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- Analyzes level-wise GWP for every role in real-time and users can calculate the premium of a policy with the premium calculator.
- Integrated BI dashboard that provides a detailed summary that users can browse through for the total GWP, GWP growth, commission, branch activation, leaderboard, and branch invitation.



## Tech Stack




django



Xamarin

 STEP 2

### Troy, here are your initial insurance quotes

Select the one you prefer and join the Bunch family!

#### Comprehensive

**\$135<sup>.55</sup>** / month

\$1,260 annual

[Details](#)



Select →

#### Third party property damage

**\$105<sup>.55</sup>** / month

\$1,620 annual

[Details](#)

### Insurance details

Is your car financed or is it entirely owned by you?

Financed Owned outright

How many claims have you had in the past 5 years?

None 1 2 3



How is your car used?

Private Business

Unselected knockout question?


Answer 1 Answer 2


Save and continue →

### Hey Troy, here is the overview of your policy

Your policy will start on:

 January 24, 2018

 **The real power**  
Audi A4 TDI, BNM 322

Comprehensive **\$135<sup>.55</sup>**

Hire car 10 days **\$6<sup>.00</sup>**

**Total monthly payment \$141<sup>.55</sup>**

Insure my car →

Cancel

# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

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Crypto/Blockchain

AI/ML

Core Banking Solutions

## An Innovative User-Centric General Insurance Service Provider

Created an intuitive platform to manage a comprehensive range of insurance products for agents.

CX

Operational Efficiency

Payment Gateway

**60%**

**Increased Efficiency**

**4X**

**Optimised Workflow**

**100%**

**Enhanced security**

# Solutioning

## Challenges

- Implementing automation that takes processes granular customer information to suggest compatible insurance plans and offers accurate quotations.
- Designing a seamless and intuitive platform that focuses on enhancing user experience.
- Ensuring high levels of data security and privacy to protect sensitive information.

## Technical Spotlight

- Implemented C# to develop scalable and powerful software applications.
- Leveraged ASP.NET Web API to implement authentication and authorization which protects the application against common security threats.
- Implemented Ajax to boost web application response time and page speed.

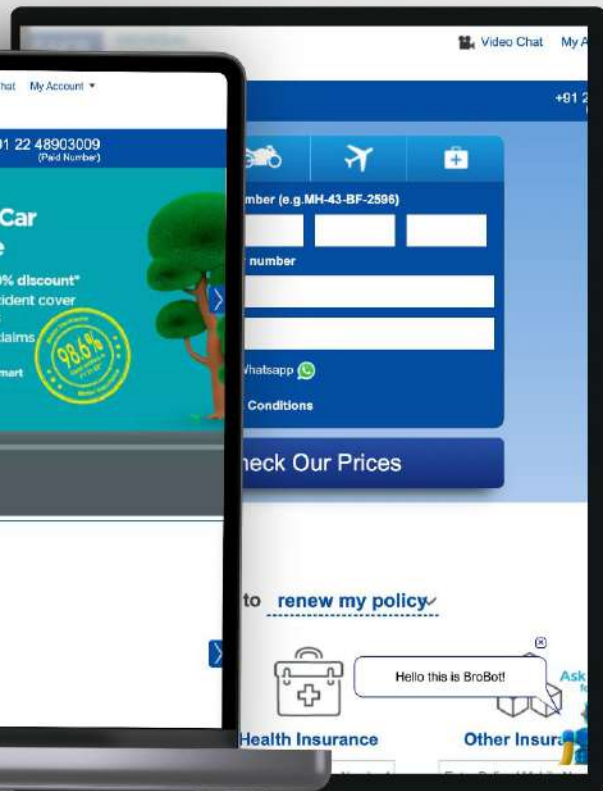
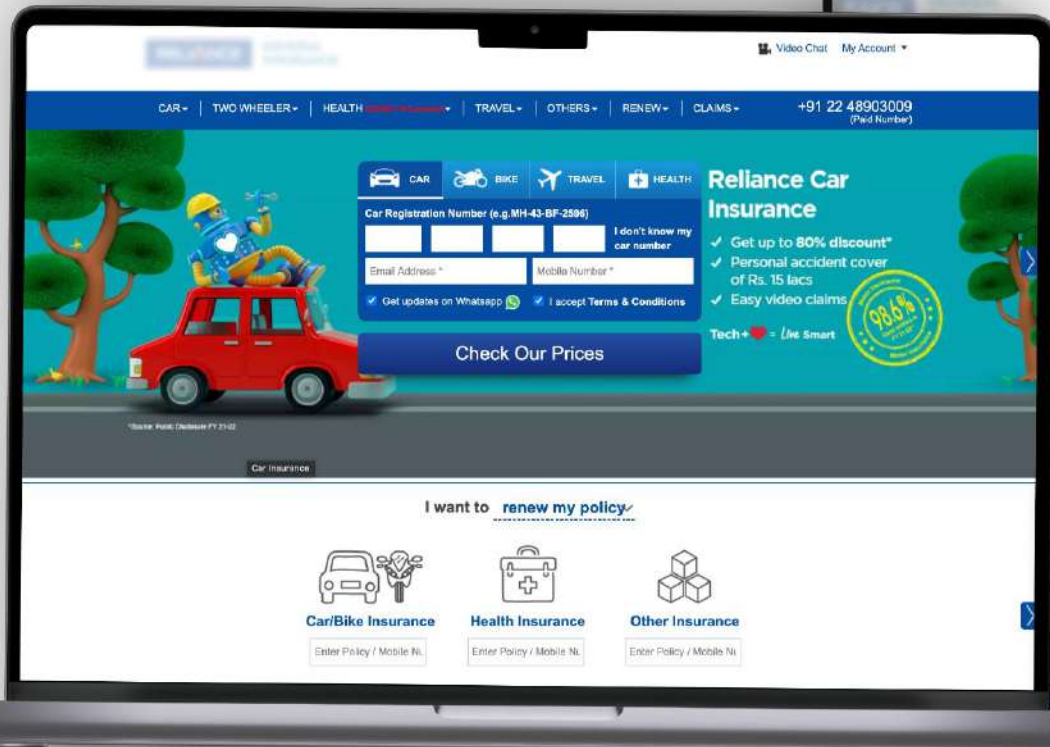
## Solution Highlights

- Enhanced security by sectioning the application to only allow access with the right credentials.
- Built a dynamic user-friendly application with clear processes and a systemic structure.
- Integrated AI to process client information to calculate and dispense accurate quotations that eliminate human errors.

Tech Stack







Home Insurance



# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Renowned Home Insurance Provider

Created a user-friendly web portal that simplifies the process of purchasing home insurance online.

API

Database Analytics

UI/UX

Cloud Enablement

**8X**

**Elevated Customer  
Convenience**

**67%**

**Increased  
Efficiency**

**50%**

**Better Data  
Analytics**

# Solutioning

## Challenges

- Purchasing home insurance offline can be time-consuming.
- Limited access to information needed to make an informed decision and need to rely on the insurance agent to provide you with all the necessary information, which may not always be accurate or comprehensive.
- Challenging to compare prices, coverage, and benefits across different insurance companies.

## Technical Spotlight

- Used Python for task automation, data processing, and data visualization.
- Leveraged Django - an open-source framework that is written in Python and follows the Model-View-Controller (MVC) architectural pattern - to develop applications quickly and efficiently.
- Utilized MariaDB - an open source relational database management system - to manage the database ecosystem.

## Solution Highlights

- An intuitive and dynamic user interface (UI) that is easy to understand and use, and adapts to the user's needs and preferences in real-time.
- Provided a clear and accessible customer support options, such as a phone number, email, or chat support.
- Customizable coverage options based on the users unique needs and preferences.

## Tech Stack



django



Find an Agency

Log In



INSURANCE ▾

SERVICE ▾

BLOG ▾

ABOUT ERIE ▾



Good evening.  
Let's get you a quote.

\* Indicates required field

\* Type of insurance

Auto ▾

\* Zip code

GET A QUOTE

ALREADY A CUSTOMER?

*(Don't have an account?)*

LOG IN

MAKE A PAYMENT

# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

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- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Fast-Growing Home Insurance Provider

Designed a digital platform to provide comprehensive insurance coverage with quick and efficient service.

CX

Customer Engagement

Time Management

**65%**  
Increased  
Convenience

**4X**  
Streamlined  
Workflow

**90%**  
Integrated  
Customer Support

# Solutioning

## Challenges

- Ensuring that the app meets the needs of a diverse user base with varying levels of technical proficiency.
- Planning and coordination between multiple entities to ensure seamless integration with existing systems to provide a consistent user experience.
- Prioritising platform security and user data protection from unauthorized access, data breaches, and other security threats.

## Technical Spotlight

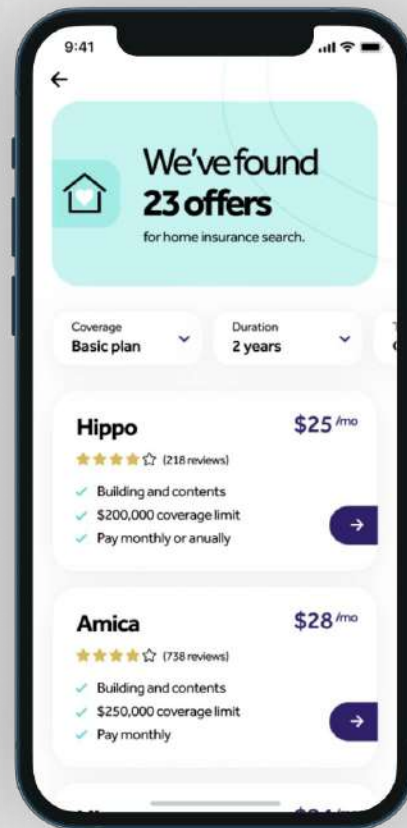
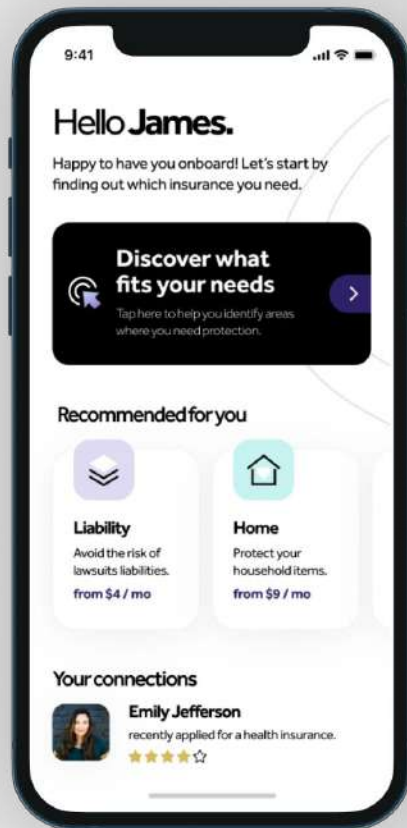
- Implemented CSS3 to improve website performance by reducing the need for images and JavaScript for certain styling effects.
- Integrated HTML 5 to enhance the interactive and animated elements of the application to improve user experience.
- Implemented Ajax to integrate features such as auto-complete search, live chat, real-time updates, and more.

## Solution Highlights

- Designed a user-friendly and intuitive interface that allows homeowners to quickly and easily manage their policies, file claims, and access relevant information.
- Implemented strong security features such as data encryption, two-factor authentication, and secure payment gateways to protect user data and prevent unauthorized access.
- Offered multiple channels of communication with customer service representatives, including email, chat, and phone.

## Tech Stack







# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Trusted Innovative Home Insurance Provider

Designed an intuitive digital platform to compare & buy services at the best rates.

CX

AI

Secure Payments

**3X**  
Improved CX

**90%**  
Integrated  
Automation

**100%**  
Secure Payments

# Solutioning

## Challenges

- Designing a methodical digital platform to streamline policy management and purchase.
- Implementing security measures to ensure the security of personal information and payment details.
- Building a comprehensive database including extensive policy and user information.

## Technical Spotlight

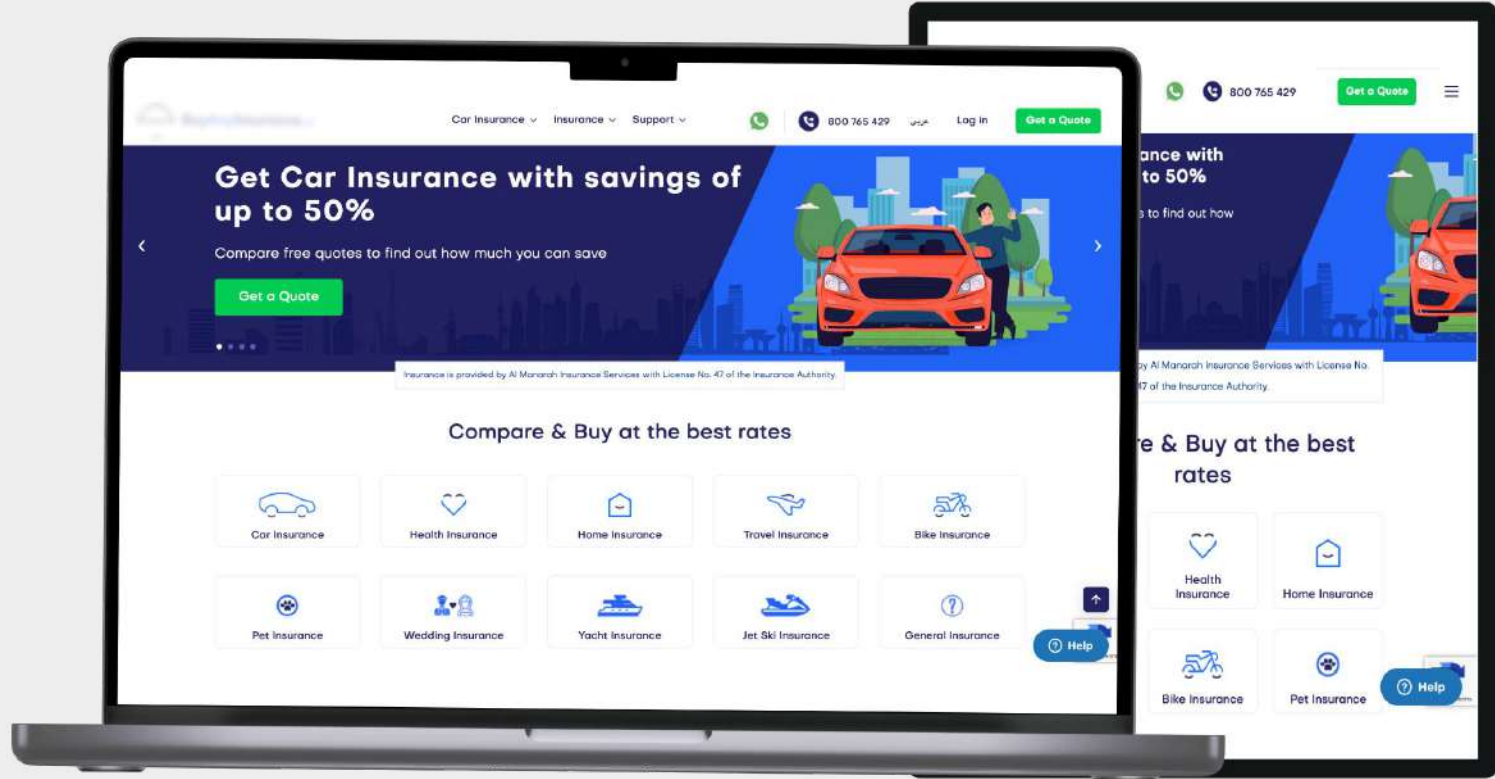
- Implemented PHP to develop a secure system to manage insurance policies, including policy creation, modification, and cancellation.
- Implemented JavaScript to provide dynamic and interactive features to simplify the user interface.
- Designed an intuitive website using HTML 5 to simplify navigation and fortify the platform against all threats.

## Solution Highlights

- Integrated an easy-to-use and intuitive user interface to help users navigate and personalized home insurance policy options.
- Implemented a robust data storage mechanism to keep sensitive user information secure.
- Leveraging automation to provide users with a risk assessment of their property and offer suggestions for how to mitigate risks.

## Tech Stack





A low-angle, upward-looking photograph of several modern skyscrapers with glass facades. The buildings are framed by a dark, overcast sky. The perspective creates a sense of height and scale. The text "Financial Services Aggregators & Platforms" is overlaid in white, centered horizontally and slightly above the vertical center.

# Financial Services Aggregators & Platforms

## Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

### An Insurance Aggregator Partnering with over 50 Indian Insurance Companies

Created an application providing versatile insurance service providers with value-added services.

CX

Payment Gateways

AI

**84%**

**Better Policy  
Comparison**

**2X**

**More Versatile  
Payment Gateways**

**60%**

**More Responsive  
Customer Support**

# Solutioning

## Challenges

- Creating a systematic platform to analyse, categorise, and manage an extensive database.
- Implementing advanced security measures to ensure complete data protection of all entities involved.
- Developing an interacting platform to coordinate communications among multiple entities.

