

BBVA



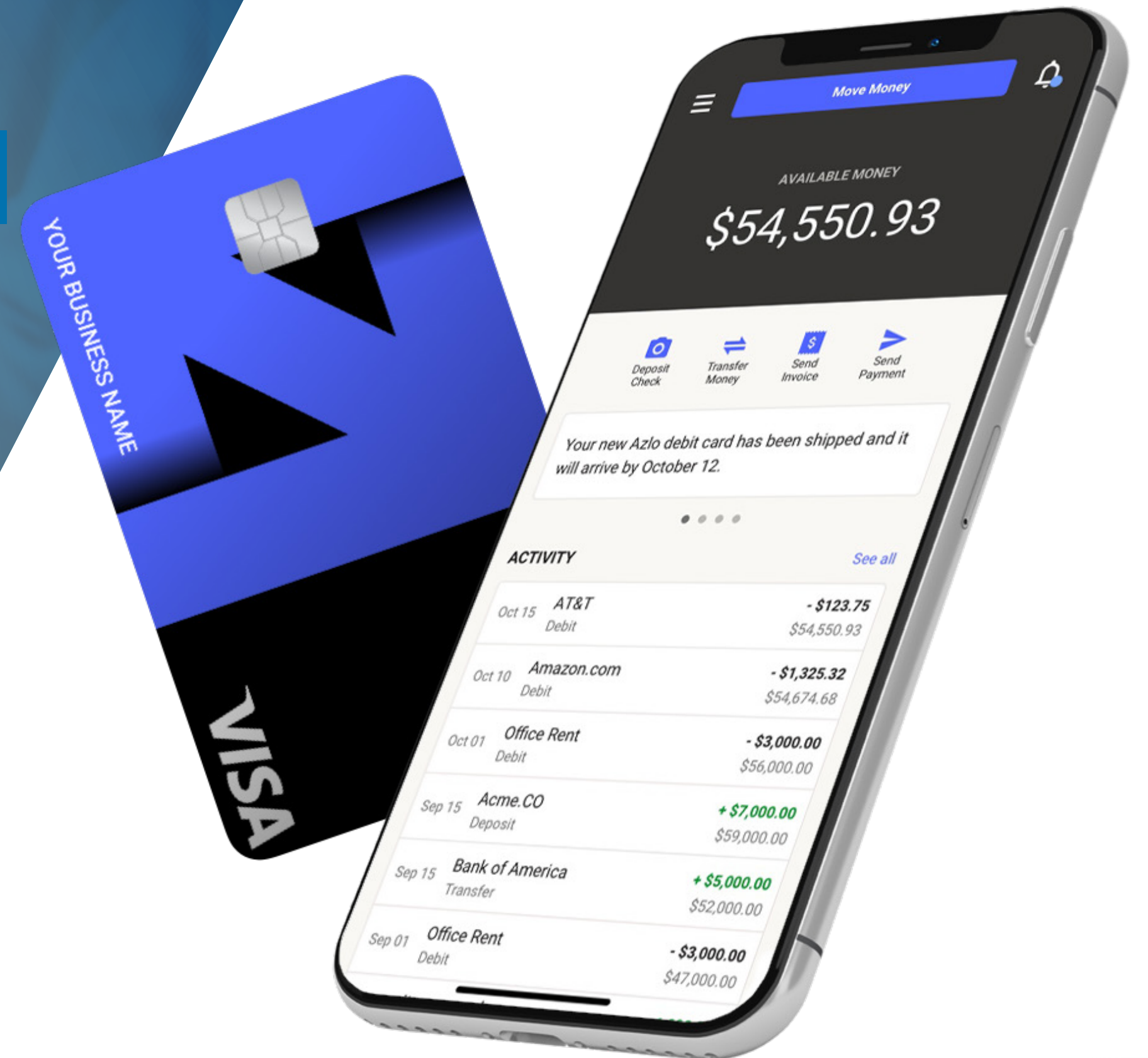
MAKING ENTREPRENEURSHIP ACCESSIBLE WITH MOBILE BUSINESS BANKING

Industry:

Fintech

Services Provided:

Front-End Development



THE CHALLENGE

Delivering fee-friendly banking to the new economy

Banks fuel economic growth by finding innovative ways to efficiently move money from savers to borrowers.

