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COMMUNITY DAY

PUNE 2022

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one card

Building Modern Financial Systems in Cloud- A DIY Approach

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Head of Infrastructure, CISO

About Us

Founded in February 2019 by a bunch of energetic, enthusiastic, experienced professionals from the financial services industry, FPL is a Pune-based fintech start up. Our vision is to reimagine credit and payments from First Principles, with a view to make the experience simple, transparent, and clutter-free for the consumer.

We believe that path-breaking tech products and experiences are a result of insight driven builds, over which we have full control. And so, we build “in-house”. Everything at FPL Tech is a self owned, self managed integrated tech stack with absolutely no vendor dependency.

So far we have built a tech team of 700 young talented like-minded tech-professionals who have a spark in them and are as passionate about our vision as we are, if not more.

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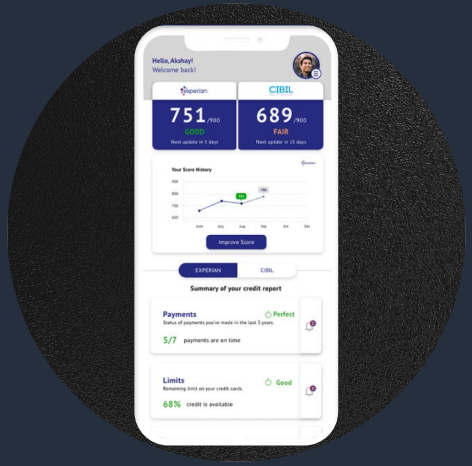
India's Mobile-First Credit Card Aimed at Creditworthy Banked Customers

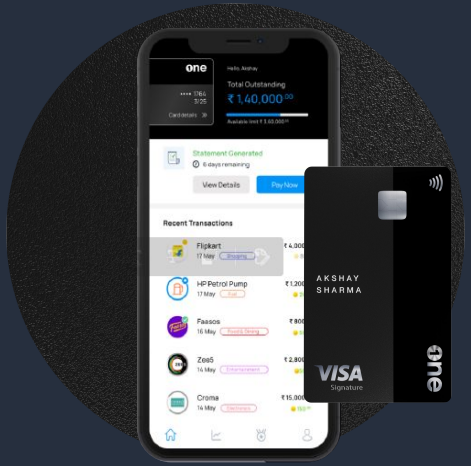
India's largest Credit Score Management App



