

Reaching the Unbanked

INDUSTRY
Financial Services

TOOLS
IBM

CONCORD CAPABILITY
Data In Motion



Project Overview

How do you entice the unbanked? Easy - develop a mobile application putting the main functionality of a bank in the palm of their hands.

A Retail Banking client developed a line of products to appeal to unbanked and underbanked Millennials, including a hybrid mobile app on iOS and Android to allow branch-free interactions with specialized savings accounts and debit cards. Add in features like account balance, transaction history, and remote deposit and you have yourself a winner.

The Client needed assistance in agile team mentoring, design expertise, security infrastructure, and mobile application development. Enter Concord.

Results

After providing midstream architectural adjustments to the mobile application's code, overcoming mismatched delivery timelines, smoothing out security and test data concerns, and coaching the client through agile methodology, Concord delivered an IBM MobileFirst hybrid application solution.

The mobile app included critical functionality for remote deposit capture and transaction history. The acquisition of new software and buildout of infrastructure also provided a foundation for further mobile development efforts at the client.



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