From the first Western Union wire transfer in 1871, to 2019 when mobile banking passed websites as consumers' preferred means to access their accounts, electronic banking amplified the opportunities to improve frictionless commerce between consumers and businesses at scale.

For those in the traditional economy it is a boon. For those driving the new economy, it exposed a gap. In the mid-2010s, nearly 45 million Americans had a “side gig” and Azlo’s founders knew that their banking needs were different from regular businesses.

Their vision: To make entrepreneurship more accessible to everyone by putting easy-to-use, affordable banking services in the palm of their hand.



THE CHALLENGE

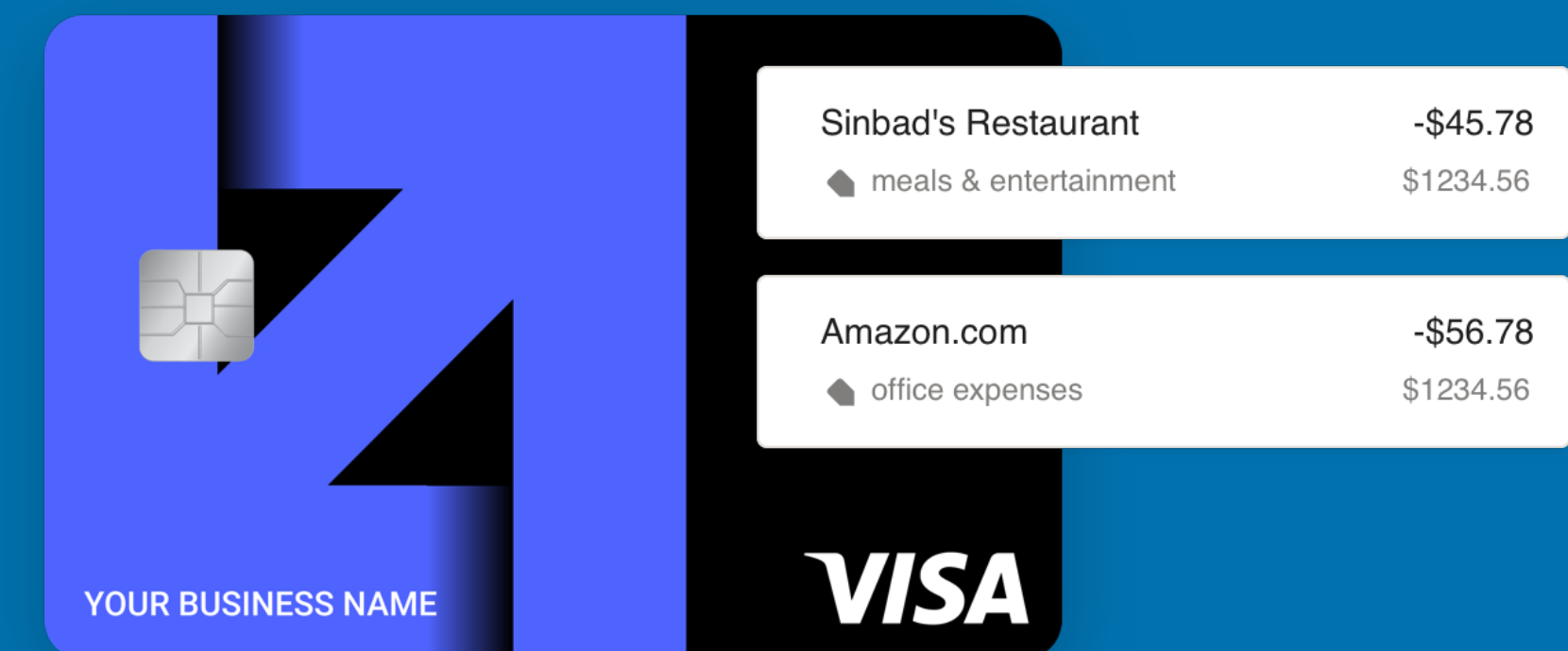
Creating a digital platform that connects every financial tool

The new economy presents a variety of challenges for SMBs, entrepreneurs, and freelance workers. Limited access to low-fee business bank accounts and capital hinders growth, and whether you are a streamlined SMB or a lone wolf, integrating billing, payment and other business management software is both a financial and IT headache.

