

*End-to-end software product engineering  
for a unique instant financial solutions company.*

A large, stylized graphic on the left side of the page. It consists of a dark grey triangle pointing downwards from the top left, and a series of colored triangles (orange, yellow, gold, blue, light blue) pointing upwards from the bottom left, meeting at a central point. The overall shape is a large, multi-colored triangle pointing to the right.

## OUR CLIENT

A unique on-demand financing solution, PayOpt is a platform that's highly customizable and secure – enabling customers to apply for a credit line that financial institutions can approve and undersign. The PayOpt solution revolves around an ecosystem with multiple FIs, networks, retailers, manufacturers and consumers. Offering a high degree of convenience, ease-of-use and flexibility to their customers through a web-enabled, mobile-friendly platform, the focus is on reducing risks through real-time visibility on their credit exposure.



## THE ASK

PayOpt was looking for a technology partner who had complete, end-to-end skillsets required to transform their idea from a PPT to an MVP (Minimum Viable Product). They chose us at NewVision for our “professionalism and deep level of technical expertise”. The goal was to create an Enterprise App that customers could use to register themselves and apply for credit line applications. They wanted their customers to borrow money, check transactions and statements easily – in a single click.

The key functional objectives were as follows:

- Credit line application development.
- Auto Approval and credit limit-approved acknowledgement online.
- Powerful dashboard for the last ten transactions, with available balance and next payment date.
- Flexibility for a customer to switch from an existing plan to a new one.
- Easy payment and payoff processes to be put in place.

## OUR SOLUTION

At first, the NewVision team started writing concept statements and user stories. A dedicated Business Analyst was tasked with drawing up the elicitation of requirements and the review process. Project solutioning and conceptualization began with close interactions with customer business stakeholders. Suggestions and requirement enhancements were then tabled to add new, cutting-edge functionalities, in comparison to the market leaders in medical application solutions.

Visual wire-frames for the entire app were devised next, in-line with the requirements. Extensive Visual Designing followed, in conformance to our clients’ brand guidelines. Timely presentations and reviews with the stakeholders were conducted regularly to understand and reaffirm the project requirements.

Finally, extensive testing – including Functional testing, UI/UX testing, Interrupt testing, Regression testing, sPerformance testing, Unit testing and System Integration testing – validated proof of concept.





## SOLUTIONS SOFTWARE & APPLICATION

Our solution was built on the following technology stack:

- > **Hybrid Mobile Framework Technology**  
Mobile application builds on Angular JS 1.0 and Ionic 1.0 to support iOS and Android.
- > **Backend**  
Developed on the latest .net core to create APIs. Used SQL server to store data and get faster access.
- > **Front End (Portal)**  
Created a responsive application in the latest Angular JS 5 for optimal performance.
- > **Framework**  
Used ABP (ASP Net boiler plate Zero) framework to start with.
- > **Cloud**  
Used Azure Cloud for SaaS application along with web jobs, key vault, VM, app service, blob storage and Sql service.

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## THE OUTCOME

The benefits of adopting native cloud technologies have been significant for our client on many fronts:

- > **Time-to-market:** PayOpt was able to launch a group platform with one bank within just six weeks, which usually would have taken months.
  - > **Simplicity:** A single platform supports multiple BFS, making onboarding it simple and hassle-free.
  - > **Interoperability:** Multiple third parties are now connected by using API integration and consumption. Integration benefits have increased for both merchant and vendors, using REST API.
  - > **Scalability:** The tenant and message-driven architecture ensures scalability, duly supporting the rapid growth of the business.
  - > **Connectivity:** Out-of-the-box APIs simplify connectivity to different channels.
  - > **Agility:** PayOpt can now introduce new microservices, without impacting the legacy system.
- > **Customer Benefits:** Customers can effortlessly apply for credit loan facilities, with all account details being accessible at a single point. Fund transfers have become easy through the mobile app. All payments, payoffs, statements and transaction history for existing credit loans are available at a click.

No interest is levied on no usage, protecting them from hidden costs. Additionally, credit limits are available for a customer's lifetime, with options also to pre-pay one's loan. Making the whole process virtually hassle-free is the fact that no collateral or guarantors are required anymore.

In essence, customers have been given complete control and transparency of dealings with PayOpt – from reduced application time, paperless approvals and easy monitoring of accounts & transactions to deciding when to use their funds, paying for what they use rather than what they've been approved for, and opting for innovative, customized funding & repayment options.



## ABOUT NEWVISION

NewVision Software is a global information technology consulting and services company. We are digital natives discovering ideas, constantly innovating, improvising to build a better future for our customers. We strengthen and transform businesses by providing focused software solutions. Headquartered in India with presence in the US and the Middle East, the company offers a range of innovative and high-quality consulting services across several sectors and practices to help our clients adapt to the digital world to improve their results.

As a Centre of Excellence-based organisation, we follow frameworks that deliver technology leadership, inculcates best practices, accelerates research and training for the following offerings to our clients and partners.

### SOFTWARE PRODUCT ENGINEERING

Nurturing your idea end to end

### BUSINESS PROCESS MANAGEMENT

Process-powered profitability

### QA AUTOMATION

Test. Automate. Simplify.

### CLOUD

Unlock Scale, Unlock Speed, Unlock the Cloud Continuum.

### DEVOPS

Transform faster and safer

### UTILITIES

Transforming lives globally

### DATA

Demand more from data