

# CREDIO

Finance Web Service

Development service  
Web Service

Business niche  
Finance

Time spent on the project  
4000h

Technologies we used  
Python, Django, Swift, Java

## CHALLENGE

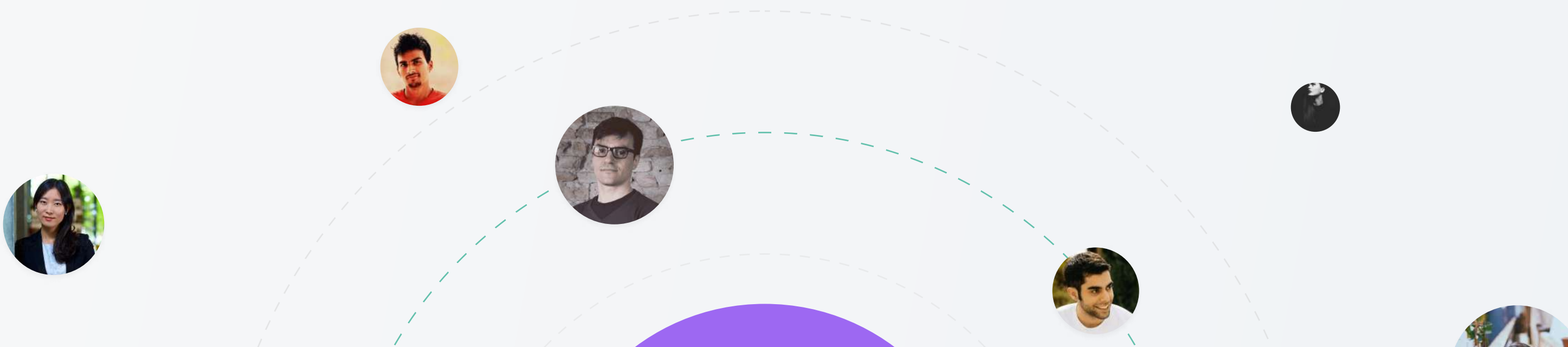
### Credio is a UK-based fintech startup founded by a financial analyst and advisor.

The company works with microcredits and focuses on short-term loans that could be redeemed within several months.



