

BPMLinks MobiliFI Case Study – A Mobile Banking Solution Accelerator

INNOVATION
SOLUTION
BRANDING
IDEAS
MARKETING
SUCCESS
MANAGEMENT
ANALYSIS

Team Size

Total – 15
(located in both
Onshore/Offshore)

(Team of Architects,
Business Analyst,
Developers)

Certifications

Vulnerability /
Penetration
Certification by
NorthState Security

Accessibility (ADA) for
AAA level by
UserInsight

Technology Stack

iOS (Swift 5.x)
Android (Kotlin 1.x)
API (Java Spring Boot)

Security Features

Multi-factor
Authentication

Authorization using
JWT Token

Market Understand

The way today's economics functions, and the growing competitiveness demand an extremely flexible IT environment. The industry has been evolving and searching for new business models since the very beginning, but never have the needs and trends been as strong as today.

"If your plans don't include mobile, your plans are not finished." - Wendy Clark, CEO of DDB Worldwide. That is where we have begun our success story in Mobile Banking.

Mobile Banking is said to be more secure and risk-free than online Internet Banking. While the benefits of virtual mobile banking such as convenience, security, and ease of access are clear and essential in this rapidly changing landscape, the need to create a robust Virtual Mobile Banking platform for banking clients has increased and that is what we did.

What we are

We are specialized in improving profit margins and cost optimizations through lean processes and developing software for smart phones, digitization, cloud transformations, analytics, business process automation with artificial intelligence and machine learning. Experienced in IT and business strategy, providing the organizations with rich technology vision, business strategy formulation, relationship management, precision execution, IT architecture and delivery.

The Client

A major Regional bank in south eastern United States and the 6th largest US bank. Upon our study we found that the Bank was running with vendor platform that was 2 versions older than the current version. We noticed that on upgrade to the latest version, there was no straight forward migration path, and more than 75% rework was needed. Moreover, we also found that there was no back out / failover strategy defined and option to slow migration of clients to new platform.

What We Did

Understanding that the Client would spend **\$1.5M per year** in product licensing and another **\$3M per year** for ongoing enhancement / support for labor, we have proposed **MobiliFI** Solution Accelerator to customize Bank specific branding and backend integration.

MobiliFI – Mobile Banking Solution Accelerator

This Solution Architecture has been built with features for Core banking such as Balance and Transactions, Transfers / Payments, Bill Pay, and Check Deposit, etc. It has Externalized Authentication and Authorization with Multifactor to meet FS-ISAC standard. We have also implemented iOS / Android specific human interface guidelines to provide similar experience as device platform. This application has fully customizable user interface to meet branding requirements

Accomplishment

Implementation started within a year before the End of Life (EOL) of the vendor platform. We have successfully launched the apps to both Apple App Store and Google Play Store with phased rollout in 6 weeks to reduce client impact and smooth rollout. We have saved the annual licensing cost of **\$1.5M** and brought down ongoing enhancement / support cost by 50% (from \$3M to \$1.5M).

BPMLinks LLC.
1700 North Dixie Highway,
Suite# 151, Boca Raton,
FL 33432

Telephone#
(919) 888-4848

info@bpmlinks.com
www.bpmlinks.com

BPMLinks MobiliFI Case Study – A Mobile Banking Solution Accelerator

INNOVATION
SOLUTION
BRANDING
IDEAS
MARKETING
SUCCESS
MANAGEMENT
ANALYSIS

Client Feedback

SVP, Head of Digital Channel

BPMLinks is an outstanding team to work with and has been instrumental in the delivery of our Digital platforms. BPMLinks has made essential contributions in the areas of legacy modernization, cloud migration strategy and roadmap. Your leadership team has made key contributions to our success over the last 3 years by providing thought leadership, program management and generally delivering projects on time and within budget. Your architects and developers really understand why and what we are trying to accomplish. Your team goes above and beyond to come up with innovative solutions to resolve complex issues. We have witnessed in multiple occasions this team can quickly 'turn around' things with quality which initially seemed very challenging or nearly impossible. I would like to continue working with your team for many years to come.



BPMLinks LLC.
1700 North Dixie Highway,
Suite# 151, Boca Raton,
FL 33432

Telephone#
(919) 888-4848

info@bpmlinks.com
www.bpmlinks.com