## Technical Spotlight

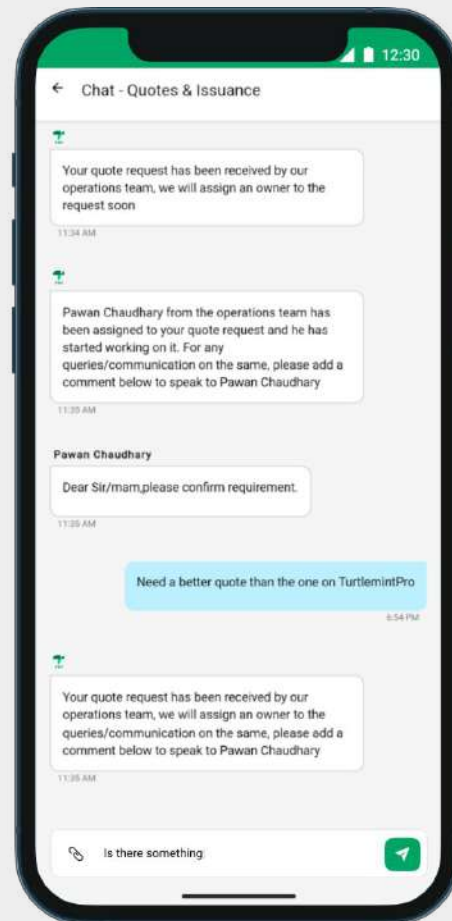
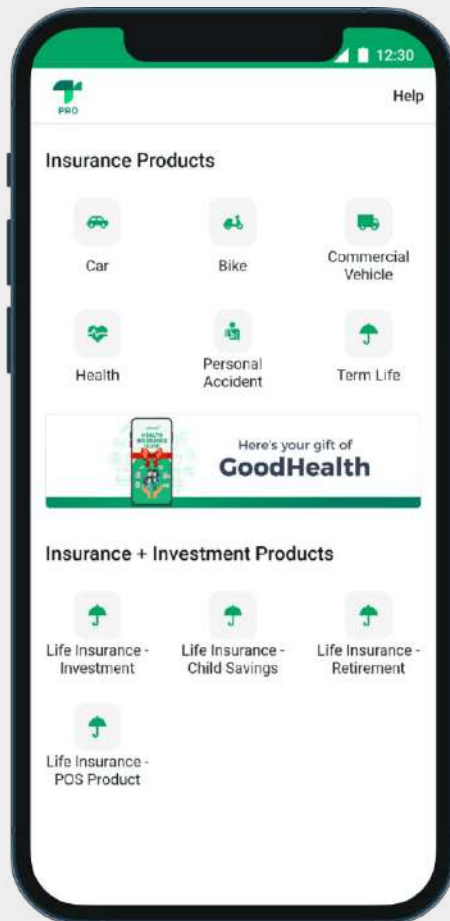
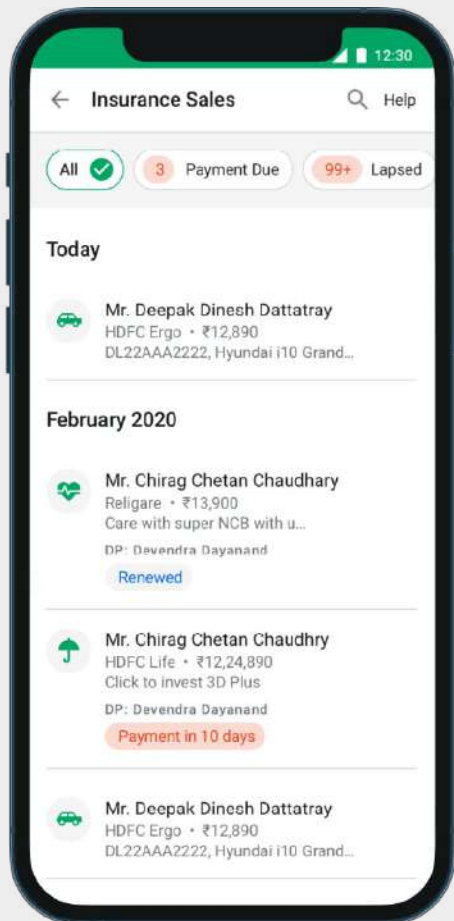
- Implemented Java MVC for its scalable architecture to maintain a high level of reliability and performance.
- MongoDB has flexible and dynamic schemas that allow data to be stored in a variety of formats.
- Integrated the high-performant Play API that allows the framework to handle large volumes of requests and deliver fast response times.

## Solution Highlights

- Designed a dashboard for users to manage their policies, pay premiums, and receive policy alerts and notifications.
- Incorporated robust security and privacy features, such as encryption of sensitive data and secure authentication to ensure maximum safety.
- Built an innovative application that streamlined the signup process to quickly onboard new users.

## Tech Stack







# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Leader in E-commerce Insurance Services

Developed a secure one-stop shop to enable policy management and purchase.

UI/UX

AI

Customer Engagement

**45%**

**Enhanced Customer  
Engagement**

**6X**

**Improved Process  
Efficiency**

**100%**

**Integrated AI**



# Solutioning

## Challenges

- Design a platform with a clean, intuitive user interface that is easy to navigate.
- Implementing complex technical architecture, data storage, and data processing systems for effective functioning.
- Integrating a Chatbot that has current and relevant information to satisfy any customer query.

## Technical Spotlight

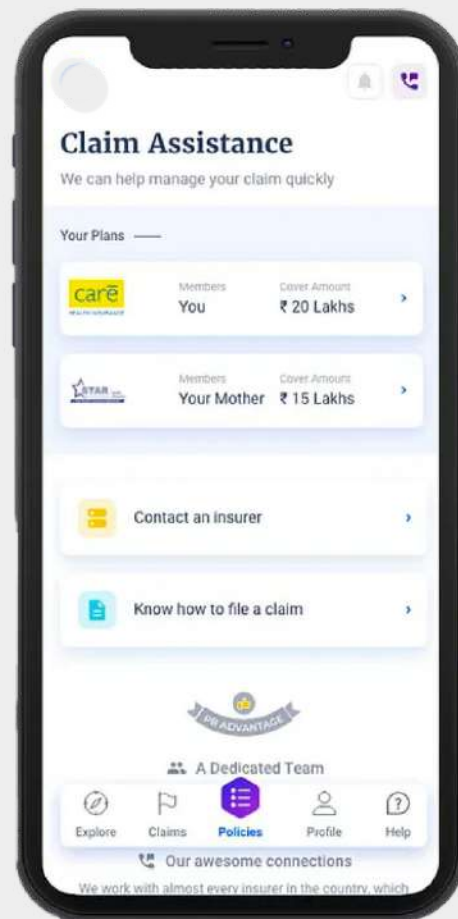
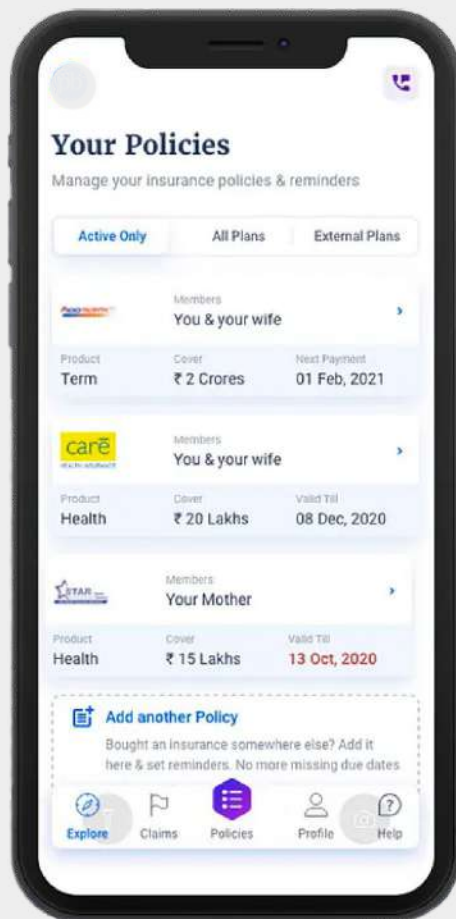
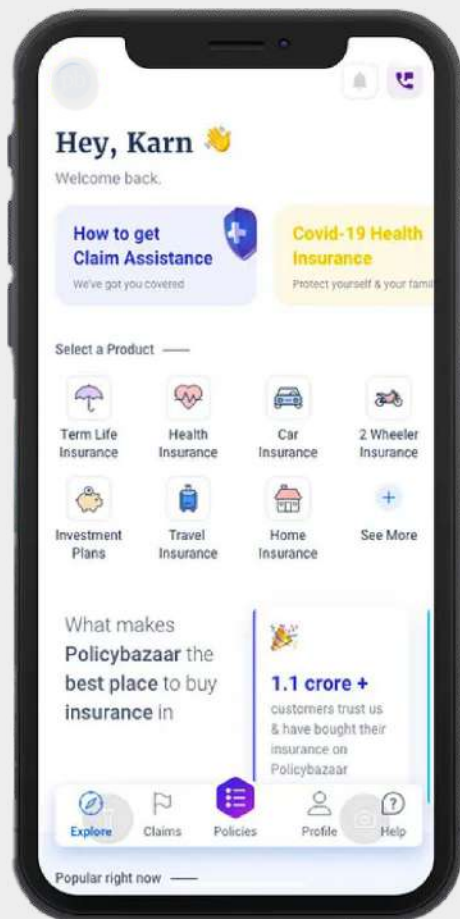
- Implemented Javascript to create an interactive and dynamic platform to simplify user interaction and navigation.
- Leveraged CSS3 to create and format content structure to build an aesthetically pleasing and accessible application.
- Integrated AI-enabled Chatbot to analyze customers' needs and recommend compatible insurance plans.

## Solution Highlights

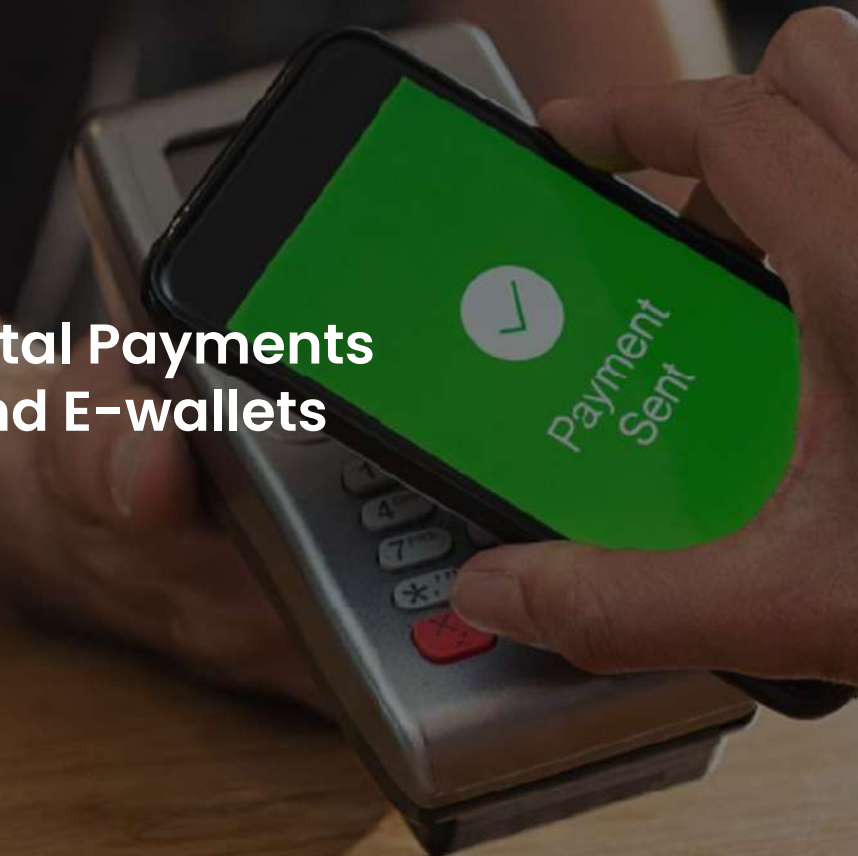
- Design a platform with a clean, intuitive user interface that is easy to navigate.
- Implementing complex technical architecture, data storage, and data processing systems for effective functioning.
- Integrating a Chatbot that has current and relevant information to satisfy any customer query.

## Tech Stack





## Digital Payments and E-wallets



# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Dynamic Insurance Platform Providing Innovative Solutions

Integrated cutting-edge technologies for efficiency, security, and seamless user experiences.

Cross-Platform Accessibility

UI/UX

Payment Gateways

API Integration

**3X**

**User Base Growth**

**100%**

**Secure Transactions**

**20%**

**Reduction in  
Transaction Errors**

# Solutioning

## Challenges

- Integrating diverse components, such as backend services, databases, and external APIs.
- Ensuring a responsive and interactive user interface across different devices and screen sizes, providing a consistent user experience
- Ensuring the security of all financial transactions and protecting sensitive user data.

## Technical Spotlight

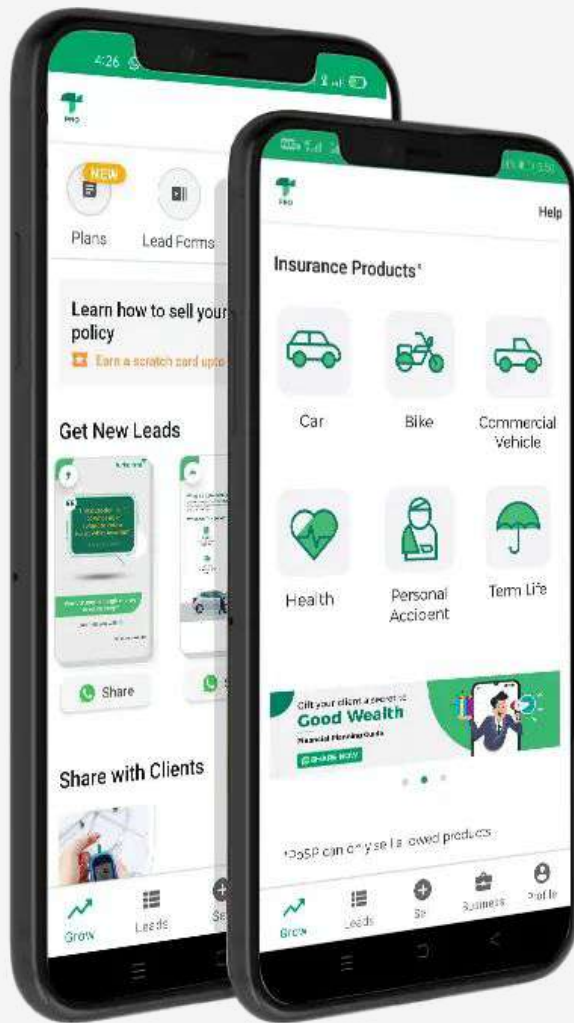
- Utilized Core Java and Java/J2EE for its compatibility and flexibility in integrating different software components seamlessly.
- Employed AngularJS for structured front-end development and React.js for building dynamic user interfaces with a focus on performance.
- Implemented secure payment transactions through integration with Bill Desk, a trusted payment gateway.

## Solution Highlights

- Achieved smooth integration that ensured all components can communicate effectively, reducing the chances of integration issues
- Improved overall satisfaction and usability, ensuring users experience a responsive and engaging interface.
- Ensured the highest standards of payment security by employing encryption protocols to protect sensitive user information.

## Tech Stack





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

– Health Insurance

– Life Insurance

– Automotive Insurance

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– Home Insurance

– Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Unique Indian Platform Offering Quick Credit Financing Nationwide

Integrated major payment gateways to enable EMI purchases from major online retailers.

Payment Integration

E-commerce Integration

Modular Architecture

Cross-Platform Compatibility

**4X**

**Efficient Inventory  
Management**

**Modular  
Architecture**

**100%**

**Cross-Platform  
Availability**

# Solutioning

## Challenges

- Ensuring seamless functionality and user experience across both mobile and web platforms.
- Loan applications are typically lengthy and time-consuming, often necessitating multiple bank visits and physical document submissions.
- Customers need clarity about the type of loan, amount of money, EMI collection period, etc., to apply for.

## Technical Spotlight

- CodeIgniter and Laravel offered efficient frameworks for backend and frontend development, respectively.
- PHP and MySQL 5.0 enabled efficient data processing and storage for seamless loan application submissions.
- Leveraged AI-powered loan recommendation engine to offer personalized loan plans.

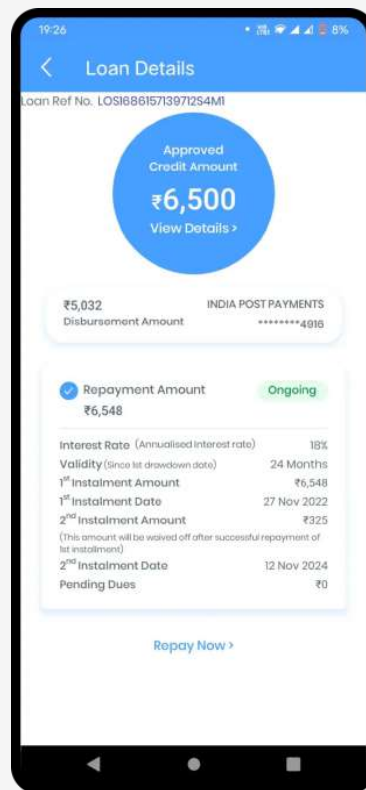
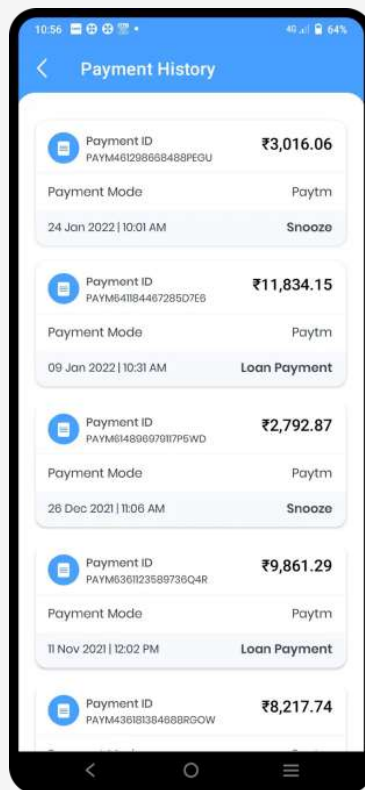
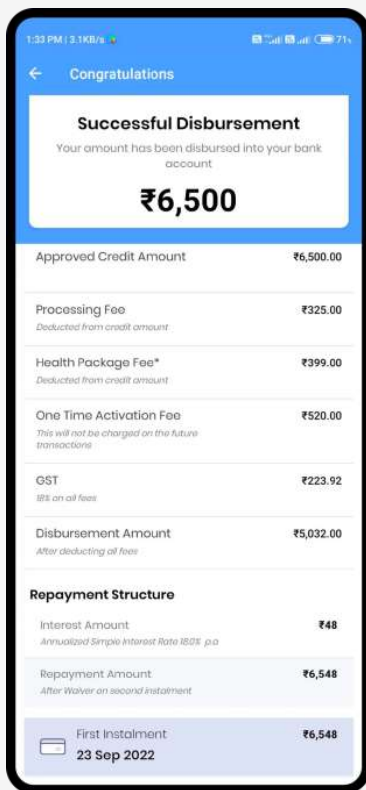
## Solution Highlights

- Implemented responsive design principles and conduct thorough testing across various devices to ensure compatibility and consistency.
- Enabled users to upload required documents and apply for loans quickly and securely through the mobile application.
- Incorporated a loan recommendation engine that uses AI to provide users with a list of loan plans based on their input information.

## Tech Stack







# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

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Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Digital Payment Solution Offered By A Fintech Company Based In Indonesia

Crafted a channel for hassle-free payment.

UI/UX

Payment API

Security

**3X**

**Streamlined Payment  
Processing**

**65%**

**Improved User  
Experience**

**40%**

**Enhanced Security  
Measures**

# Solutioning

## Challenges

- Needed to integrate a payment API to process payments from over 20+ channels.
- Absence of a hassle-free UI for a smooth user experience.
- Build a safe and secure portal for payment transactions.