## Client/Target audience

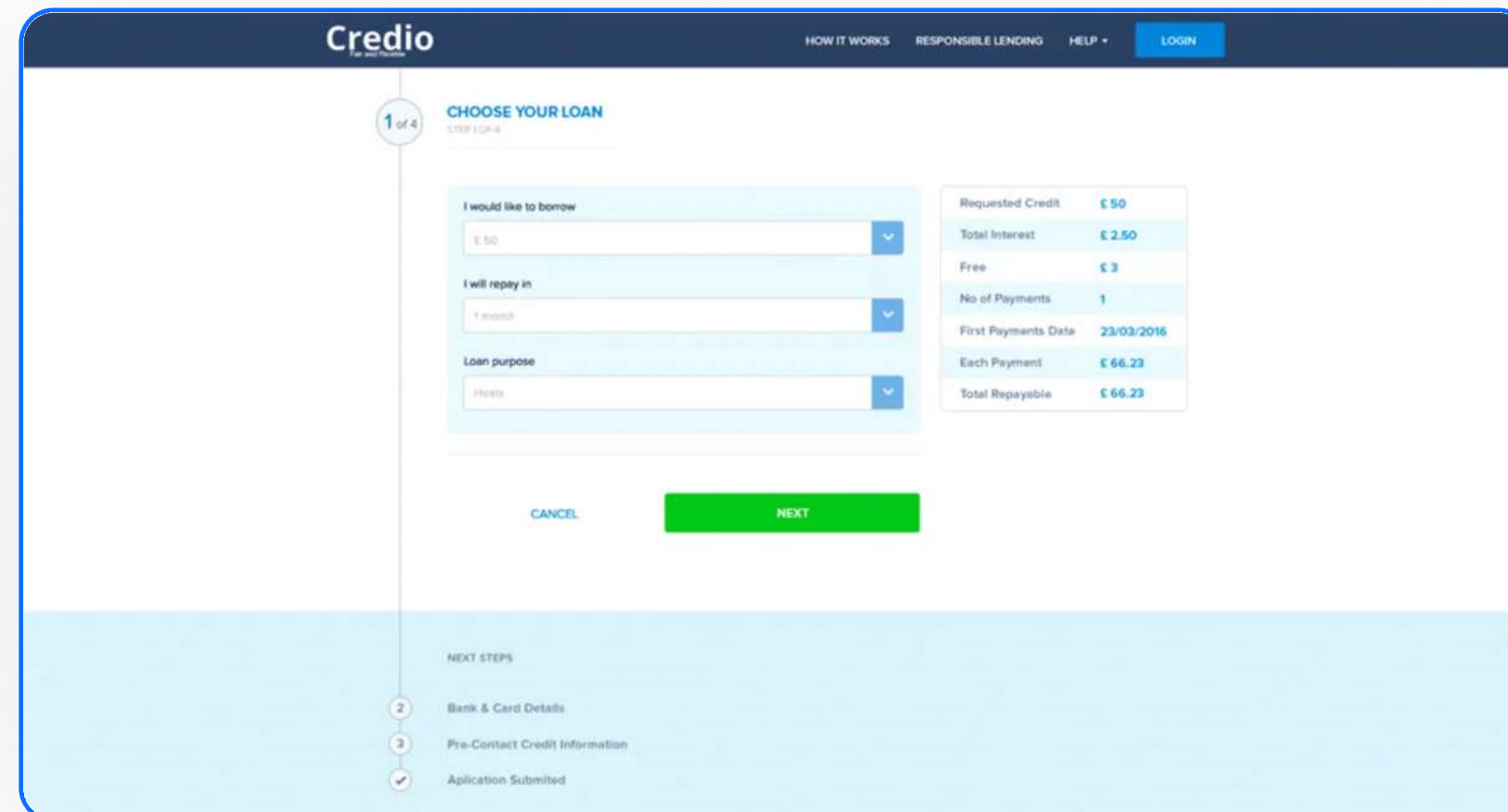
People who are interested in finance



## Important features

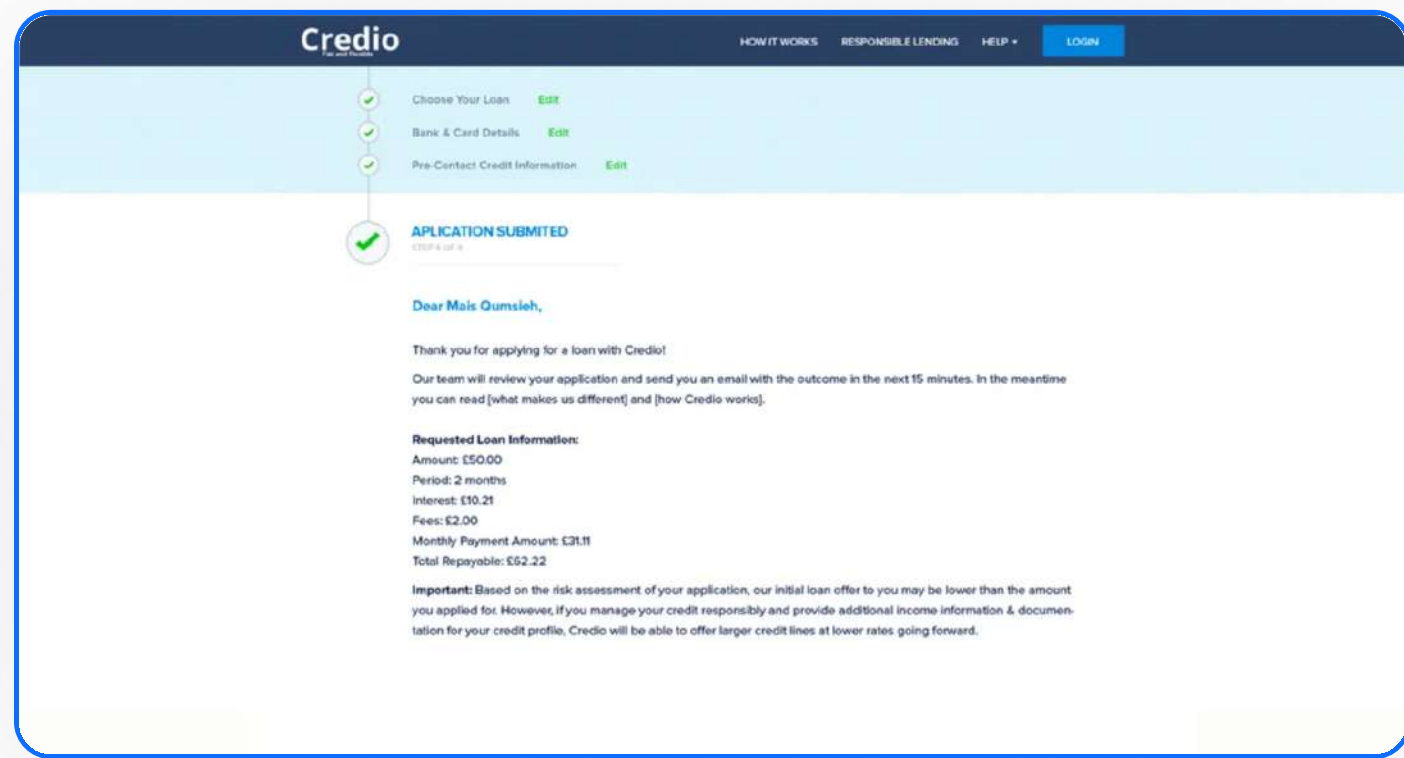
A web platform and mobile applications were developed from scratch to deliver a superior user experience on any device. Particular attention was paid not only to the server side of the products, but also to their UI/UX design, which affects the way clients treat the company and their decision to cooperate.

