



Read how we assisted our financial client in coming up with a financial tool that helped the end customer in gauging his mortgage situation.

Summary

To expand their product portfolio, the customer wanted to build a tool that would attract and engage their consumers who were looking for web based tool to learn about mortgages and evaluate their current mortgage situation for better financial planning. As a solution, AgreeYa developed and implemented, a financial tool that not only focuses on customer engagement but also build on strong roots of mortgage, loans and management of financial instruments.

The Customer

The company provides information and interactive tools dealing with personal finance topics, including credit cards, insurance, debt relief assistance, mortgage loans, student loans and other personal loans. The company is one of the five divisions of Freedom Financial Network. The company employs approximately 600 people, and has an annual revenue of \$106 million.

The Need

We are a leading destination for consumers looking to learn about mortgages and evaluate their current mortgage situation but does not have any tool for our customer to deal with challenges in financial planning, said the product manager.

The customer needed a product that would allow users to monitor their credit score, financial strength monitoring, debt planning with features like auto alerts, reminders and inclusion of third party financial intelligence.

The Solution

The solution started with detailed brainstorming sessions to get an exhaustive view of the requirement and financial debt planning market. We followed a Service Oriented Architecture with extensive solution components for account aggregation, optimized debt planning and money movement for customer debt accounts. The solution was built using PHP/Zend MVC Framework (front-end), Java



Backend (middleware) with Spring Dependency Injection framework, MYSQL (DB). PHP and Java layer interact using the REST services.

The product allowed role based authentication and it was SSL enabled. It was further made complied with the financial industry standards of PCI DSS ensuring appropriate level of encryption and masking of sensitive data in the database, on UI layer, logging in and during service invocation.

Some of key components of solution were

- Member Account and Profile Management
- Credit Score and Monitoring
- Account Aggregation
- Debt Planning
- Bill pay – money movement
- Alerts Management
- Third-Party Services Integration

The product services were available on a subscription basis for its customers in the U.S. and in Canada.

The Result

The end product got great response from market and helped the customer delivering value by integrating some of its external financial services and other third-party systems. This also acted as extended product cross selling platform. The product included a robust security wrapper that complied with financial industry standards of PCI Data Security Standard (DSS).

The Technology

The product was developed using PHP and Java framework and leveraged a technology stack including Hi Charts, Java/J2EE, Spring, Hibernate, SOA-SOAP Webservices, REST API, Tomcat, MySQL, PHP, Zend Framework, JQuery and JavaScript.

Vertical

Technology

Country/Region

US, California

About Agreeya Solutions

AgreeYa is a global provider of software, solutions, and services focused on deploying business-driven, technology-enabled solutions that create next-generation competitive advantages for customers. Headquartered in Folsom, California, AgreeYa employs more than 1,500 professionals across its 23 offices in 8 countries. Over the last 18 years, AgreeYa has worked with 500+ organizations ranging from Fortune 100 firms to small and large businesses across industries. AgreeYa's software portfolio includes SocialXtend (intranet and enterprise social collaboration), Cogent (comprehensive end-to-end case management solution for collections agencies and law firms), QuickApps (award winning suite of SharePoint web parts and pre-built templates), Site Administrator (gain insight for improved compliance and governance of your SharePoint environment), Recovery Manager (solution for rapid and scalable SharePoint content restores) and BeatBlip (Test Automation as a Service). As part of its solutions and services offerings, AgreeYa provides portal, content management, and collaboration on SharePoint, cloud and infrastructure, enterprise mobility, business intelligence and big data analytics, product engineering, application development and management, independent software testing, and staffing (IT and risk/compliance) solutions.

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