## Technical Spotlight

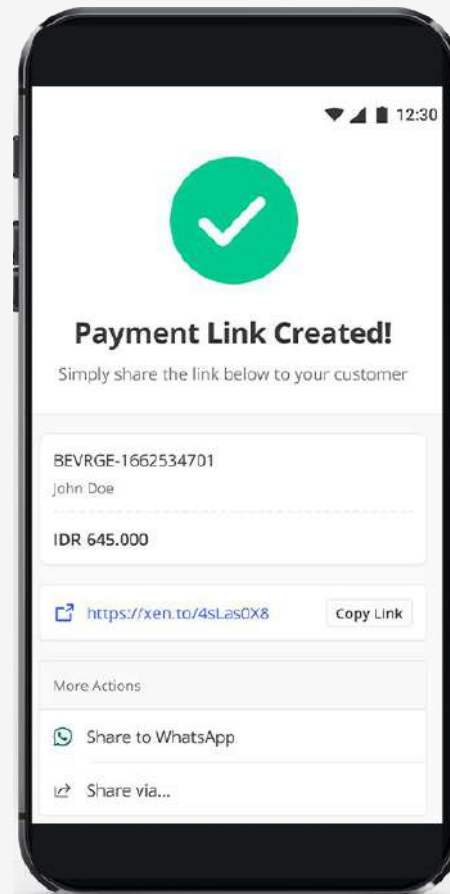
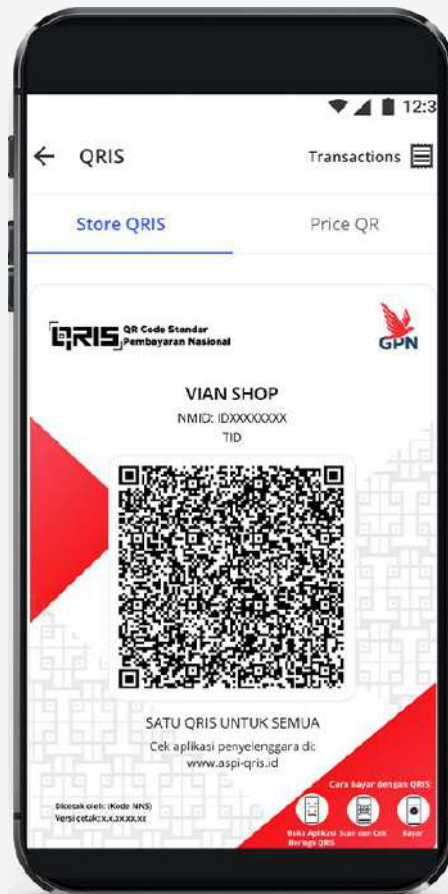
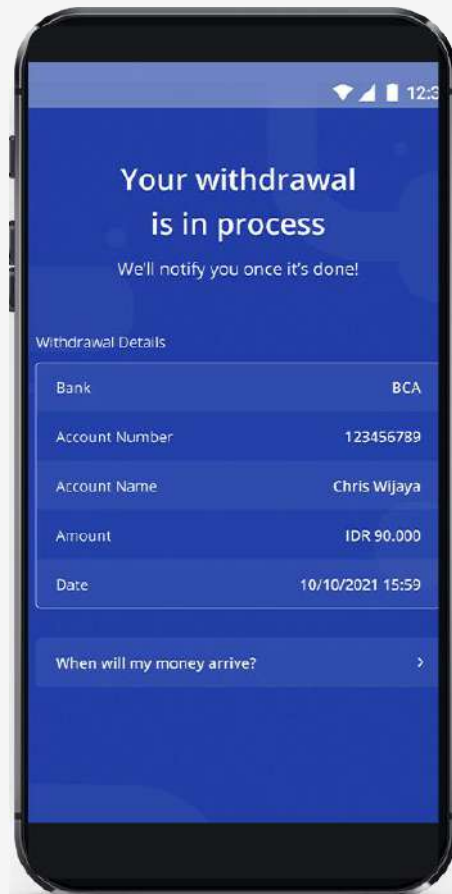
- Utilized REST architecture for efficient API communication and error handling.
- UIKit and AV Foundation enhanced UI with engaging elements and multimedia integration.
- SwiftyKeychain facilitated secure storage of sensitive payment information, protecting against unauthorized access.

## Solution Highlights

- The API is organized around REST. API has predictable, resource-oriented URLs, and uses HTTP response codes to indicate API errors.
- Utilized an intuitive and easy-to-use UI/UX design for an immersive user experience.
- Enhanced security and fraud prevention features ensured a secure payment gateway.

## Tech Stack





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

– Health Insurance

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– Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Payment App for Direct Bank Payments to Anyone

Developed a mobile-friendly platform with custom themes and user-friendly web forms.

Scalability

UI/UX

Payment Integration

Data Encryption

**5X**

**Increased User  
Engagement**

**100%**

**Data Security**

**70%**

**Reduced  
Transaction Time**

# Solutioning

## Challenges

- Integrating the app with existing backend systems and databases.
- Balancing the application's performance while maintaining responsiveness and minimizing load times.
- Implementing robust security measures to protect user data from unauthorized access and breaches.

## Technical Spotlight

- Developed robust APIs using PHP and MySQL to facilitate seamless communication between the application and backend systems.
- Utilized AJAX to make asynchronous requests and enhance web and mobile app performance.
- Utilized PHP's built-in encryption functions and MySQL's user authentication features.

## Solution Highlights

- Enabled real-time data exchange and enhanced overall application functionality.
- Utilizing code optimization techniques improved the application's performance, resulting in faster load times and smoother user experience.
- Ensured the security of user data, fostering trust among users and mitigating the risk of data breaches.

## Tech Stack





#BHIMPeAsliFaydaHai

UPI AUTOPAY

IPO on UPI

Offers

BHIM App

⁂⁂⁂

More

About BHIM



# A safe way to pay. A safer way to stay healthy



4.5



4.4



## Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

– Health Insurance

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– Automotive Insurance

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Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A FinTech Platform to Save Spare Change for Healthcare Co-Payments

Designed an intuitive, feature-rich mobile and web app to streamline financial management.

CRM

UI/UX

Payment Integration

Transaction Security

**63%**  
Improved  
Accessibility

**4X**  
Better Customer  
Engagement

**100%**  
Secure  
Transactions



# Solutioning

## Challenges

- Safeguarding sensitive user information and financial transactions.
- Optimizing app performance for smooth operation, minimal latency, and efficient resource utilization on devices with limited processing power.
- Designing and implementing intuitive and visually appealing user interfaces considering various screen sizes, resolutions, and user interaction patterns.

## Technical Spotlight

- Combined Firebase Analytics and MySQL for robust data security measures, including encryption and access controls.
- Used Retrofit and Alamofire to improve network efficiency, and ensure smooth operation.
- Utilized Core Graphics and UIKit to design and implement visually appealing and intuitive user interfaces.

## Solution Highlights

- Safeguarded sensitive user information and financial transactions against potential cyber threats.
- Improved app performance and responsiveness, guaranteeing a seamless user experience regardless of device and operating system.
- Enhanced user satisfaction and engagement.

## Tech Stack



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# Medpenny helps you grow

Take control with all-in-one  
investment, retirement, checking and  
more.

[Get Started](#)

# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

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- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## An Innovative Platform Offering Hassle-Free Payment Solutions

Designed a cutting edge mobile and web application with a comprehensive suite of financial solutions.

Cross-Platform Compatibility

UI/UX

Payment Integration

Automation

**80%**

**Increased User  
Engagement**

**100%**

**Payment Security**

**3X**

**Better Alert  
Prioritization**

# Solutioning

## Challenges

- Implementing real-time push notifications to deliver timely updates.
- Ensuring consistent and synchronized data between the mobile application and the server/database to enable user access from multiple devices.
- Implementing robust user authentication mechanisms and ensuring data security to protect user privacy and prevent unauthorized access.

## Technical Spotlight

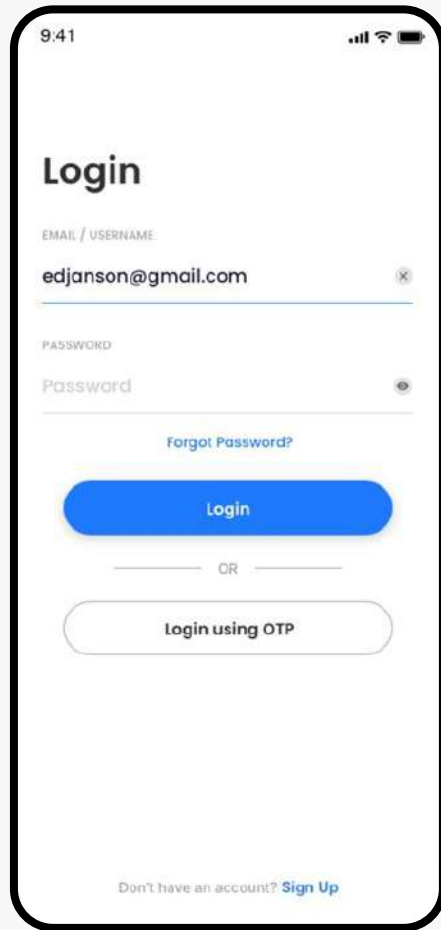
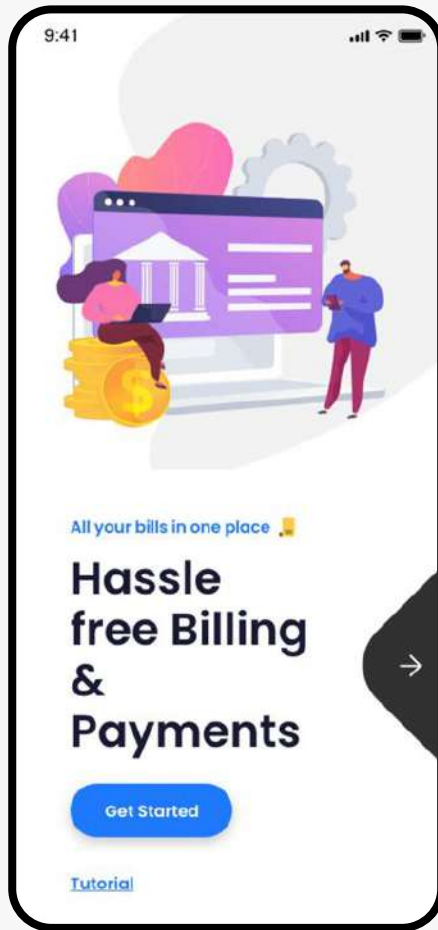
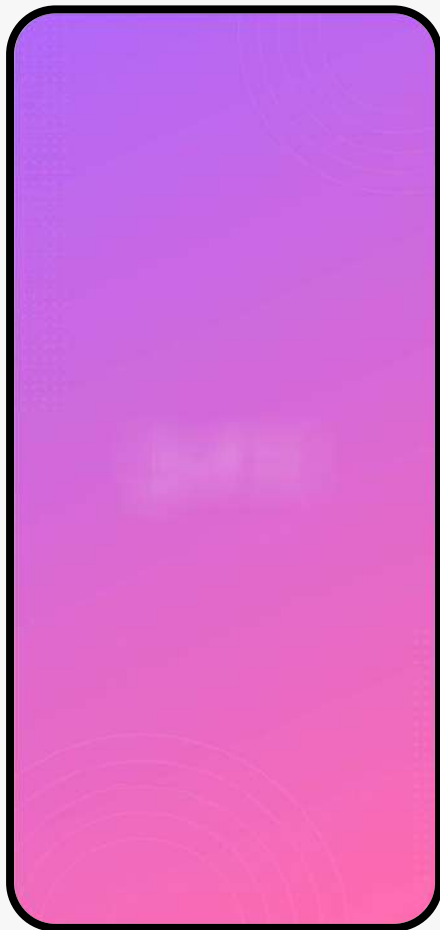
- Leveraged Firebase Push Notification Service, integrating real-time push notifications, ensuring timely delivery and reliability of notifications to users.
- Employed .NET Core Web API to establish robust APIs for data synchronization.
- Implementing ASP.NET Identity framework for user authentication and authorization, enhancing application security.

## Solution Highlights

- Enabled delivery of real-time updates and alerts to users, enhancing user engagement.
- Ensured consistent and synchronized data between mobile app and the server/database, providing up-to-date information regardless of the device.
- Enhanced application security, safeguarding user data against unauthorized access and malicious activities.

## Tech Stack





# Case Studies

Retail/Corporate Banking

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Forex Remittance

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Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Complete Solution for all Travel and Payment Requirements

Created a mobile application revolutionizing urban mobility and payment convenience.

API Integration

Security

Payment Integration

Scalability

**92%**

**Increased Ticketing  
Efficiency**

**100%**

**Accurate Information**

**6X**

**More Accessible**

# Solutioning

## Challenges

- Developing a mobile application that functions seamlessly across platforms.
- Integrating with external APIs such as Google API and RazorPay for features like maps, payment processing, and authentication.
- Synchronizing data between the mobile application and backend databases while maintaining data integrity and consistency.

## Technical Spotlight

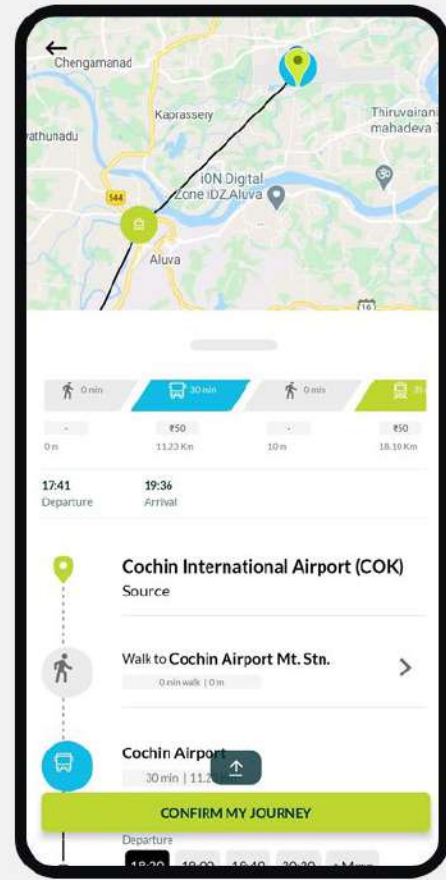
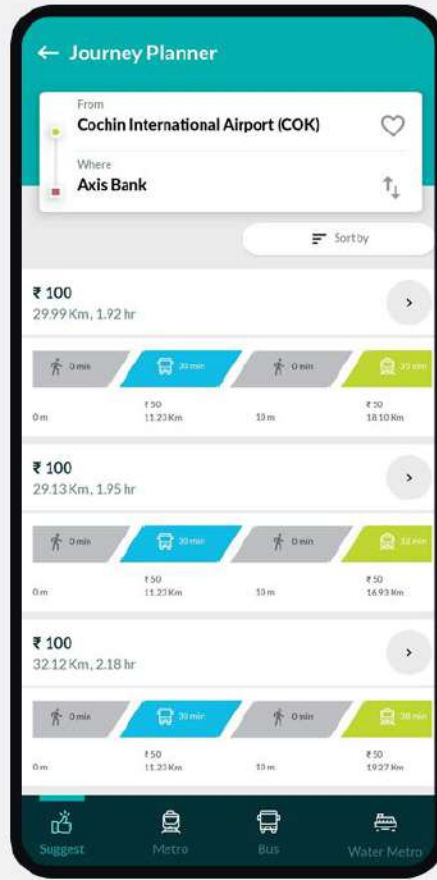
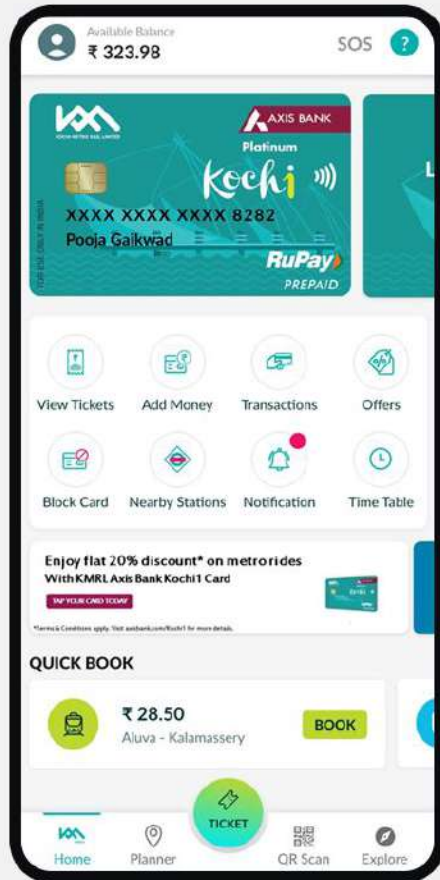
- Utilized React Native framework, allowing for the development of cross-platform mobile applications using JavaScript and React.
- Integrated Google API and RazorPay SDKs directly into the app with TypeScript for seamless interaction.
- Implemented Java Hibernate for object-relational mapping and Spring Boot for building RESTful APIs to facilitate seamless data synchronization.

## Solution Highlights

- Reduced development time and effort, and ensured consistent user experiences across devices.
- Enabled efficient utilization of platform-specific features, enhancing the functionality and usability of the mobile application.
- Enabled efficient data synchronization and ensured data consistency between the mobile application and backend systems.

## Tech Stack







# Case Studies

Retail/Corporate Banking

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Crypto/Blockchain

AI/ML

Core Banking Solutions

## Digital Transformation for a Middle-East Retail Bank

Catered to future banking needs by developing user-centric retail mobile banking application.

Product Engineering

UI/UX

Cloud Enablement

Data Encryption

**64%**  
ROX

**89%**  
Customer Retention

**100%**  
Encrypted Data

# Solutioning

## Challenges

- Absence of a systematic approach for catering to users' requests.
- In-house operations were carried out with human intervention which resulted in delayed and flawed outputs.
- Manual processing of every banking task resulted in human errors and plenty of dissatisfied customers.

## Technical Spotlight

- Built native and a web application for Android, iOS, and web browsers (compatible across different browsers).
- Leveraged Azure server for better data resiliency while storing mission-critical data.
- Experienced improved scalability for secure data storage with MySQL.

## Solution Highlights

- Digitalizing all the banking operations and an intuitive design resulted in flawless outcomes.
- Real-time tracking enabled users to set goals with a target amount and date, automate payments from any currency, and hit their savings goal.
- Users got a virtual card to manage all online transactions and a green debit card that ensures contactless and secure payments.

## Tech Stack





# Case Studies

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Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Trusted Retail Banking Leader in Europe

Contactless and QR-based Payment Solution with the provision of mobile wallet & payments.

QR code scanning

Digital payment

Tokenization

Geolocation

**63%**

**Increased  
Transactions**

**40%**

**Improved Customer  
Loyalty**

**99.9%**

**Uptime**

# Solutioning

## Challenges

- The client was troubled by the alarming rate of fraud digital transactions.
- The client wanted to develop a secure payment platform capable of addressing unauthorized transactions, delayed payments, and help win the customer's trust and gain customer loyalty.