Credit scoring to assess the client's diligence and solvency. The solution is integrated with UK banking institutions and KYC (Know Your Customer) services to obtain data on the user's credit history. A separate intrusion prevention system has been developed to monitor suspicious behavior patterns to strengthen fraud-prevention measures. Using the received data, the user is automatically assigned a credit rating with the corresponding CRM record.



## Product overview

The banking landscape is changing fundamentally and striving for complete automation of customer communications. The companies that take advantage of technological transformation possibilities gain a longstanding competitive edge and new business opportunities.

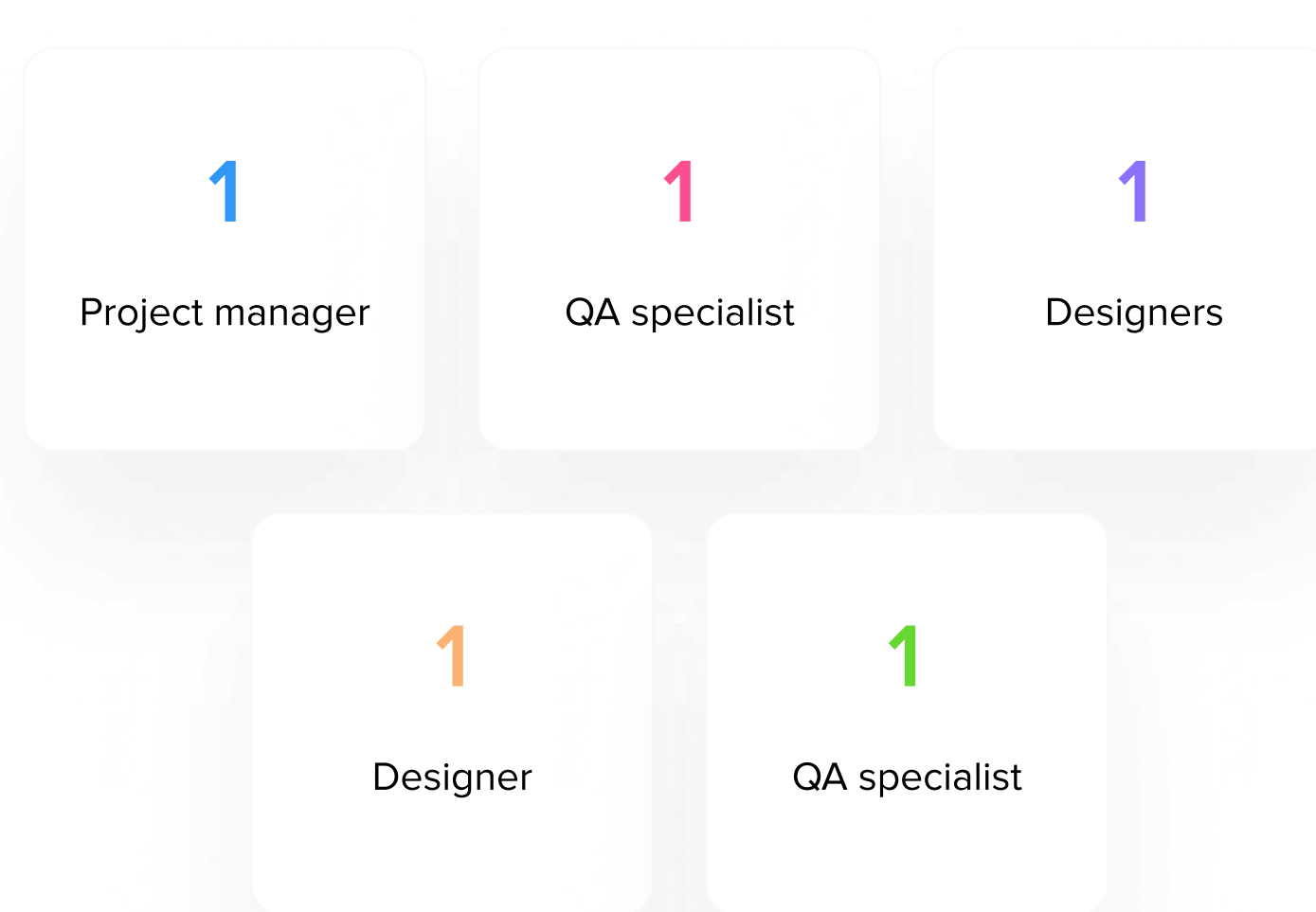


CRM for credit business management is a powerful tool to increase business efficiency, allowing you to automate and control most work processes, organize and store data, as well as get instant access to it when needed.

