Apexon

GLOBEONE LAUNCHES NEW DIGITAL BANKING APP GLOBALLY

Apexon developed an end-to-end mobile development platform with partner Kony

GlobeOne

GlobeOne is the world's first digital banking club, offering members multiple banking and finance options along with a variety of rewards and perks.

GlobeOne is utilizing digital technology to connect a global community to provide highly affordable and accessible financial services based on a predictable fixed annual fee. Its business model is predicated on the ability to connect with multiple banks around the world so that they can work together.

A collective of banking veterans and digital innovators who created a new way to bank

Designed for today's mobile world

Serving the large population of unbanked and underbanked

Beginning in 2014, Apexon (in partnership with Kony, a leader in mobile application development) mapped GlobeOne's business and operational needs to the capabilities of the Kony product platform to design, develop and launch GlobeOne's highly flexible mobile banking solution in just 16 weeks. Over the next 5+ years Apexon worked on new integrations and additional development work using Kony's platform.

THE CUSTOMER JOURNEY

2014	2015	2016	2017	2018

- **2014**
  - Retail Banking Application Development
  - Kony Integration

- **2015**
  - Mobile Application Development
  - Test Automation

- **2016**
  - Mobile Application Development & Bank Integration

- **2017**
  - New Member Bank Integration

- **2018**
  - Additional Kony Development

THE RESULTS

KEY OUTCOMES

ACCELERATED TIME-TO-MARKET

From strategy to launch in just 16 weeks

AGILE DEVELOPMENT INFRASTRUCTURE

Providing agility to adjust to changing market dynamics

RAPID BUSINESS GROWTH

In new global markets

THE DIGITAL LIFECYCLE

Apexon works with companies across the digital lifecycle.

GO DIGITAL

LAUNCH & EXPERIMENT

BE DIGITAL

AUTOMATE & ACCELERATE

EVOLVE DIGITAL

BE INTELLIGENT & AUTONOMOUS

Enable digital adoption in a quick, and agile manner

Build digital infrastructure and foundation for enterprises to scale

Leverage data engineering to make strategic decisions and get digital right every time

Apexon assigned the right mix of resources to enable GlobeOne to launch globally in just 16 weeks.

Apexon used best practices and innovative problem solving in the blueprint, development, and UAT phases to ensure both short and long-term success.

Apexon leveraged Kony Studio, Bug Fixing Visualizer and Mobile Fabric to build in features iteratively along with the backend integration while incorporating various changes along the way.

The Kony/Apexon collaboration enabled GlobeOne to deploy the flexible development infrastructure it needed to connect a global financial community.

THE CHALLENGE

CONNECTING CUSTOMERS TO A NETWORK OF GLOBAL COMMUNITY BANKS

GlobeOne's mission is to create financial inclusion for the growing number of unbanked and underbanked consumers around the world by improving and enhancing their financial health and well-being.

The company does not want to be a bank, rather, its goal is to provide the front-end infrastructure, integration and access points needed to connect its customers to a large network of community banks across the world. In order to execute on this vision, GlobeOne needed to create a standardized development infrastructure for its different channels and applications (including mobile, native, and desktop) to accelerate time-to-market and ensure maximum flexibility to respond to the unique dynamics of different geographic markets around the world.

Kony started working with GlobeOne to provide the foundational development platform for the their application, but it still had to solve three outstanding challenges:

- A business model requiring many-to-many integration in cross-border financial services

- The need to ramp up and expand quickly into new geographies and languages

- The ability to develop for multiple platforms, devices and operating systems around the world

INNOVATIVE PROBLEM SOLVING & RESOURCES

Apexon assigned the right mix of onsite (project manager and technical lead) and offsite (development, QA and a technical lead) resources to ensure on-time delivery, flexibility and responsiveness for both Kony and GlobeOne. Throughout three different phases, Apexon and Kony brought best practices and innovative problem solving to ensure the short- and long-term success of the GlobeOne implementation. The phases included:

PHASE 1
BLUEPRINTING 2 WEEKS

- Analysis, user stories/requirements
- UI/UX design, technical design
- A series of UI wireframes and a clickable prototype mapped to address different user needs leveraging the Kony platform

PHASE 2
DEVELOPMENT 11 WEEKS

- Leveraged Kony Studio, Visualizer and Mobile Fabric to build in features iteratively along with the backend integration while incorporating various changes along the way
- Developed and deployed additional features; fortified existing features - accelerating GlobeOne's ability to quickly add new functionality as it expanded into new geographies and added more banks to its global community

PHASE 3
UAT TESTING 3 WEEKS

- Bug fixing
- Regression testing

With the help of Kony and Apexon, GlobeOne was able to deploy the development infrastructure it needed to connect a global financial community. It has continued its rapid expansion into new geographies while maintaining the flexibility and agility to adjust to changing market dynamics.

Apexon

Apexon is a pure-play digital engineering services firm focused on helping companies accelerate their digital initiatives from strategy and planning through execution. We leverage deep technical expertise, Agile methodologies and data-driven intelligence to modernize systems of engagement and simplify human/tech interaction.

We deliver custom solutions that meet customers' technology needs wherever they are in their digital lifecycle. Backed by Goldman Sachs and Everstone Capital, Apexon works with both large enterprises and emerging innovators — putting digital to work to enable new products and business models, engage with customers in new ways, and create sustainable competitive differentiation.

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FEELING SOCIAL?