## Technical Spotlight

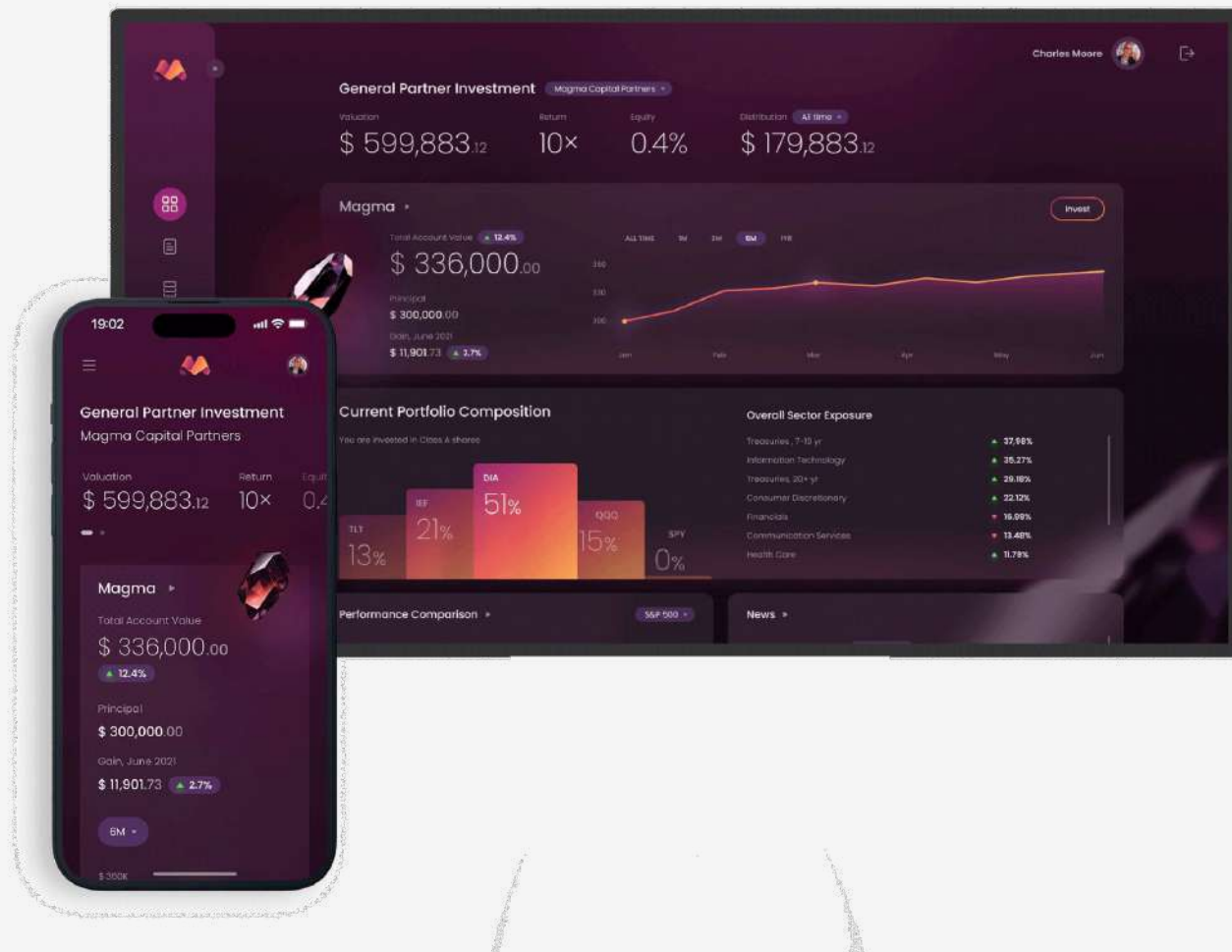
- Experienced incredibly high-performance with iOS Swift.
- Kotlin ensured a reduced development time with the lazy loading functionality.
- JWT Token in integration to authenticate the APAI request and allow access to authorized users only.

## Solution Highlights

- A future-proof solution for carrying out digital payments through 'Scan & Pay' application.
- Mobile-enabled security framework backed with Authentication Management, Mobile Session Management, Certification Management, Mobile Key Management, Message, and Data Integrity Validation. Encrypted payments.

## Tech Stack





# Case Studies

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AI/ML

Core Banking Solutions

## An Indian banking company with over 7 million customers

Crafted an omni-channel experience enabling customers to access banking services and conduct transactions.

Product Engineering

UI/UX

API Integration

Data Security

**27%**

Improved  
Click-Through Rate

Improved  
Operational  
Efficiency

**18%**

Boosted Customer  
Acquisition

# Solutioning

## Challenges

- Deliver a visually and functionally appealing experience to users.
- Provide to secure portal for on-the-go transactions.
- Create a seamless experience with access to all banking services without glitches.

## Technical Spotlight

- Integration and binding of NPCI and SDK to streamline UPI payments.
- Streamlined multiple request management via APIs to ensure the smooth process of requests.
- Developed an automated chatbot, programmed to respond seamlessly to all user queries.

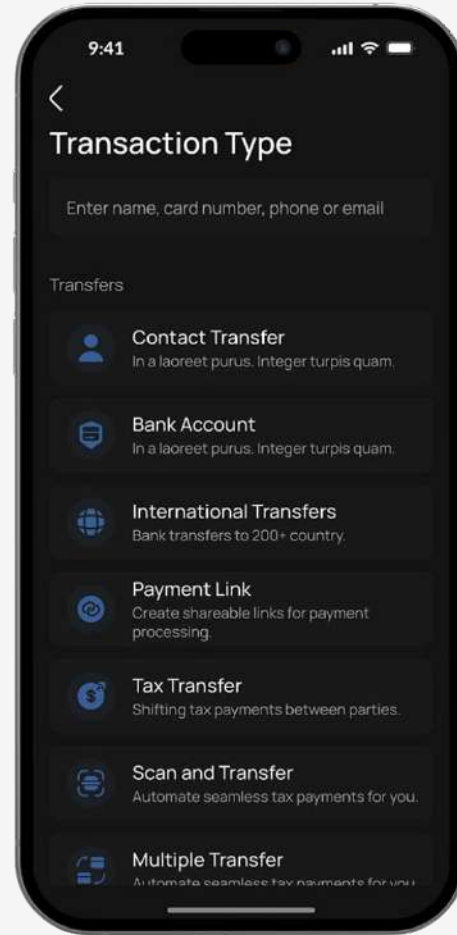
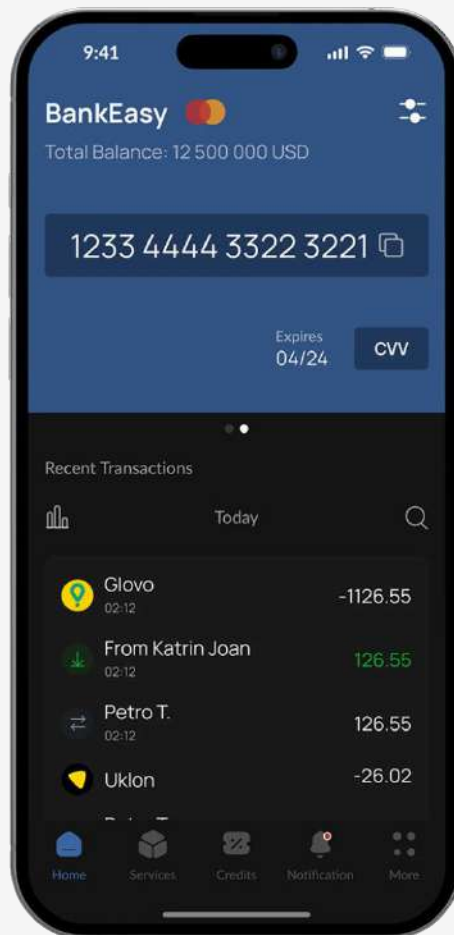
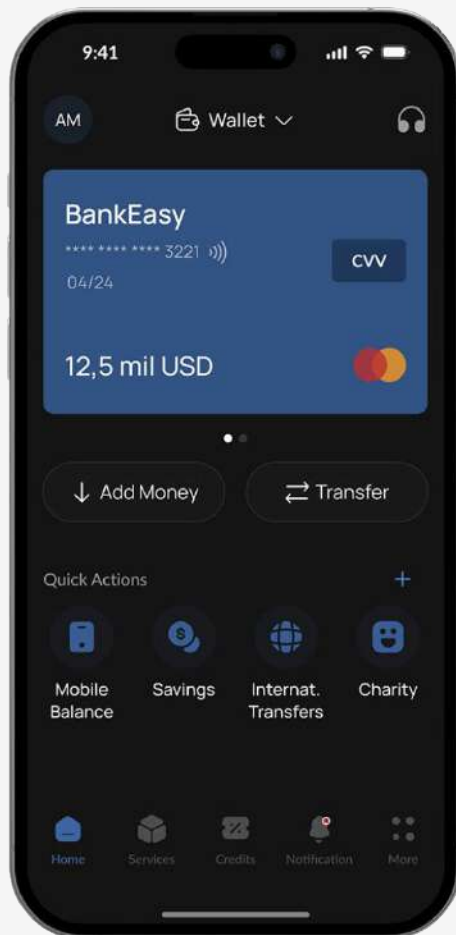
## Solution Highlights

- Reinforced data integrity at multiple layers through encryption of sensitive and private data.
- Decreased server downtime that was causing delays in fetching account details and making payments.
- Seamless banking experience with very little latency.

## Tech Stack







# Case Studies

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Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Key Financial Institution in Laos

Crafted a secure, comprehensive and efficient banking experience.

Secure Authentication

UI/UX

Payment Gateways

Real-time Data

**80%**

**Better User Data  
Protection**

**5X**

**Faster Data  
Processing**

**100%**

**Better Security**

# Solutioning

## Challenges

- Addressing security issues, especially with sensitive user data and transactions.
- Overcoming the complexity of integrating external APIs, like payment gateways and e-commerce channels, while ensuring smooth compatibility.
- Optimizing network performance for users with varying network conditions.

## Technical Spotlight

- Employed secure authentication methods (e.g., facial recognition, mobile OTP) and HTTPS protocols, backed by robust encryption.
- Leveraged Java/J2EE and Spring for their robust capabilities in seamlessly interfacing with diverse third-party APIs.
- Implemented AJAX for efficient data transfer and leveraged Cordova to optimize network usage.

## Solution Highlights

- Created a highly secure environment, establishing the application as a trustworthy platform for all manner of financial transactions.
- Enabled secure online payments and seamless connections to e-commerce platforms.
- Improved application responsiveness, especially in regions with slower network speeds.

## Tech Stack



# ຝາກເງິນ ເບບມີກຳນົດ

ບທະນາຄານ ມາຮູຮານ ເຈແປນ ລາວ

## Mid Year Promotion



# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## An Advanced E-Commerce Payment And E-Wallet Online App

Streamlined the e-commerce payment app for secure transfers & easy transactions.

User-Centric Wallet

UI/UX

API Integration

**Secure and  
Convenient  
Transactions**

**Client-Specific UI  
Design**

**Effective API  
Integration**

# Solutioning

## Challenges

- Ensuring that the app's user interface (UI) aligns precisely with the client's design.
- Crafting an intuitive and user-friendly interface for the transfer and request money functions demanded attention to enhance user experience.
- Integrating various functionalities through APIs into the app.

## Technical Spotlight

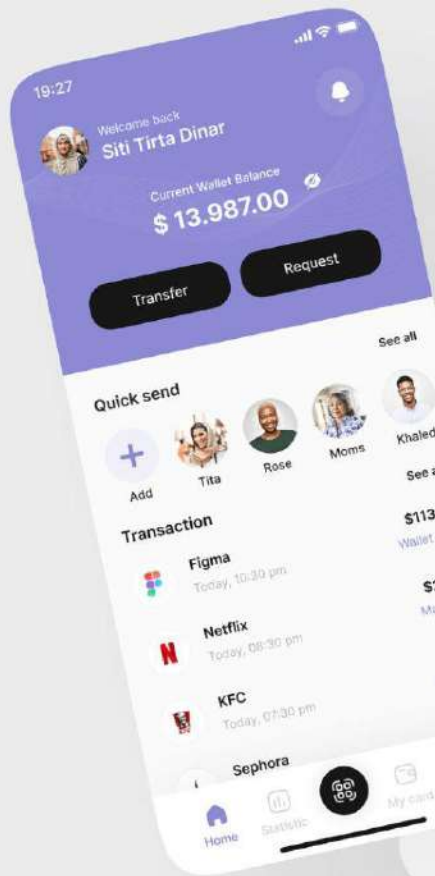
- Implemented Picasso for Consistent UI Image Display.
- Java for Android offers a versatile environment for creating intuitive and user-friendly interface.
- Utilized Volley and Retrofit for Seamless API Integration.

## Solution Highlights

- Translated client design to app UI using Picasso for image display, ensuring consistent application-wide aesthetics.
- Optimized the app's interface to simplify the transfer and request money functions, ensuring a seamless and user-friendly experience for wallet users.
- Focused on meticulous API integration using Volley and Retrofit for smooth module functionality.

## Tech Stack





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Platform to Find Accessible Parking with Ease

Simplified user booking of parking spots while enabling attendants to manage payments.

User Experience

Attendant Management

Transaction Services

**Enhanced User  
Parking Experience**

**Optimized Proximity  
Services**

**Streamlined  
Transaction Services**



# Solutioning

## Challenges

- Integrating diverse payment methods (e-wallet or cash).
- Establishing a synchronized system for real-time communication between user app bookings and attendant notifications.
- Achieving accuracy in pinpointing parking locations of the user's location.

## Technical Spotlight

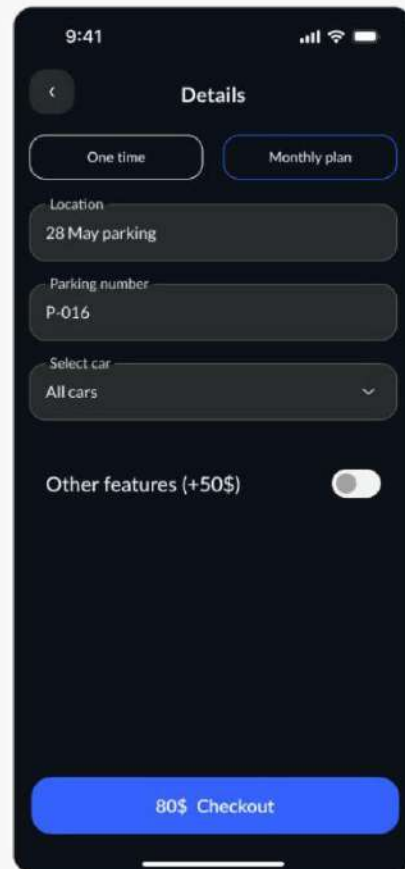
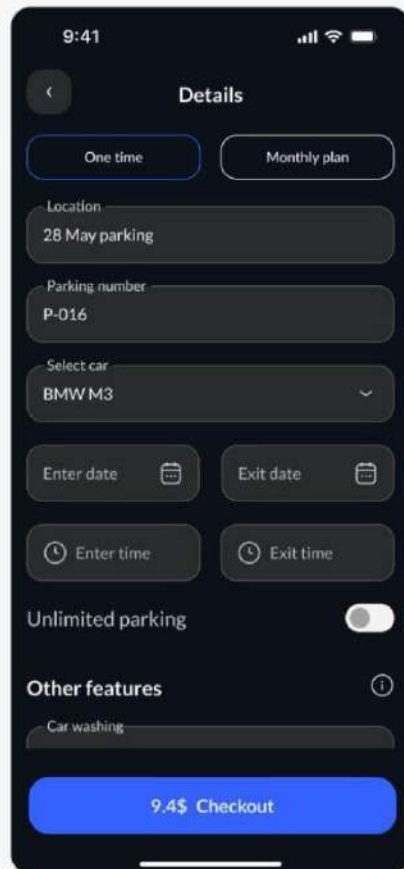
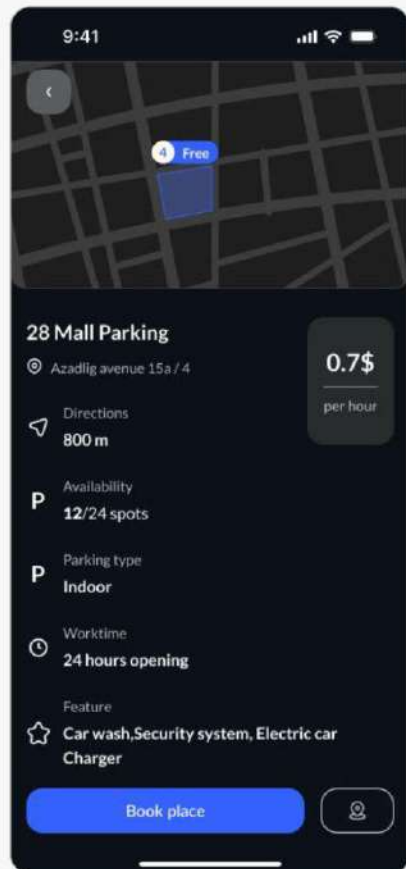
- Node.js facilitated a robust backend setup, aiding in seamless transaction management and gateway integration for user transactions.
- Angular versions, coupled with Material design, assisted in building a responsive and intuitive notification system.
- Leveraging Google Maps and API provided accurate and consistent mapping services, crucial for pinpointing parking spots.

## Solution Highlights

- Efforts to streamline payment gateways for smooth, secure user transactions.
- Established synchronized notifications for seamless user-attendant communication.
- Fine-tuned location-based services, enhancing the accuracy and consistency of parking spot identification within the 1 km radius for improved user experience.

## Tech Stack





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## All-in-One Mobile Banking Solution

Designed a worry-free, feature-rich banking experience.

Payment Integration

UI/UX

Barcode/QR Code

Accessibility

**99%**

**Transaction Security**

**3X**

**Streamlined Payment  
Processes**

**35%**

**Advanced  
Analytics Insights**

# Solutioning

## Challenges

- Protecting sensitive user data and ensuring secure transactions.
- Ensuring a consistent and intuitive user interface across different devices and screen sizes.
- Implementing real-time updates and notifications without impacting app performance.