Owlab's experts offered the customer unique solutions and selected the optimal technological stack, making it possible to create the most secure product that would resolve the defined business targets.

## Our development team

Thanks to the efficient and well-coordinated work of a small team, the development of telegram bots saves the client's resources significantly.



## Our approach

### REST Api

This is an architectural style for an application that uses HTTP requests to access and use data

### Redux

Redux is an open-source JS library for managing and centralizing the application state.

### Testing

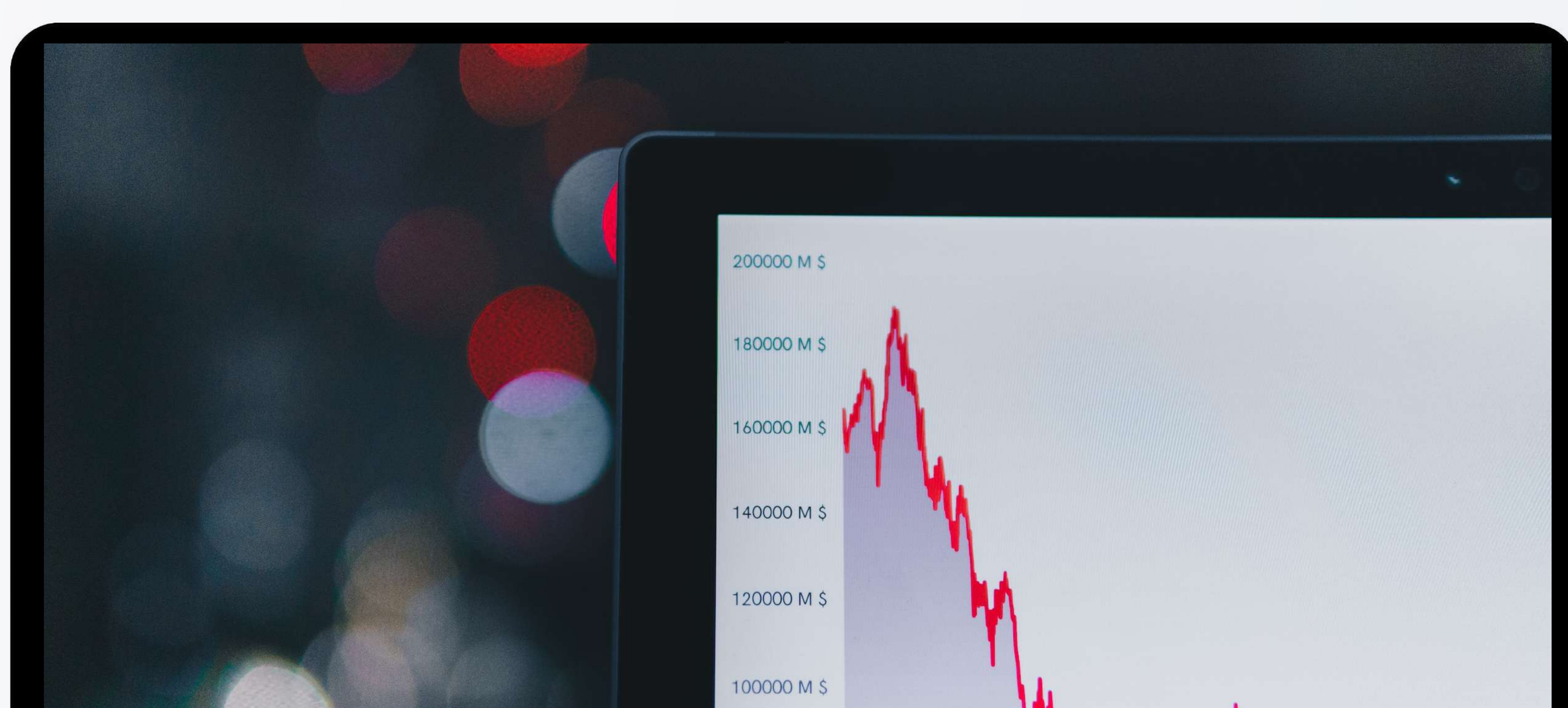
We paid special attention to testing the usability of the solution so that its interface has a minimal learning curve.

### Python

A class-based, object-oriented programming language that is designed to have as few implementation dependencies as possible.

## Solution overview

Owlab's experts offered the customer unique solutions and selected the optimal technological stack, making it possible to create the most secure product that would resolve the defined business targets.



Thanks for watching!

Talk to us and get your project start

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