Azlo had a vision - create a digital bank specifically built to help entrepreneurs, freelancers, and small businesses

grow. They knew the banking, and what services their audience needed, but they needed help turning the idea into a user friendly, scalable, mobile-first platform.

They called **BairesDev** for its FinTech development expertise.



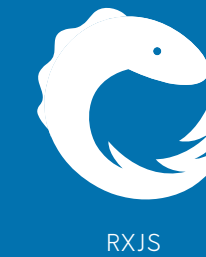
THE SOLUTION

Software development skills, and the ability to anticipate what's next.

To bring their vision to life both online and on the mobile app, Azlo needed help across six different development teams to support front-end and back-end development, security, and developing and maintaining CI/CD with strategic DevOps resources.

BairesDev used StaffingHero™, its proprietary matching algorithm, to identify a team of experienced engineers with a broad spectrum of development skills, a background in FinTech security protocols, and the design thinking required to anticipate future plug-in applications.

Main technologies involved in the project:



Back-End:



+ MORE





BairesDev has been a great business partner, providing quality development resources to augment a high-performing and fast-moving development team, as well as ongoing location support for their placements to ensure success and growth within their roles. The professional support and attention to the relationship have been excellent and I would highly recommend them.



Brian Hamilton
Founder & CEO at Azlo



THE OUTCOME

Making Entrepreneurship Accessible to All

BairesDev engineers collaborated with the Azlo team, and employed the five steps of Design Thinking: Empathize, Define, Ideate, Prototype and Test, to understand the full scope of the end-user's needs, and the business challenges Azlo needed to manage to meet those needs.

This approach enabled the team to identify a comprehensive framework of privacy requirements like GDPR, FinTech-specific cybersecurity for compliance with PCI requirements, along with the digital protocols for digital banking and task automation.

In a series of agile sprints, the development team built out a wide range of mobile-first financial products accessible through an intuitive UX-UI that enabled entrepreneurs and freelancers to easily adopt the platform, and made Azlo an essential part of their business.

Azlo Bank Review - Is This Online Business Bank Right For You?



★★★★☆ (User Rating)

Ranking
9/10

Transparency



10/10

Ease of use



10/10

ATM availability



9/10

Sign-up process



10/10





“

The engineers from BairesDev were tremendous. We needed to clean up our data and tighten up our flows. They basically built a new service from scratch, working with our data services team to track down all our transactions, build pipelines, and migrate our data to a SQL database. They used cutting-edge technologies and workflows and made sure everything integrated with our full line of services. Their attention to detail while never losing sight of the bigger picture is what made it work.

”

CIO at Azlo

THE OUTCOME

Easy to enroll. Easy to use features.

User-friendly processes, from account sign-up to new premium features, enabled the automation of numerous regular back-office financial tasks like scheduling, invoicing and budget “envelopes” to allocate for expenses like payroll and taxes. Customer satisfaction scores soared.

“The shift from tax dollars being withheld in your paycheck to making quarterly payments is a significant change,” said Azlo Customer Ashleigh E. “I hate wasting time on the back-end tasks that I don’t really understand, and the Azlo Pro features take care of all those details automatically so that I can focus on doing the work that I enjoy.”

With more people moving into the gig economy and freelance work, the Azlo founders’ vision put the company in the right place at the right time, and, thanks to a great product, the customer count recently doubled.



What Sets BairesDev Apart?

Only BairesDev hires the **Top 1% of IT Talent in Latin America**. From augmenting client teams for full integration to assembling dedicated teams for independent production, **no other solution comes close** to offering the speed and efficiency of BairesDev talent. But these developers and engineers also offer another essential element to excellence in technology innovation: a design thinking mindset.

What's a Design Thinking Mindset?

Design Thinking is both an ideology and a process dedicated to **solving complex problems in a user-centric way**. Every BairesDev employee follows a Design Thinking mindset as described by the Stanford Design School. These innovation-driven principles **transform the way companies produce and deliver value**.

POWERED BY TECHNOLOGY
DRIVEN BY TALENT

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