## Technical Spotlight

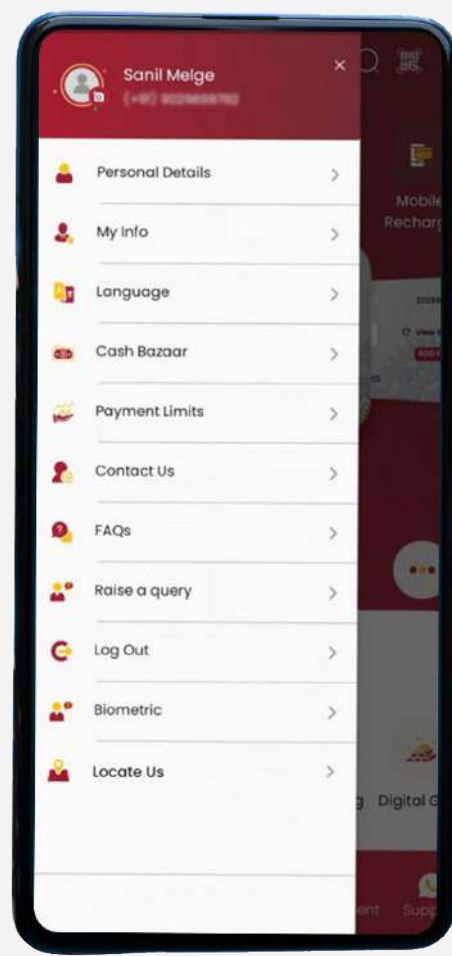
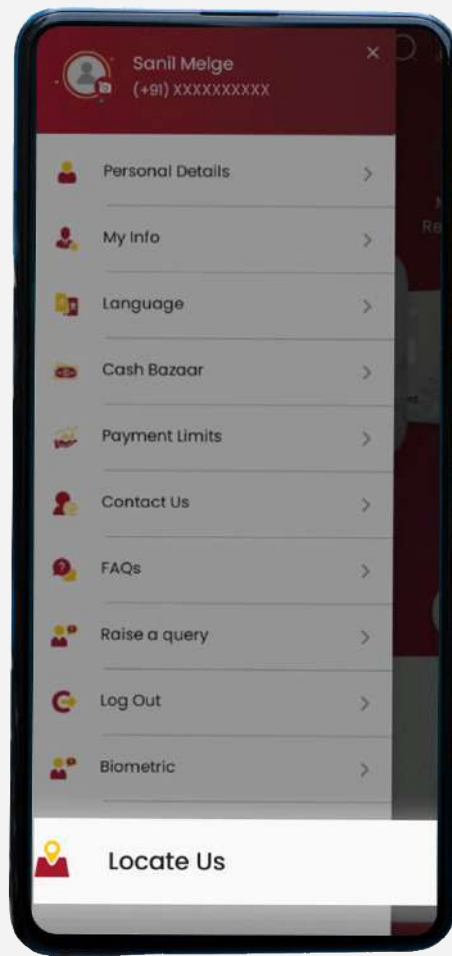
- Utilized Proguard for code obfuscation and encryption techniques, including QR code scanning, for securing sensitive data.
- Implemented MVVM architecture and Data Binding for separation of concerns and consistent UI updates.
- Used Firebase Cloud Functions for implementing real-time updates and notifications, ensuring timely information delivery.

## Solution Highlights

- Ensured enhanced security, safeguarding user data from unauthorized access.
- Promoted consistent UI updates and user experience across different devices.
- Enabled real-time updates and notifications, ensuring users have access to the latest features and information.

## Tech Stack





# Wealth and Asset Management



# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

– Health Insurance

– Life Insurance

– Automotive Insurance

– General Insurance

– Home Insurance

– Aggregators/Platforms

Digital Payments/E-wallets

**Wealth Management**

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Leading Indian Wealth Management Firm

Created a platform to redefine wealth management through technological excellence.

UI/UX

Data Visualization

Portfolio Analysis

**40%**

**Improved Wealth  
Visualization**

**3X**

**Better Cross-Platform  
Integration**

**50%**

**Reduced Load  
Times**

# Solutioning

## Challenges

- Ensuring seamless integration between Android (Kotlin/Java) and web (JavaScript) platforms.
- Managing data on SQLite (mobile) and MS SQL (web server) to address potential data conflicts, and ensure seamless data retrieval and storage.
- Optimizing UI/UX on the Android platform, addressing responsiveness issues, and ensuring a consistent and visually appealing user interface across devices.

## Technical Spotlight

- Employed MVVM architecture and Retrofit for standardized communication, ensuring a consistent user experience.
- Utilized SQLite for local (mobile) storage and MS SQL 2014 for centralized data management on the server.
- Combined ButterKnife for view binding and Data Binding for responsive UI updates.

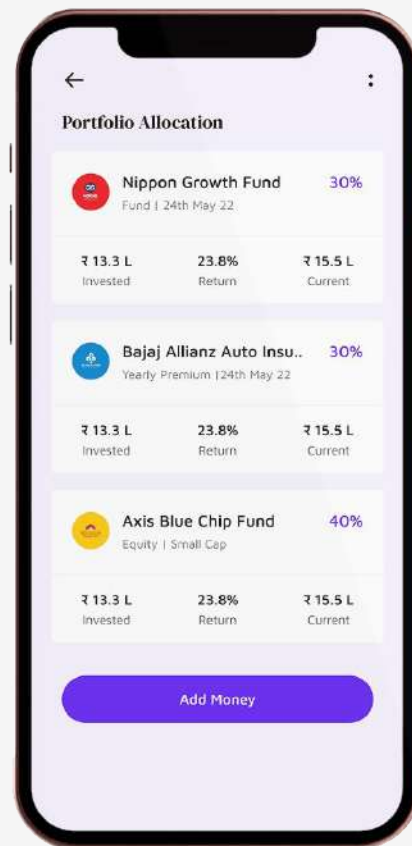
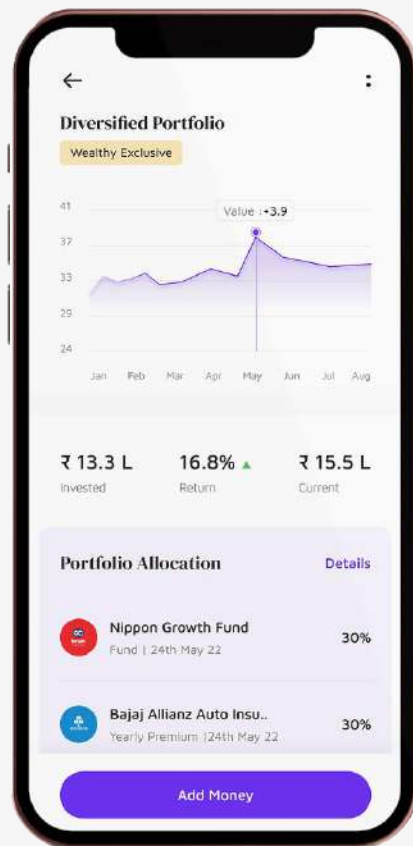
## Solution Highlights

- Engineered an application that is unified across platforms, providing users with a cohesive and reliable experience.
- Ensured efficient local data handling and a robust central database for seamless information retrieval.
- Streamlined UI development, leading to an enhanced and user-friendly interface.

## Tech Stack







# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## An Innovative Personal Finance Advisory Firm in India

Crafted a partner portal for unparalleled financial advisory services.

UI/UX

Data Visualization

API Integration

Cloud-Based Infrastructure

**30%**

**Increased  
Onboarding Efficiency**

**50%**

**Enhanced Data  
Visualization**

**3X**

**Accelerated  
Calculations**

# Solutioning

## Challenges

- Protecting user data, addressing vulnerabilities and ensuring secure user access.
- Designing a user interface that functions consistently across different web browsers, incorporating responsive design.
- Integrating and ensuring the seamless functioning of third-party payment gateways,

## Technical Spotlight

- Utilized Node.js and TypeScript, including encryption techniques, token-based authentication, and multi-factor authentication
- Implemented responsive design principle and conducted cross-browser testing ensures a consistent user experience.
- Following RazorPay documentation ensures reliable and secure payment processing.

## Solution Highlights

- Engineered a secure user authentication system that protects sensitive user information and maintains the integrity of the platform.
- Created a consistent user experience across browsers, ensuring a seamless platform experience.
- Ensured reliable and secure payment processing, which in turn ensured seamless financial transactions

## Tech Stack



F



+ Add expenses



Jack

## Daily expenses \$804

	Whole Foods Jul 1, 2023	\$58 >
	Gas Station Jul 3, 2023	\$74 >
	Farmers' Market Jul 7, 2023	\$105 >
	Starbucks Jul 1, 2023	\$8 >
	Guess Jul 9, 2023	\$340 >
	Gas Station Jul 10, 2023	\$74 >
	Starbucks Jul 12, 2023	\$10 >
	Whole Foods Jul 15, 2023	\$89 >

## Fixed expenses \$949

Utilities

^

Water

July 2, 2023

\$58 >

Electricity

July 15, 2023

\$105 >

Sewer

July 5, 2023

\$64 >

Gas

July 2, 2023

\$148 >

Internet

July 4, 2023

\$96 >

Insurance

v

Subscriptions

^

Nellix

July 14, 2023

\$10 >

Spotify

Planned

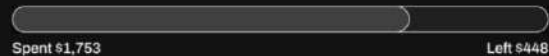
\$14 >

Prime Video

Planned

\$19 >

## Progress



This month you are overspending on Shopping. In order to stick to your current plan for July, try to cut off expenses on Entertainment or Cafe & Restaurants.

# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Leading Financial Conglomerate for Wealth Management

Crafted an innovative wealth management platform.

UI/UX

Data Integrity

Scalability

Server Performance Optimization

**40%**

**Reduced Query Times**

**10X**

**Resource  
Optimization**

**60%**

**Faster Response  
Times**

# Solutioning

## Challenges

- Integrating the platform with external systems with differences in data formats and communication protocols.
- Ensuring compatibility across different versions of Windows Server, considering evolving technologies and potential legacy support requirements.
- Achieving a consistent UI/UX design across various devices with different screen sizes and varying visual presentation.

## Technical Spotlight

- Leveraged the Spring framework for managing dependencies, and implemented AJAX for asynchronous data exchange.
- Leveraged Java's platform independence and employed virtualization techniques to ensure continuous compatibility.
- Utilized CSS for responsive design, HTML5 for semantic structure, and AJAX for dynamic content loading.

## Solution Highlights

- Ensured seamless integration with external systems, enabling the platform to access additional features and data sources.
- Ensures seamless operation across ever-evolving Windows Server environments.
- Created a consistent and visually cohesive user experience across desktops, tablets, and mobile devices.

## Tech Stack





DASHBOARD



MY PORTFOLIO



Back to My Portfolio

Investment

Registered Retirement Income fun (AGF)

Total Value of Plan - As of today (JUL 20 2021)

↑ \$126,450.09

CAD USD

Plan ID

Plan Holder  
Kevin Houle

Service  
Investment

POSITIONS

Overview

SAVE PDF



Cash Account Total \$34,087.32

Cash and equivalents

Cash Control Account CAD (SPRNGCA)

Account	Market Value
8959021	\$34,087.32

Fixed Income Total \$55,507.76

2 Year GIC Annual Compound

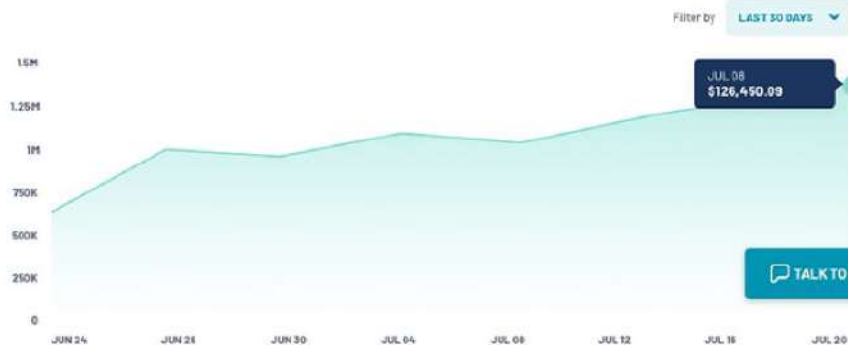
MCANTRIG Corp

Book Value	Purchase	Maturity
\$55,507.76	NOV 7 2020	NOV 8 2021
Interest Rate	Refaturity Value	Market Value
2.50%	\$58,097.62	\$57,493.86

Overview

SAVE PDF

PRINT



TALK TO MY ADVISOR

Cash Account

Total

**Crypto/Blockchain**





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Modern and Innovative Way to Buy and Store Gold

Created a blockchain-based platform for secured gold-purchase.

Blockchain Integration

Digitization

Security

Data Validation

**30%**

**Increased User  
Adoption**

**10X**

**Customer  
Acquisition**

**45%**

**Increased Business  
Revenue**

# Solutioning

## Challenges

- Traditional methods of gold purchase proved to be lethargic and outdated.
- Customer insecurities rose in regards to pricing, insurance, and verifying the authenticity of gold.
- Market fluctuations, high transaction costs, and involvement of third-party was also major concern of the client.

## Technical Spotlight

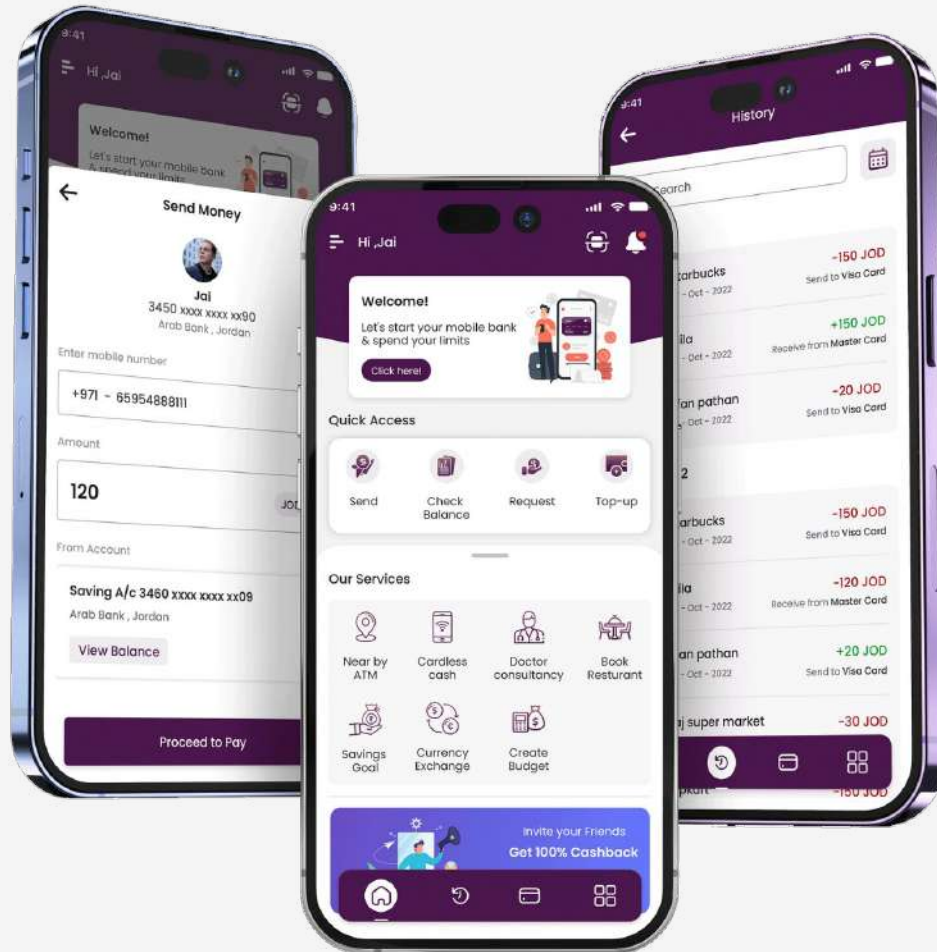
- Smart contract in Hyperledger Fabric helped with controlled access to the ledger and improve confidentiality.
- Experienced improved scalability for secure data storage with MySQL.
- Leveraged Azure server for better data resiliency while storing mission-critical data.
- Paytm integration ensured secure transactions and avoid unauthorized access.

## Solution Highlights

- A hyperledger fabric blockchain technology solution that helps to track, validate, and audit transactions in real-time over a secure and automated platform.
- Fully transparent pricing and instant yet secure transactions on the customer's end with no hidden costs or taxes.
- Fully ensured holdings with proof of ownership and unaltered digital warehouse receipts while removing third-party intervention.

## Tech Stack





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## India's First Blockchain Wallet

Created a platform for seamless multi-crypto transactions and virtual currency exploration.

Payment Integration

UI/UX

Blockchain

Smart Contract Integration

**25%**  
Increase in  
Transactions

**100%**  
Transaction  
Security

**5X**  
More Options

# Solutioning

## Challenges

- Developing a platform that seamlessly operates on both iOS and Android.
- Efficiently managing and processing data while maintaining consistency throughout the application.
- Integrating blockchain technology while aiming to secure implementation and interaction with the decentralized ledger.

## Technical Spotlight

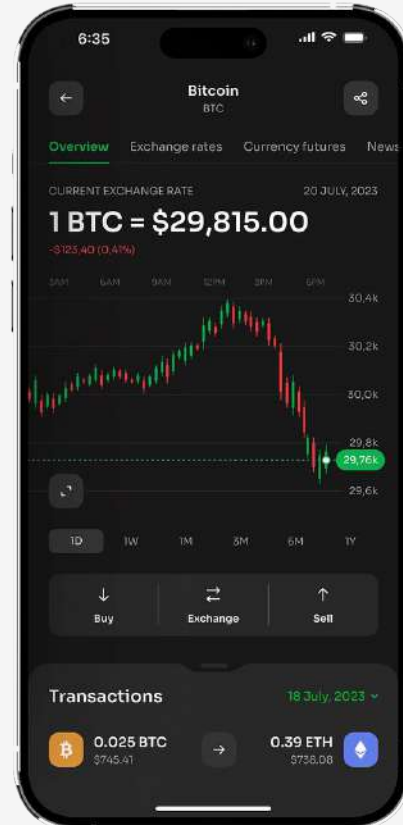
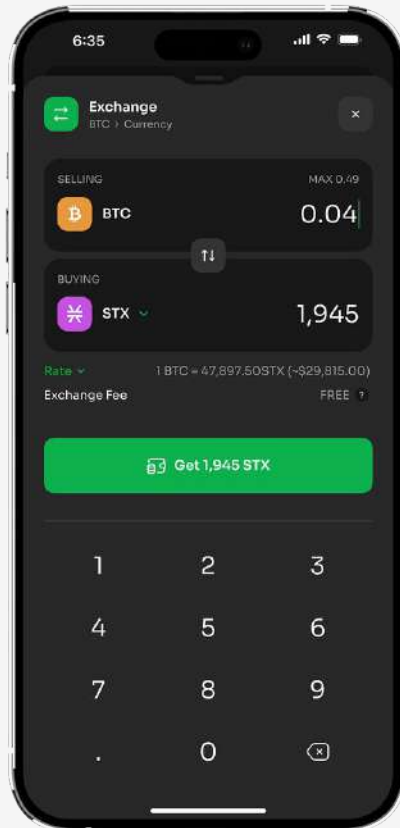
- Utilized React Native with JavaScript to create a unified codebase, ensuring consistency across different operating systems.
- Implemented Redux for centralized state management to efficiently manage application data.
- Leveraged TypeScript for structured code and JavaScript for blockchain interaction.

## Solution Highlights

- Achieved a seamless app experience on iOS and Android, and a consistent user experience.
- Achieved organized data handling, streamlined information flow, and reduced data inconsistencies.
- Established a secure and transparent blockchain integration, enhancing the overall security of transactions and data storage within the decentralized network.

## Tech Stack





## Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

– Health Insurance

– Life Insurance

– Automotive Insurance

– General Insurance

– Home Insurance

– Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

### An Innovative Digital Platform for Purchasing & Storing Gold

Developed a next-gen fintech digital platform powered with hyperledger fabric blockchain technology.

Product Engineering

Smart Contracts

Hyperledger Blockchain

Database Management

**20%**

**Online Transactions  
Spiked**

**100%**

**Security**

**68%**

**Increased Customer  
Retention**

# Solutioning

## Challenges

- The process of buying, selling, and selling gold is very expensive, inconvenient, and time-consuming.
- Offer real-time updates about transaction history, account value, and other related information.

## Technical Spotlight

- Smart contract in Hyperledger Fabric helped with controlled access to the ledger and improve confidentiality.
- Experienced improved scalability for secure data storage with MySQL.
- Leveraged Azure server for better data resiliency while storing mission-critical data.

## Solution Highlights

- Democratized the gold standard and made gold accessible for everyone.
- Provided transparent pricing, safety, security, quality, and free storage to the gold storage.

## Tech Stack







Invest your **Gold**  
for the Future

Easy way to invest your gold and  
gain more profit constanly with us

Get Started

Hi Sultan.

Let's see what you got!



Total My Gold

Rp 12.030.86



Buy

Sell

#### Last Transactions

fx Sort



Selling Gold

20.10.2021

Rp. 605.900/gr



Purchase Gold

19.10.2021

Rp. 565.300/gr



Selling Gold

18.10.2021

Rp. 605.900/gr



Purchase Gold

17.10.2021

Rp. 565.300/gr



Selling Gold

20.10.2021

Rp. 605.900/gr



#### Statistics



Selling Price

Purchase Price

Selling Price ▲ 1.30 %

Rp 734.000

Week



#### Overview

fx Sort



Rp. 734.000/gr

20.10.2021

▲ 1.30 %



Rp. 645.300/gr

19.10.2021

▼ 2.50 %



# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

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- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## Leading Firm Offering Comprehensive Crypto Solutions

Created an Innovative All-in-One Cryptocurrency App.

Data Management

API Integration

Blockchain Integration

Security

**40%**

**Enhanced Data  
Integrity**

**2X**

**Improved  
Accessibility**

**5X**

**Faster App Performance**

# Solutioning

## Challenges

- Ensuring consistent functionality and user experience across iOS and Android platforms.
- Efficiently managing real-time market data, ensuring data integrity and reliability, and minimizing latency.
- Establishing seamless connectivity with cloud services for real-time data synchronization.

## Technical Spotlight

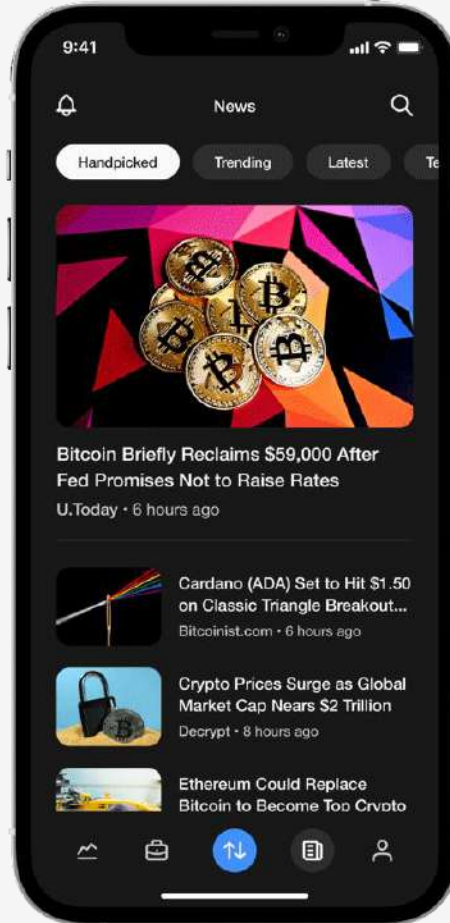
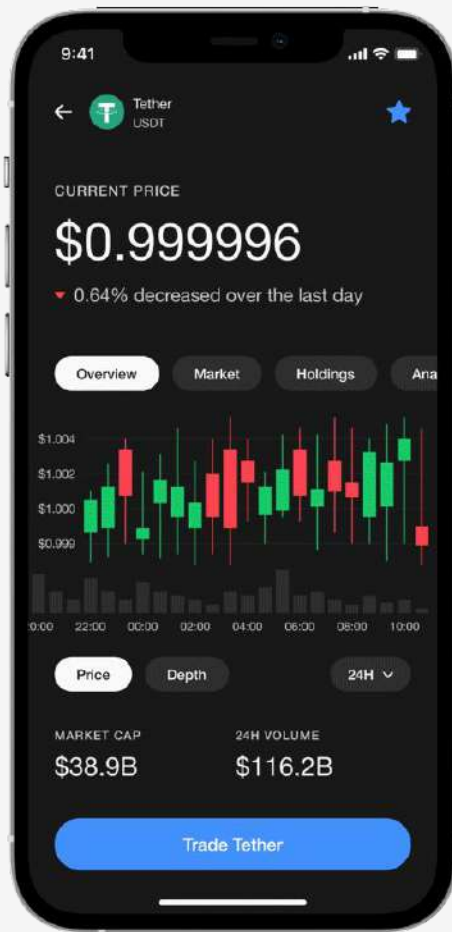
- Utilized Flutter and Kotlin for cross-platform development, streamlining codebase management for both platforms.
- Used SQLite for local storage and MySQL for server-side data management.
- Leveraged Firebase and Google Cloud Messaging for efficient cloud-driven features.

## Solution Highlights


- Achieved platform-agnostic UI/UX, ensuring a uniform experience for all users.
- Improved data reliability and responsiveness, providing users with accurate market information.
- Enabled real-time data synchronization, enhancing the app's overall responsiveness and user experience.

## Tech Stack






9:41

← Buy Ethereum 

**\$100**

You will receive 0.05471 ETH


🔄 Every week

 Credit Card visa 9876 [Change](#)

1 2 3

4 5 6

7 8 9

• 0 

Continue

# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

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Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Cutting-Edge Crypto Investment Platform

Created a secure and user-friendly platform with blockchain innovation.

Database Management

API Integration

Blockchain Integration

Smart Contracts

**4X**  
**Streamlined**  
**Transactions**

**45%**  
**Improved**  
**Accessibility**

**7X**  
**Increased**  
**Efficiency**

# Solutioning

## Challenges

- Ensuring security of transactions, user data, and smart contracts on the Ethereum blockchain.
- Implementing a robust user authentication system with MetaMask integration and KYC processes.
- Managing changes in the database schema over time without disrupting the platform's functionality.

## Technical Spotlight

- Implemented industry-level secure coding practices and leveraged TypeScript for type-checking.
- Leveraged Ethereum for MetaMask integration and NestJS for backend authentication logic.
- Employed MongoDB's flexibility for schema-less data storage and utilize migration scripts with version control.

## Solution Highlights

- Enhanced platform security, protecting user transactions and data from potential vulnerabilities.
- Ensured a secure and user-friendly authentication processes, and a smooth onboarding experience.
- Ensured seamless evolution of the database schema without affecting platform stability.

## Tech Stack



Braintree



Windows Server







AI/ML





# Case Studies

Retail/Corporate Banking

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Securities/Trading

Forex Remittance

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Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## Globally Renowned Bank with 2000+ Branches

An interactive Chatbot for a personalized customer experience.

AI/ML

NLU

NLP

UI/UX

**4000+**  
Meaningful  
Conversations

**100%**  
Security

**70%**  
Containment Rate

# Solutioning

## Challenges

- Large manpower was required to attend customer queries manually and respond, which led to increased time and effort consumption.
- Burden on its online customer service representatives of having to answer the same questions over and over.

## Technical Spotlight

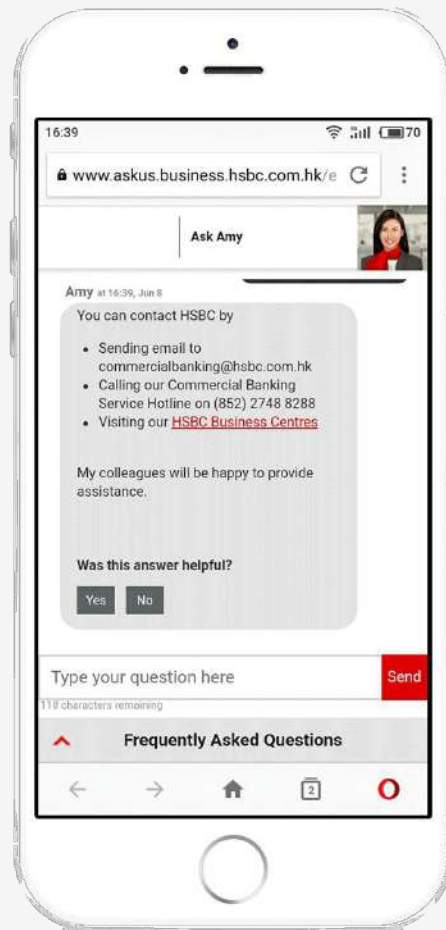
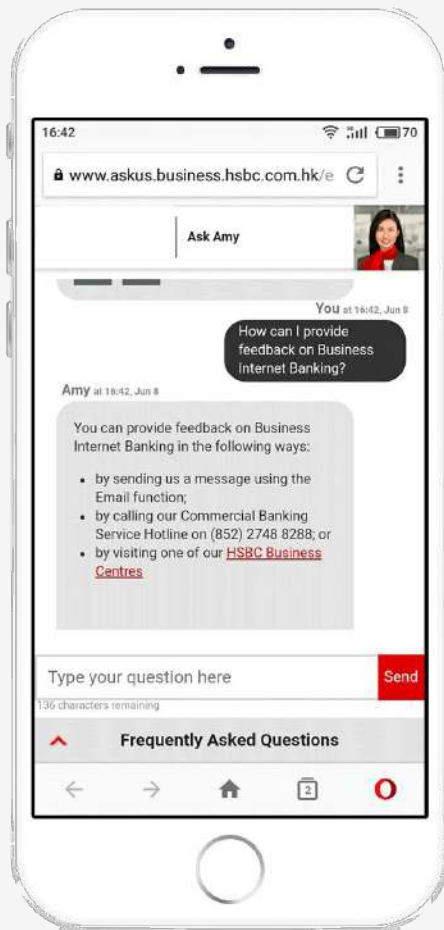
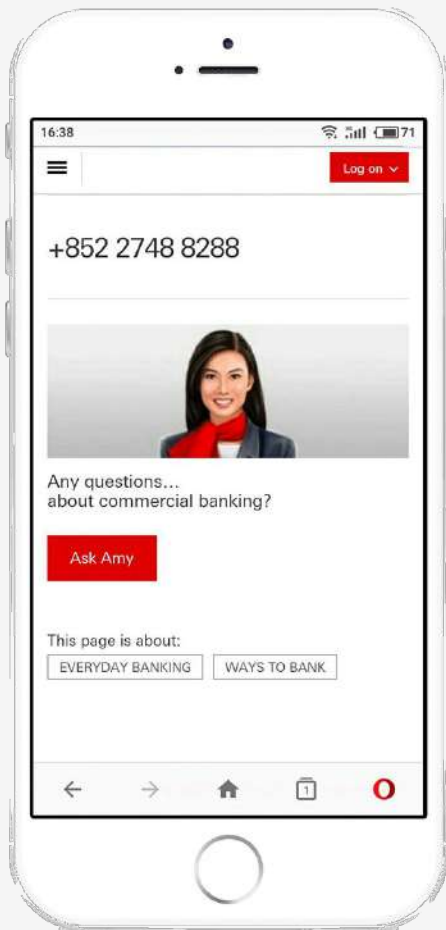
- NLU, NLP, and ML technology help in understanding customer behavior patterns and improve the decision-making process.
- OAuth services leveraged for customer identification and authorization.
- Alexa and Google Assistant integration for improved customer interaction.

## Solution Highlights

- A fully automated chatbot that addresses customer queries and complaints without any human intervention.
- Automated, accurate, faster, and round the clock customer query resolution in real-time.
- In case of complex or unique queries, the bot deflects these from agents by gathering information and escalating to the appropriate agent.

## Tech Stack





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

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- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## The Largest Banking Institution in India

Develop a digital relationship manager application for managing financial planning for clients.

Product Engineering

AI/ML

Data Analytics

Cloud Computing

**60%**  
**Increased  
Transactions**

**3X**  
**Lower Operating  
Costs**

**Increased  
Customer  
Engagement**

# Solutioning

## Challenges

- Lack of dedicated portal to provide timely and in-depth product information to customers.
- Absence of a informative systems that could percolate accurate, real-time, and seamless product information to customers .
- No method of tracking sales performance of employees.

## Technical Spotlight

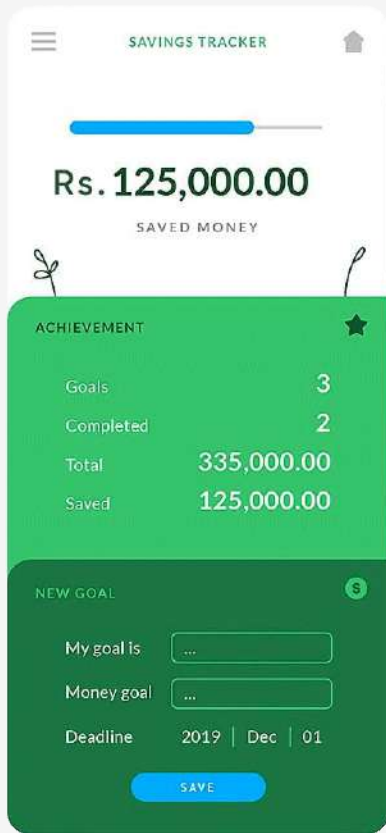
- Minimized network load attained with the help of Ajax that further helped with a better and hassle-free user experience.
- Boosted performance and optimized code using ASP. NET MVC.
- Improved speed and performance of processes using MYSQL.

## Solution Highlights

- Developed a robust application for managing digital relationships for employees.
- Advanced assistance to service customers in mutual fund investments.
- Real-time performance tracking using advanced tools and calculators.

## Tech Stack





# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## eKYC for a Customer-Centric Banking Solution Provider

AI Integrated solution for onboarding customers digitally.

Product Engineering

UI/UX

Cloud Enablement

Database

**85%**

**Data Consistency  
Achieved**

**10X**

**Improved TAT**

**99.9%**

**Data Security**

# Solutioning

## Challenges

- Traditional KYC process accompanied data inaccuracy and poor documentation.
- Time consuming, labor-intensive, and human intervention involved.
- Lack of data security and high TAT which increased the chances of fraudulent activities.

## Technical Spotlight

- Optical Character Recognition (OCR) and Face Recognition technology helped in face detection and assess detection failures.
- Experienced better understanding of customer behavior patterns with Python.
- Angular framework ensured utmost performance which improved the overall user experience.

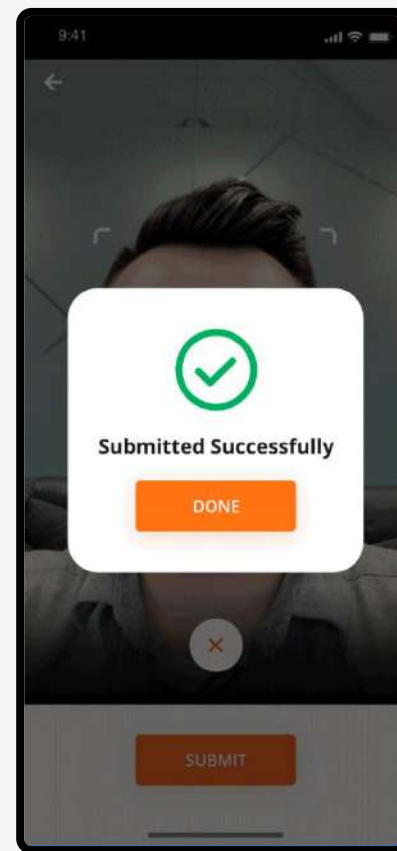
## Solution Highlights

- Digital KYC (eKYC) solution equipped with accurate ID digitization and face recognition technology for flawless authentication of customers.
- Geotagging functionality along with timestamp for live monitoring.
- Database verification with dedupe fraud checks to ensure enhanced security and data compliance.

## Tech Stack







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AI/ML

Core Banking Solutions

## A Global Insurance and Asset Management Provider

Developed chatbot, web portal, and cross-platform app to support customer and provider needs.

Product Engineering

NLP

AI Chatbot

Cloud Computing

**4000+**  
Meaningful  
Conversations

**34%**  
Decreased  
Operating Costs

**55%**  
More Efficient  
Workflow

# Solutioning

## Challenges

- Shift from paper-based systems to efficient workflows to reduce underwriting time.
- Unstructured workflows for pricing, policy representation, and decision making.
- Automation of inter-company workflows in a cost-efficient manner.

## Technical Spotlight

- Deployed AI-powered health assistant and health bot to improve processes and reduce costs.
- Built customized services using personal voice assistants.
- Leveraged Elasticsearch to store, search, and analyze huge volumes of data in real-time.

## Solution Highlights

- Created a hybrid application accessible from web, mobile and desktop platforms.
- Delivered excellent experience to users through enhanced customer engagement and contextual conversations.
- AI Chabot integrated with the existing ecosystem, CRMs, and other applications to automate end-to-end customer journeys.

## Tech Stack





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AI/ML

Core Banking Solutions

## A Trusted Auto Insurance Company

Designed a digital platform to provide comprehensive auto insurance policies.

CX

AI/ML

Project Engineering

**Improved  
User-Experience**

**Systematic  
Structure**

**Automation**

# Solutioning

## Challenges

- Designing a platform that can handle various processes online thus eliminating the requirement for offline processes.
- Implementing automation to update information and allow access 24/7.
- Streamlining the process to ensure smooth operations and navigation.

## Technical Spotlight

- Integrated HTML5 with features like responsive design, which allows web pages to adapt to different screen sizes and devices, making them more mobile-friendly.
- Implemented Node.js to increase speed and efficiency, allowing for the creation of highly performant web applications.
- Leveraged JavaScript to build complete web applications, including front-end interfaces, back-end APIs, and database integration.

## Solution Highlights

- A convenient platform to manage auto insurance policy from the smartphone, eliminating the need to visit a physical branch or call customer support.
- Improved transparency by providing users with real-time access to their policy information, premium payments, and claims status.
- 24/7 availability allowed users to manage their policy and initiate claims at any time, from anywhere, with an internet connection.

## Tech Stack





Sales :1800-209-0144

Bajaj Allianz House,  
Airport Road, Yerawade,  
Pune-411005

## Car Insurance



0%

Provide my car details

Choose my plan

Pay

Get my policy

Let's start building your car  
insurance plan



I have a policy

No

Yes

My name is

First Name Last Name

You can call me at

+91

TBC

☒ I want policy updates on



Chat with L

# Case Studies

Retail/Corporate Banking

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Securities/Trading

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Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## An AI-Driven Investment Management Solution

Developed an artificial intelligence-powered, accessible, and convenient tool to manage finances.

Cloud Platform Utilization

AI/ML

Database Management

**4X**

**Seamless Portfolio  
Management**

**90%**

**Enhanced Security**

**7X**

**Streamlined  
Deployment**



# Solutioning

## Challenges

- Providing offline functionality to allow users to access certain important features and data without an internet connection.
- Implementing secure authentication and authorization processes.
- Designing the mobile application to handle potential scalability issues as the user base grows.

## Technical Spotlight

- Utilized Firebase's offline capabilities and local caching features, enabling offline functionality and ensuring users can access certain features and data without an internet connection.
- Leveraged Firebase Authentication for securing email/password, social media logins, and multi-factor authentication.
- utilized Node.js and Express Framework facilitates rapid development and scalability of backend services to meet increasing demands.

## Solution Highlights

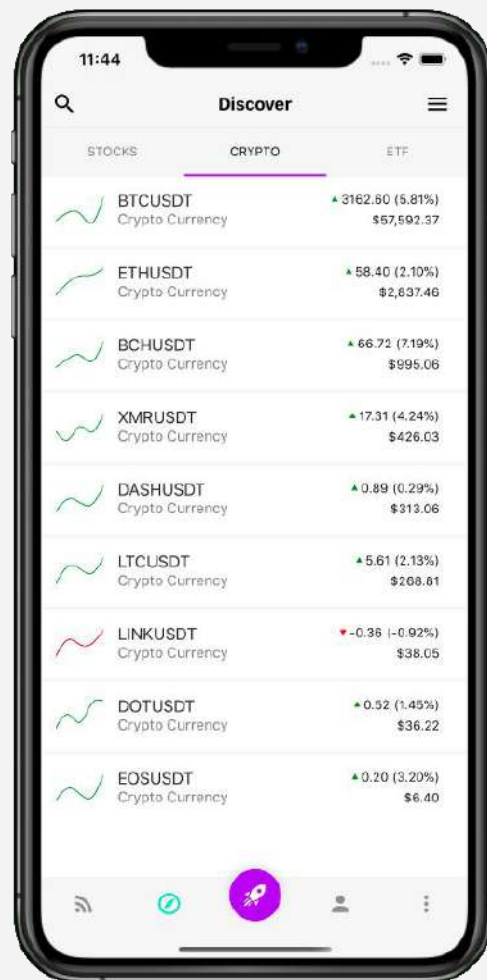
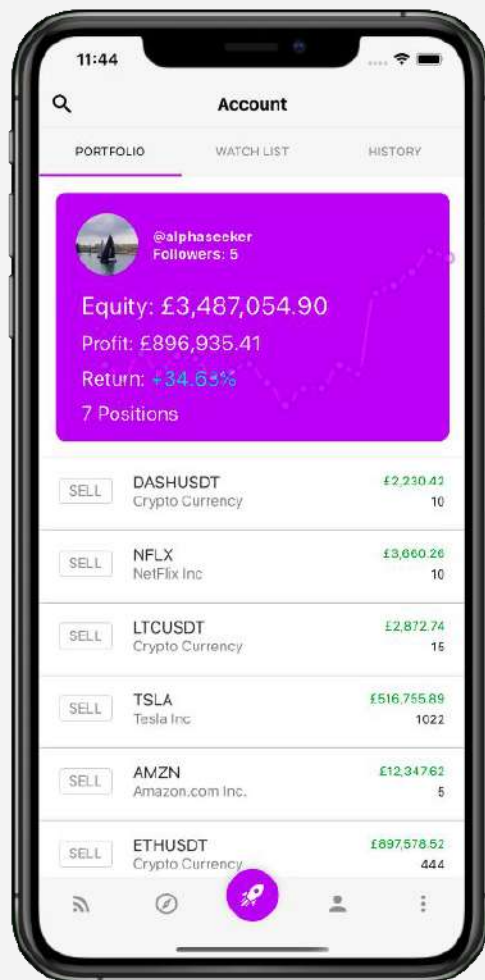
- Enhanced convenience and usability, enabling users to access essential features and leading to increased user satisfaction and retention.
- Guaranteed the security of user accounts and sensitive data, fostering trust among users, and mitigating the risk of unauthorized access.
- Ensured the mobile app can handle growing user demands and traffic, maintaining optimal performance and ultimately supporting business growth and success.

## Tech Stack



express





# Case Studies

Retail/Corporate Banking

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- Health Insurance

- Life Insurance

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- General Insurance

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Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## An AI-driven App Offering Personalized Loans

Created a cutting-edge platform that suggests loans, boosts sales, and improves credit scores.

AI/ML

API integration

Data analytics

Predictive modeling

**64%**

**Enhanced Sales  
Conversion**

**4X**

**Efficient Resource  
Utilization**

**70%**

**More Scalable  
Architecture**

# Solutioning

## Challenges

- Developing and training machine learning models to accurately predict loan schemes.
- Ensuring the platform can handle increasing user demand and data volume while maintaining performance and reliability.
- Providing real-time loan recommendations requires efficient processing and quick response times.

## Technical Spotlight

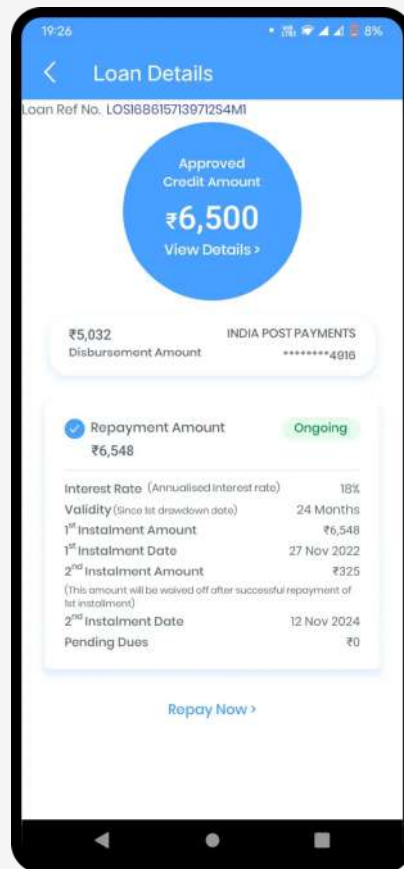
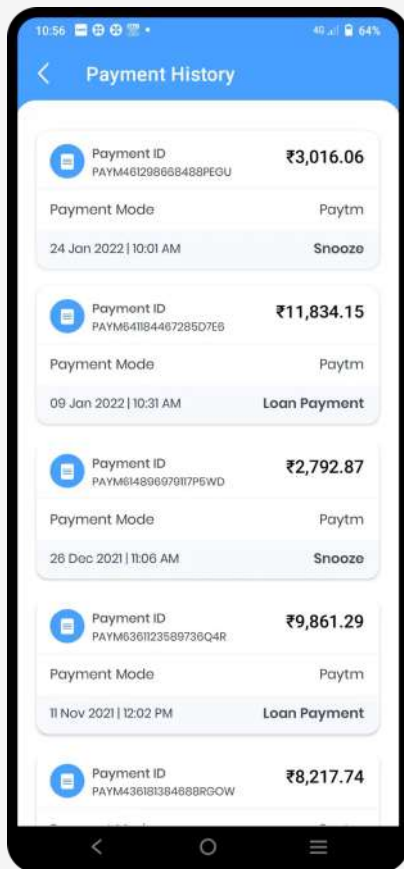
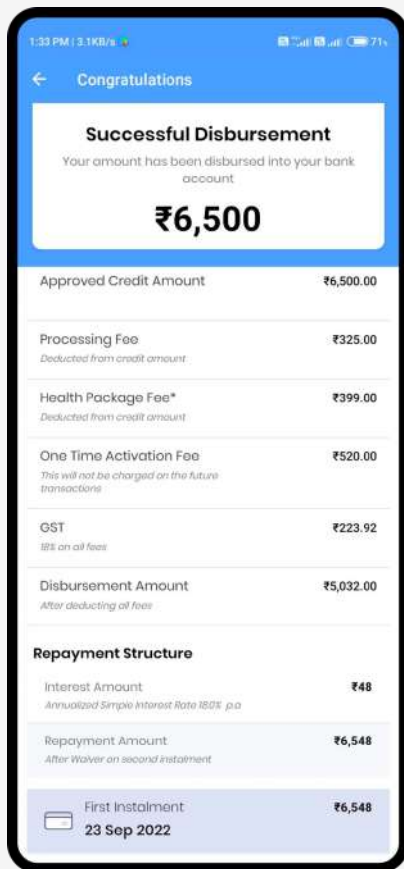
- Leveraged TensorFlow and Keras for building and training machine learning models, and SciPy and NumPy for numerical computing.
- Employed MySQL 5.0 to efficiently store and manage large volumes of data.
- Deployed LSTM models for real-time loan prediction, and optimized Flask application performance to handle real-time requests efficiently.

## Solution Highlights

- Achieved high accuracy in predicting loan schemes, leading to better customer recommendations.
- Enabled the platform to scale with growing user demand.
- Enabled the platform to provide real-time loan recommendations, improving user experience and satisfaction.

## Tech Stack





# Case Studies

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Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## An Intelligent, Configurable Loan Processing Platform

Built a rapid loan processing platform for quick decisions, paperless processing, and customization.

AI/ML

API integration

Data Security

Scalable Architecture

**70%**

**Improved Efficiency**

**100%**

**Data Security**

**5X**

**Scalable Architecture**

# Solutioning

## Challenges

- Managing a large volume of loan applications efficiently, with potential bottlenecks and performance issues.
- Integrating the platform seamlessly with various third-party systems, such as credit bureaus or payment gateways.
- Maintaining code quality, ensuring modularity, and managing technical debt.

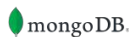
## Technical Spotlight

- Utilized Spring Boot to build microservices architecture, allowing for better scalability and handling high volumes of requests efficiently.
- Utilized Retrofit and RxJava for reactive and asynchronous programming.
- Used Dagger's dependency injection, design patterns like MVVM for frontend development, and tools like Apache POI for Excel processing to ensure code quality, modularity, and maintainability.

## Solution Highlights

- Improved performance and scalability due to the lightweight and modular nature of Spring Boot microservices.
- Enabled seamless integration with third-party systems.
- Improved code quality, modularity, and maintainability through the use of dependency injection, design patterns, and specialized tools for specific tasks like Excel processing.

## Tech Stack





Lentra Lending Cloud

Solutions ▾

Platforms ▾

Company ▾

Events

REQUEST DEMO >

GoNoGo

## Take the right lending decisions in 60 seconds

Digital lending made better

REQUEST DEMO >





# Case Studies

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Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Bank Offering the Entire Spectrum of Financial Services

Automated the entire trade finance process.

AI/ML

Automation

Data Security

OCR (Optical Character Recognition)

**60%**  
Reduced TAT

**80%**  
Reduced Manual  
Efforts

**100%**  
Regulations  
Compliance

# Solutioning

## Challenges

- Ensuring the platform can handle large volumes of trade finance transactions and document storage demands.
- Optimizing performance to ensure fast document retrieval and processing times, especially when dealing with large volumes of documents.
- Implementing robust security measures to protect sensitive trade finance data.

## Technical Spotlight

- Utilized IBM Cloud Object Storage for IBM FileNet, allowing the platform to handle growing document volumes effortlessly.
- Employed indexing strategies, and hardware optimization techniques
- Implemented the fine-grained access controls and audit logging features provided by IBM FileNet.

## Solution Highlights

- Enabled the platform to scale dynamically ensuring uninterrupted service availability.
- Enhanced user experience by reducing processing times and boosting productivity in trade finance.
- Provided robust data protection measures, instilling trust and confidence among users and stakeholders, and mitigating the risk of data breaches and compliance violations.

## Tech Stack



## Trade Finance

Power your growth with our Global Trade finance solutions

### Our Legacy



**500**  
Locations



**65**  
Dedicated Trade Sales Specialists



**11%**  
Foreign LC market share (YTD Dec'23)

Axis Bank offers a variety of bespoke solutions for International & Domestic Trade. We cater to the needs of your business for different services such as Imports, Exports, Bank Guarantees, Remittances and Inland services through our robust branch network and digital channels.



Solution for Importers



Solution for Exporters



Bank Guarantees

# Case Studies

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Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Multinational Financial Services Company

Adopted AI technologies to enhance various aspects of its operations.

AI/ML

E2E Workflow

Data Security

Workflow Implementation

**5X**

**Enhanced Efficiency**

**56%**

**Better Customer  
Experience**

**100%**

**Data Security**

# Solutioning

## Challenges

- Managing large volumes of data efficiently and processing it in real-time.
- Optimizing performance across various components, especially in computationally intensive tasks like machine learning, data processing.
- Safeguarding sensitive customer data and ensuring compliance with data protection regulations.

## Technical Spotlight

- Utilized Spark and Dask-cuDF enabled distributed data processing, allowing developers to handle large volumes of data efficiently and in parallel.
- Used Altair for a visualization library that integrated seamlessly with Python.
- Leveraged Docker for features like secure isolation and container signing, coupled with best practices for securing containerized applications.

## Solution Highlights

- Improved scalability and performance in processing large datasets, ensuring smooth data handling operations.
- Led to better insights and decision-making.
- Enhanced security by isolating application components and implementing security measures at the container level, ensuring compliance with data protection regulations.

## Tech Stack





Personal

NRI

SME

Wholesale

Agri

Locate us

Blog

Welcome!

LOGIN

HOME

PAY

Cards, Bill Pay

SAVE

Accounts, Deposits

INVEST

Bonds, Mutual Funds

BORROW

Loans, EMI

Borrow

INSURE

Cover, Protect

SHOP

Offers, Discounts

POPULAR LOANS

Personal Loan  
Paperless Personal Loan  
Home Loan  
Business Loan  
Doctor Loan  
New Car Loan  
EV Car Loan  
Two Wheeler Loan  
EV Bike Loan  
Super Bike Loan  
Educational Loan  
Pre-Owned Car Loan  
Salary Plus

LOAN AGAINST ASSETS

Loan On Credit Card  
SmartEMI  
Gold Loan  
Loan Against Securities  
Digital Loan Against Mutual Funds  
Loan Against Rental Receivables  
Loan Against Property  
Loan Against Car

OTHER LOANS

JANSAMARTH PORTAL

Emergency Credit Line Facility  
Loan For Professionals  
Government Sponsored Programs  
PM Mudra Yojana  
Stand Up India Scheme  
Manage Your Loan Account  
Sustainable Livelihood Initiative

CREDIT CARDS

LOAN REPAYMENT

The image depicts a futuristic cityscape with several tall skyscrapers. In the center, a large, semi-transparent digital overlay is visible, featuring a circular interface with a bank icon (a classical building with columns) in the center. The overlay is surrounded by glowing blue and red lines, suggesting data flow or a digital network. The text "Core Banking Solutions" is prominently displayed in white, bold, sans-serif font across the middle of the image. In the foreground, a large group of people in business attire are standing on a platform, looking towards the city. The overall color palette is dominated by blues, greys, and the vibrant reds and blues of the digital overlay.

# Core Banking Solutions

# Case Studies

Retail/Corporate Banking

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- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Pioneering African Core Banking Institution

Strengthened the technology base, enhancing efficiencies and streamlining processes.

Oracle Ecosystem

End-to-end automation

Data Migration

**10X**

**Improved Operational  
Efficiency**

**30%**

**Reduced Error  
Rates**

**100%**

**Enhanced User  
Experience**



# Solutioning

## Challenges

- Migrating extensive data from legacy systems with the data complexities and potential disruptions.
- Strengthening the tech base with meticulous planning and execution.
- Achieving loan harmonization and integrating with 3rd party applications, such as ATM, Switch, and CTS

## Technical Spotlight

- Leveraged Oracle Data Migration tools in order to profile, cleanse, and migrate the extensive data from legacy systems.
- Used Oracle Flexcube 12.4 to configure and align with operational requirements.
- Utilized Oracle Flexcube for loan harmonization to integrate Flexcube with 3rd party applications like ATM, Switch, and CTS.

## Solution Highlights

- Developed a robust data migration strategy, ensuring the integrity and accuracy of migrated data.
- Ensured that Flexcube 12.4 was configured to align with operational needs, minimizing disruptions during implementation.
- Implemented a robust loan harmonization strategy, streamlining operations and enhancing the overall customer experience.

## Tech Stack



# Bank at your CONVENIENCE

\*866#



## Agar Regular - Regular Savings Deposit

It is a type of deposit which enables customers to save money to meet their future needs and wants.

### FEATURES:

Search

Search

Follow Page

63K followers

የወገን ባንክ  
Wegagen Bank

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AI/ML

Core Banking Solutions

## A Premier Mauritian Financial Institution

Catalyzing innovation in Mauritius financial services.

CL Module Migration

STP for SWIFT

Nostro Reconciliation Module Optimization

**30%**

**Increased Revenue**

**99%**

**Increased Processing  
Efficiency**

**4X**

**Improved Customer  
Experiences**

# Solutioning

## Challenges

- Stabilizing critical operational areas such as Teller and Limits modules for system optimization and performance.
- Achieving Straight Through Processing (STP) for SWIFT messages.
- Correcting auto-matching rules for the Nostro Reconciliation module with precision to streamline the reconciliation process.

## Technical Spotlight

- Utilized Oracle Enterprise Manager to manage critical operational areas, and Oracle Database Performance Tuning tools to optimize system performance.
- Employed Oracle Financial Services Integration Hub (FSIH) for automating SWIFT message processing.
- Used Oracle Nostro Reconciliation module to correct auto-matching rules and optimize reconciliation processes.

## Solution Highlights

- Executed a comprehensive stabilization exercise, identifying and solving issues, ensuring the seamless functioning of all modules.
- Implemented STP for SWIFT messages, reducing processing time significantly.
- Optimized auto-matching rules, achieving a 99% automatic matching accuracy within 2 minutes, significantly reducing manual effort.

## Tech Stack





## AfrAsia Bank goes global with Oracle Cloud

AfrAsia Bank provides in-person financial services to clients in more than 160 countries and depends on Oracle Cloud for up-to-date, accessible data.

Oracle Cloud ERP Oracle Cloud HCM

INDUSTRY: FINANCIAL SERVICES LOCATION: MAURITIUS

See how Oracle ERP Cloud and Oracle HCM Cloud can help your business prosper.

[Learn more](#)

### About the customer

## Personal touch, global reach

The relationship managers at AfrAsia Bank know their customers by name. They work with business and private banking clients around the world, traveling from corporate headquarters on the island nation of Mauritius to meet each one in person for financial planning, wealth management, and other banking services.

**AfrAsia Bank's high-touch, global strategy has led to growing deposits and geographic reach, expanding to customers in 160 countries.**

# Case Studies

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Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Rising Ethiopian Banking Institution

Transformative technological integration and achievable excellence.

Cloud Synergy

Blockchain Integration

CI/CD Automation

**75%**

**Increase in Response  
Time**

**5X**

**Better Operational  
Efficiency**

**8X**

**Enhanced Scalability**

# Solutioning

## Challenges

- Transitioning from legacy systems to FLEXCUBE with intricate data migration processes and potential disruptions.
- Integrating third-party APIs, aligning with the new Oracle infrastructure.
- Implementing a hybrid cloud environment for seamless integration between the two cloud platforms.

## Technical Spotlight

- Employed Oracle Data Migration tools to facilitate intricate data migration processes from legacy systems to Oracle Flexcube.
- Utilized Oracle API Gateway to develop custom APIs and ensure seamless integration with third-party services.
- Leveraged Kubernetes for container orchestration and Docker for containerization to create a hybrid cloud environment combining AWS and OCI.

## Solution Highlights

- Executed data migration strategies to ensure a seamless transition without compromising data integrity.
- Ensured smooth integration with external services while maintaining security.
- Ensured smooth deployment, scalability, and communication across the AWS and OCI environments.

## Tech Stack





# Profinch Enables Ethiopia's Debut Global Bank Go-Live With Cutting Edge Core Banking System And Connected Digital Banking Experience For Its Customers.

With 150+ physical branches across the country, DGB (Debut Global Bank) is a highly reputed bank in Ethiopia. DGB's Core Banking Solution business portfolios involve retail, corporate, credit (CL, OD), trade (LC, BC), payments, Islamic financing (IFB window) and branch operations.

## What did Debut aspire to do?

To enhance their mobile and internet banking experiences for customers, DGB was looking to:

### Other Case Studies

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Hi there!

Hi there!





# Case Studies

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Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Major Indian Bank

Revolutionizing operations by navigating challenges and crafting comprehensive solutions.

API Integration

Oracle

UI/UX

Enhanced Performance

**6X**

**More Operational  
Efficiency**

**80%**

**Improved Customer  
Experience**

**3X**

**Optimized Resource  
Utilization**

# Solutioning

## Challenges

- Integrating FLEXCUBE with existing systems for a flawless data flow across the infrastructure.
- Adapting FLEXCUBE to meet local regulatory and business requirements.
- Migrating data from legacy systems to Oracle FLEXCUBE with a seamless transition without data loss or disruption.

## Technical Spotlight

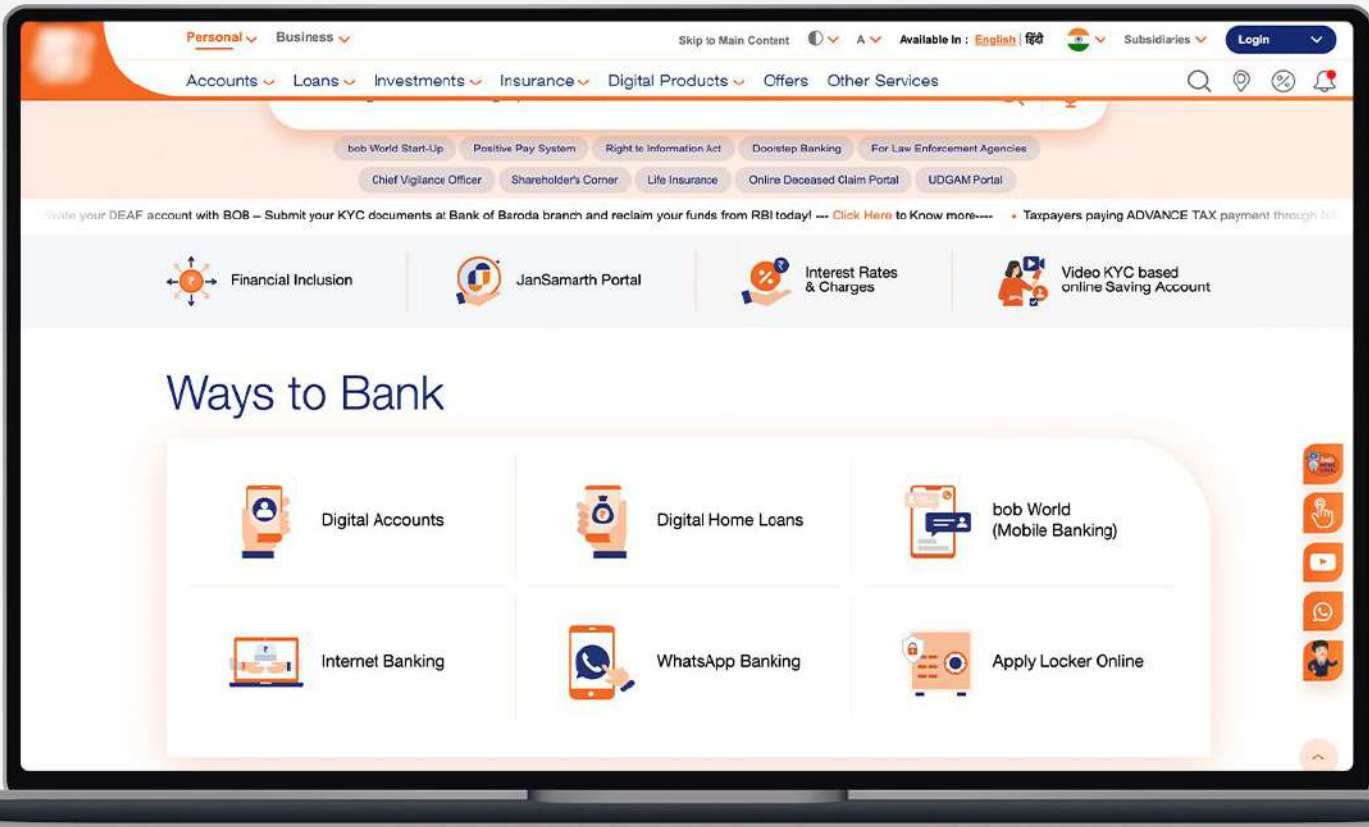
- Used Oracle Integration Cloud to create and manage APIs for seamless integration between FLEXCUBE and existing systems.
- Utilized Oracle FLEXCUBE's built-in customization features to meet local regulatory and business requirements.
- Leveraged Oracle Data Migration tools to execute the data migration from legacy systems to FLEXCUBE.

## Solution Highlights

- Engineered a comprehensive integration strategy to ensure harmony between FLEXCUBE and existing systems.
- Empowered developers to tailor FLEXCUBE to local business processes.
- Implemented a meticulous data migration strategy to ensure a smooth data transfer from legacy systems to Oracle FLEXCUBE.

## Tech Stack





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Core Banking Solutions

## Elevating Banking with a Leading Indian Financial Institution

Orchestrating a seamless banking experience across various digital channels with Oracle Flexcube.

Oracle FLEXCUBE

Cloud-Native Scalability

DevOps-Enabled Agility

**20X**

**Smoother User  
Experience**

**50%**

**Increased Scalability**

**70%**

**Better Operational  
Efficiency**

# Solutioning

## Challenges

- Integrating FLEXCUBE with digital banking channels for a consistent user experience.
- Ensuring operational flexibility and responsiveness.
- Adapting FLEXCUBE for personalized services to cater to diverse user preferences.

## Technical Spotlight

- Used Oracle Digital Experience Platform (DXP) to integrate FLEXCUBE with digital banking channels, ensuring seamless navigation and functionality.
- Employed Oracle Developer Cloud Service to implement a DevOps approach for FLEXCUBE.
- Integrated Oracle AI/ML solutions were integrated with FLEXCUBE to deploy machine learning algorithms, enhancing the adaptability of FLEXCUBE for personalized services.

## Solution Highlights

- Implemented a unified user experience strategy, ensuring consistent functionality across different digital channels.
- Enhanced operational responsiveness, and ensured efficient maintenance.
- Enabled dynamic analysis of user behavior and the delivery of personalized banking experiences.

## Tech Stack



cohere

+

ORACLE

## Cohere and Oracle partnership delivers generative AI solutions to business

The partnership brings large language models to enterprises on Oracle Cloud Infrastructure in a highly contextual, reliable, and trustworthy way.

Watch now

Learn more

### Marriott builds a foundation of global talent data with Oracle HCM

Marriott now has the data to drive engagement, talent mobility, and more across 139 countries.

Marriott

### Lighthouse Info Systems lowers costs for its customers by 15%

Oracle Cloud Infrastructure allows this ERP system provider to offer improved availability and security to its customers.

Lighthouse

### At Discover, automation frees teams to innovate

Financial services engineering teams use new technology and processes to release products four times faster.

DISCOVER



# Case Studies

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Core Banking Solutions

## India's Largest Public Sector Multinational Bank

Transformed the core banking operations for a unified experience globally.

Modernization

Agile delivery

Scalable Architecture

**5X**  
**Streamlined**  
**Operations**

**90%**  
**Unified Business**  
**View**

**45%**  
**Improved Customer**  
**Experience**

# Solutioning

## Challenges

- Integrating with the Finacle core banking system to retrieve and update customer data and transaction details.
- Protecting sensitive customer data and financial information.
- Ensuring consistent user experience and usability across different devices, screen sizes, and platforms.

## Technical Spotlight

- Utilized Finacle's robust API capabilities to establish secure and real-time integration between the mobile app and the core banking system.
- Used Finacle's encryption and authentication tools to secure data transmission and user authentication.
- Adopted responsive design principles supported by Finacle to design a user interface that adapts seamlessly to various screen sizes and resolutions.

## Solution Highlights

- Enabled smooth data exchange ensuring accurate and up-to-date information for users, enhancing overall user experience.
- Enhanced user trust and confidence in the security measures.
- Enhanced accessibility and usability, providing a consistent and intuitive user experience regardless of the device used.

## Tech Stack





User: [backlog@...](#)

Solution: FINCORE



Help

Add

Records 1 to 5 of 15

A/c. ID	Instrument No.	Amt.	Payee	Transaction Code	Instrument Type	Carve	Reject	Temporary Overdraft	Selected
0371988349	643611	24,143.94		10	CHQ	Yes	Not Rejected	No	Yes
0371869228	722932	4,500.00		10	CHQ	Yes	Not Rejected	No	Yes
0372406114	667222	20,000.00		10	CHQ	Yes	Not Rejected	No	Yes
0372406114	667221	37,000.00		10	CHQ	Yes	Not Rejected	No	Yes
0371796153	713360	1,500.00		10	CHQ	Yes	Not Rejected	No	Yes

A/c. ID \*

0371869228



NR

50000300

CH JWALA NARASIMHAM

Amt.

4,500.00

Carve

☒ Yes ☐ No

Payee

Instrument Type

CHQ

Instrument Date

17-12-2014

Bank/Branch/EC

Additional Details

Effective Available Amt.

561.95

Deficit Amt.

Free Text 1

Free Text 3

Instrument No. \*

722932

Grant Temporary Overdraft

☐ Yes ☒ No

Transaction Code

10

Reject \*

N - Not Rejected

Report Code

Selected

☒ Yes

Carved Amt.

4,500.00

Free Text 2

Submit

Back

Show Exceptions

# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## India's Fifth Largest Bank and a Leading Global Financial Institution

Provided a unified platform to drive growth across different geographical regions.

Efficiency Enhancement

Flexibility

Core Banking System Integration

**50%**

**Enhanced Customer  
Experience**

**4X**

**Better Risk  
Mitigation**

**76%**

**Increased  
Agility**

# Solutioning

## Challenges

- Providing offline access to certain banking features, ensuring usability in areas with limited connectivity.
- Ensuring seamless integration of Finacle with iOS and Android.
- Addressing potential performance issues to ensure smooth operation and responsiveness.

## Technical Spotlight

- Leveraged Finacle's offline mode capabilities to provide users with access to essential banking features even without an internet connection.
- Leveraged Finacle's APIs to maintain communication between the application and the core banking system.
- Utilized Finacle's built-in performance monitoring tools to identify and address performance bottlenecks.

## Solution Highlights

- Improved efficiency and usability, ensuring secure and uninterrupted access to essential banking services in offline scenarios.
- Enabled real-time access to banking services and data.
- Optimized app performance, ensuring fast and reliable operation for users.

## Tech Stack



## Print Queue Inquiry

Report Type <sup>\*</sup> ☒ Online ☐ Scheduled User ID  [Help ?](#)

SOL ID  Job ID

[Go](#) [Clear](#)

Page 1 of 2 [▶](#)

Select	User ID	Report Name	Date	Print Status	Pages	Printer ID	Copies	Del. After Print	View Details
<input checked="" type="checkbox"/>	ASHIVA2011	Statement of Accounts	09-12-2014		2	<input type="text"/>	<input type="text"/> 1	<input checked="" type="checkbox"/>	
<input type="checkbox"/>	ASHIVA2011	Statement of Accounts	09-12-2014		3	<input type="text"/>	<input type="text"/> 1	<input checked="" type="checkbox"/>	
<input type="checkbox"/>	ASHIVA2011	Outward Clearing Schedule	08-12-2014		5	<input type="text"/>	<input type="text"/> 1	<input checked="" type="checkbox"/>	
<input type="checkbox"/>	ASHIVA2011	Agents_Agent Commission Report	08-12-2014		2	<input type="text"/>	<input type="text"/> 1	<input checked="" type="checkbox"/>	
<input type="checkbox"/>	ASHIVA2011	Common_Standing Instructions - SB to RD Accounts R	08-12-2014		1	<input type="text"/>	<input type="text"/> 1	<input checked="" type="checkbox"/>	
<input type="checkbox"/>	ASHIVA2011	STANDING INSTRUCTION EXECUTION REPORT	08-12-2014		1	<input type="text"/>	<input type="text"/> 1	<input checked="" type="checkbox"/>	
<input type="checkbox"/>	ASHIVA2011	OFTI POST REPORT	08-12-2014		1	<input type="text"/>	<input type="text"/> 1	<input checked="" type="checkbox"/>	
<input type="checkbox"/>	ASHIVA2011	STANDING INSTRUCTION EXECUTION REPORT	08-12-2014		1	<input type="text"/>	<input type="text"/> 1	<input checked="" type="checkbox"/>	

[Print](#) [Del.](#) [Cancel](#) [Print Screen](#)

# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Leading Financial Services Conglomerate

Carried out a complete transformation of the core banking platform.

Data Security

Scalability

Cross-Functional Collaboration

**65%**

**Cost Reduction**

**3X**

**Better Risk  
Management**

**30%**

**Increased Revenue  
Generation**

# Solutioning

## Challenges

- Integrating Finacle's functionalities into a mobile application, communicating between the app and backend.
- Ensuring data security while accessing sensitive financial information.
- Designing an intuitive and user-friendly interface that provides easy access to Finacle's features on mobile devices.

## Technical Spotlight

- Utilized Finacle's robust API capabilities to facilitate seamless integration, ensuring smooth communication and data exchange.
- Leveraged Finacle's built-in security features, such as encryption protocols and multi-factor authentication.
- Utilized Finacle's customizable UI components and design templates to create an intuitive and user-friendly interface tailored to the mobile platform.

## Solution Highlights



- Improved integration and enabled real-time access to account information, transactions, and other banking services directly from the app.
- Instilled confidence and trust in the mobile app, and increased usage.
- Built a visually appealing and easy-to-navigate interface that improved user satisfaction and encouraged engagement.

## Tech Stack






User:


Solution: FINCORE


 


### Financial Transactions Inquiry


SOL Set ID 



A/c. ID  


Transaction ID 


Transaction Type  Select


Instrument No. 


Transaction Amt. (Low) 


Start Date  29-12-2014 


Report Code 


Post User ID 


General Ledger Subhead Code 


Transaction Status  E - Entered


A/c. Label 


Filtration Criteria 


All 


All 


All 


All 


All 


All 


All 



A/c. SOL ID 


Ref. No. 


Part Transaction Type  Credit Debit All


Instrument Type 


Transaction Amt. (High) 


End Date  29-12-2014 

Entry User ID 

Delivery Channel 

CCY Code 

A/c. Status  Select

Additional Criteria Indicator  ☐ Deposit Details

Applet coreapplet started

Trusted sites | Protected Mode: Off

100%

EN 16:01 29/12/2014

# Case Studies

Retail/Corporate Banking

Open Banking

Securities/Trading

Forex Remittance

Insurance

- Health Insurance

- Life Insurance

- Automotive Insurance

- General Insurance

- Home Insurance

- Aggregators/Platforms

Digital Payments/E-wallets

Wealth Management

Crypto/Blockchain

AI/ML

Core Banking Solutions

## A Prominent Public Sector Bank in India

Carried out the integration of cutting-edge technology deeply into its operations.

Sustainability

Operational Efficiency

API Management

**42%**

**Enhanced Data  
Security**

**85%**

**Increased  
Productivity**

**7X**

**Streamlined Account  
Management**



# Solutioning

## Challenges

- Integrating Finacle with existing systems or third-party applications, considering compatibility issues.
- Ensuring optimal performance of Finacle during peak transaction times.
- Accommodating growing user demands and data volumes while maintaining system performance and stability.

## Technical Spotlight

- Utilized Finacle's built-in integration capabilities and APIs to facilitate seamless integration with existing systems and third-party applications.
- Employed Finacle's performance tuning tools to fine-tune system performance.
- Designed Finacle infrastructure with scalability in mind, utilizing clustering and load balancing techniques to handle increasing user loads and data volumes.

## Solution Highlights

- Simplified data exchange between Finacle and other systems, reduced integration complexities, and enhanced overall system efficiency.
- Improved system responsiveness and throughput.
- Accommodated growing user demands, ensuring consistent system performance and availability.

## Tech Stack



User: KHKA001

Solution: FINCORE

Menu

Show Memo Pad

Background Menu

CCY Converter

Menu Shortcut:

Go

## Account Ledger Inquiry

Help

A/c. ID  
A/c. Status  
A/c. Open Date  
GL Subhead  
Opening Bal.  
Closing Bal.  
Funds in Clg.

ACTIVE

10-12-2011

33001

INR 0.00 CR.

INR 4,41,640.00 CR.

INR 0.00 CR.

A/c. Status Date

10-12-2011

A/c. Close Date

A/c. Type

CUSTOMER ACCOUNT

Available Amt.

INR 4,41,640.00 CR.

Effective Available Amt.

INR 4,41,640.00 CR.

Float Bal.

INR 0.00 CR.

Page 1 of 1

Tran. Date	Value Date	Instr. No.	Particulars	CCY	Debit Amt.	Credit Amt.	Bal.
10-12-2011	10-12-2011	635035	TRF TO 001330010000367	INR	15,000.00		4,41,640.00 CR.
10-12-2011	10-12-2011		Outward Reject Charges	INR	115.00		4,56,640.00 CR.
10-12-2011	10-12-2011		REJECT 585010: Funds Insufficient	INR	10,000.00		4,56,755.00 CR.
10-12-2011	10-12-2011		585010 / GODREJ LTD / SBI	INR		10,000.00	4,66,755.00 CR.
10-12-2011	10-12-2011		Dr. for PORD Payment : 000000000187	INR	15,000.00		4,56,755.00 CR.
10-12-2011	10-12-2011		Charges for PORD Customer Payment : 000000000187	INR	5.00		4,71,755.00 CR.
10-12-2011	10-12-2011		DD Cancin 800003	INR		1,000.00	4,71,760.00 CR.
10-12-2011	10-12-2011		DD Cancin 800005	INR		5,000.00	4,70,760.00 CR.
10-12-2011	10-12-2011		DD/CC ISSUED	INR	4,000.00		4,65,760.00 CR.
10-12-2011	10-12-2011		DD Issue Charges	INR	50.00		4,69,760.00 CR.

Internet | Protected Mode: On

4:27 PM

3/19/2014

Leading by Passion. Driven by Innovation

4000+  
Professionals

22+  
Industries

1500+  
Clients

85%  
Client Retention

Thankyou

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