Highest credit score pulls

Spam free customer experience

India's Premium Metal and for Prime High Credit Customers



Premium metal card

5x Rewards on spends

Immersive app experience

Natural extension of products to leverage on the data rich customer base

Credit cards for new to credit customers

Personal unsecured loans

Corporate / start-up cards

Fastest Growing, Highly Cost Efficient and Highest Credit Quality

one score

Largest app-based credit score platform

2.5 million
Monthly Active Users

one card

Revolutionary credit card demonstrating exponential growth

1 million
Cards

5x growth in 12 months

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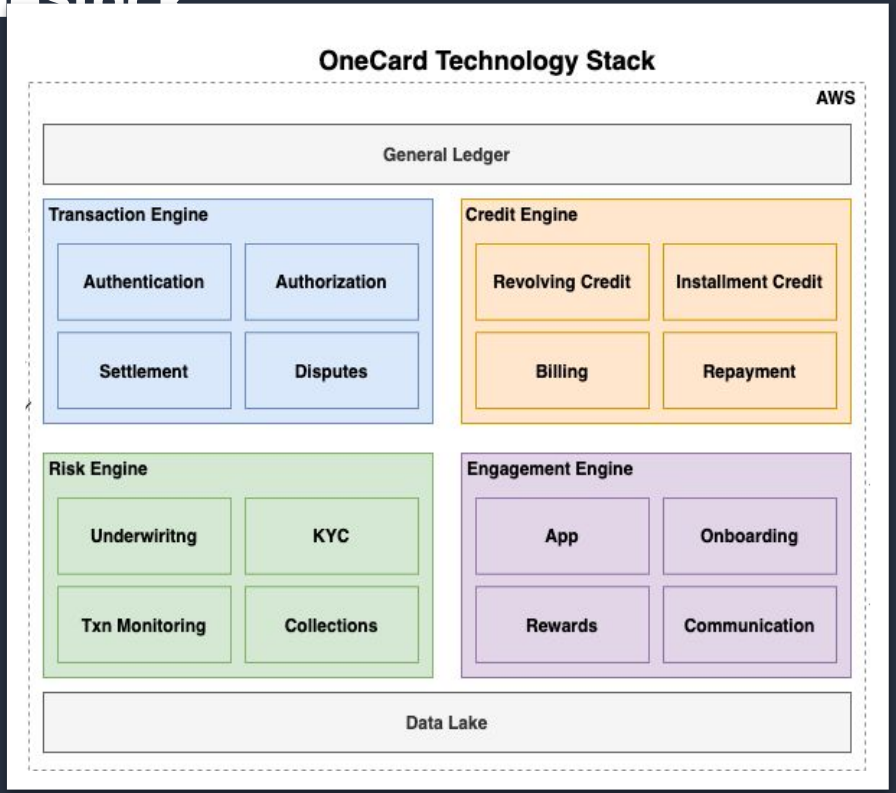
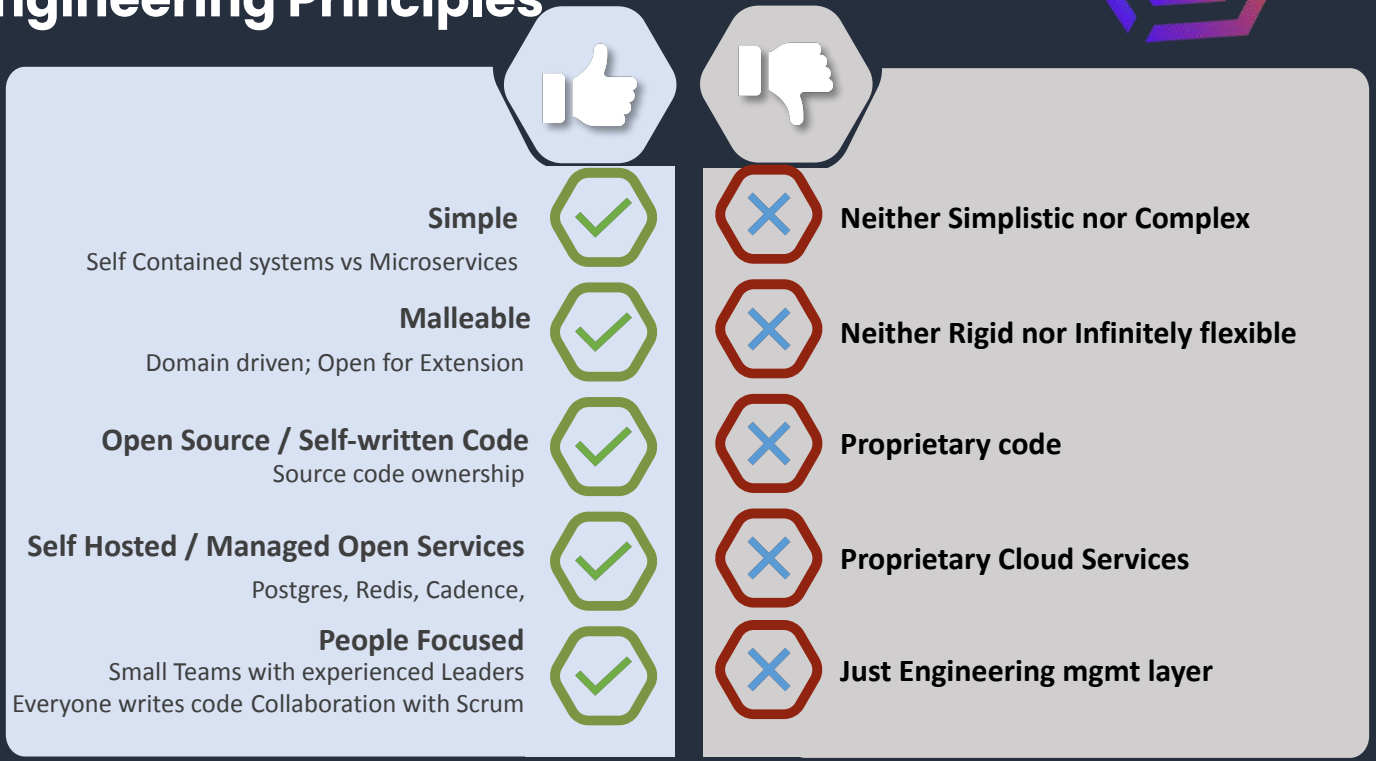
OneStack



Self owned, self managed integrated tech stack with no vendor dependency

1 Core Engineering Principles



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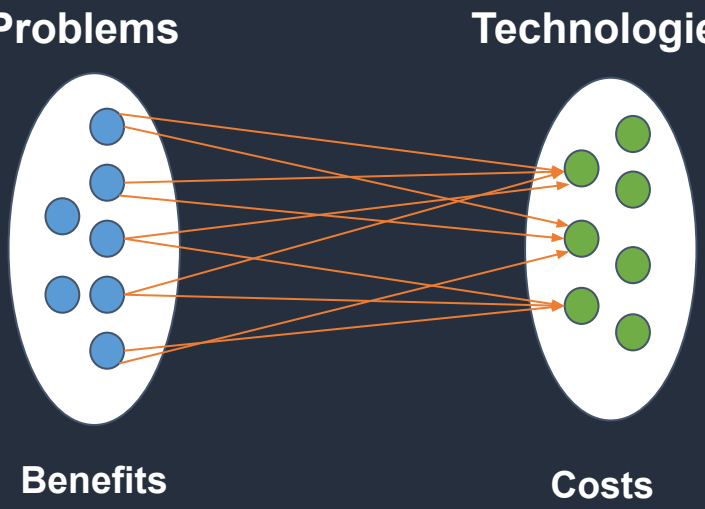
1 Narrow the Focus, Increase the Quality



We use few technologies that cover our problem domain and solve most of problems Micronaut, Postgres, Redis, Spark, Presto, Hive

We master these technologies for running production workloads

Scale the systems using Managed Hosted Cloud services:
Fargate, ElastiCache, Glue, Athena, Google/AWS SSO

Total Cost=Σ(Maintenance Cost)-Σ(Velocity Benefit)

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1 Why DIY?

- Data security and privacy
- Info Sec & Compliance
- Velocity
- People

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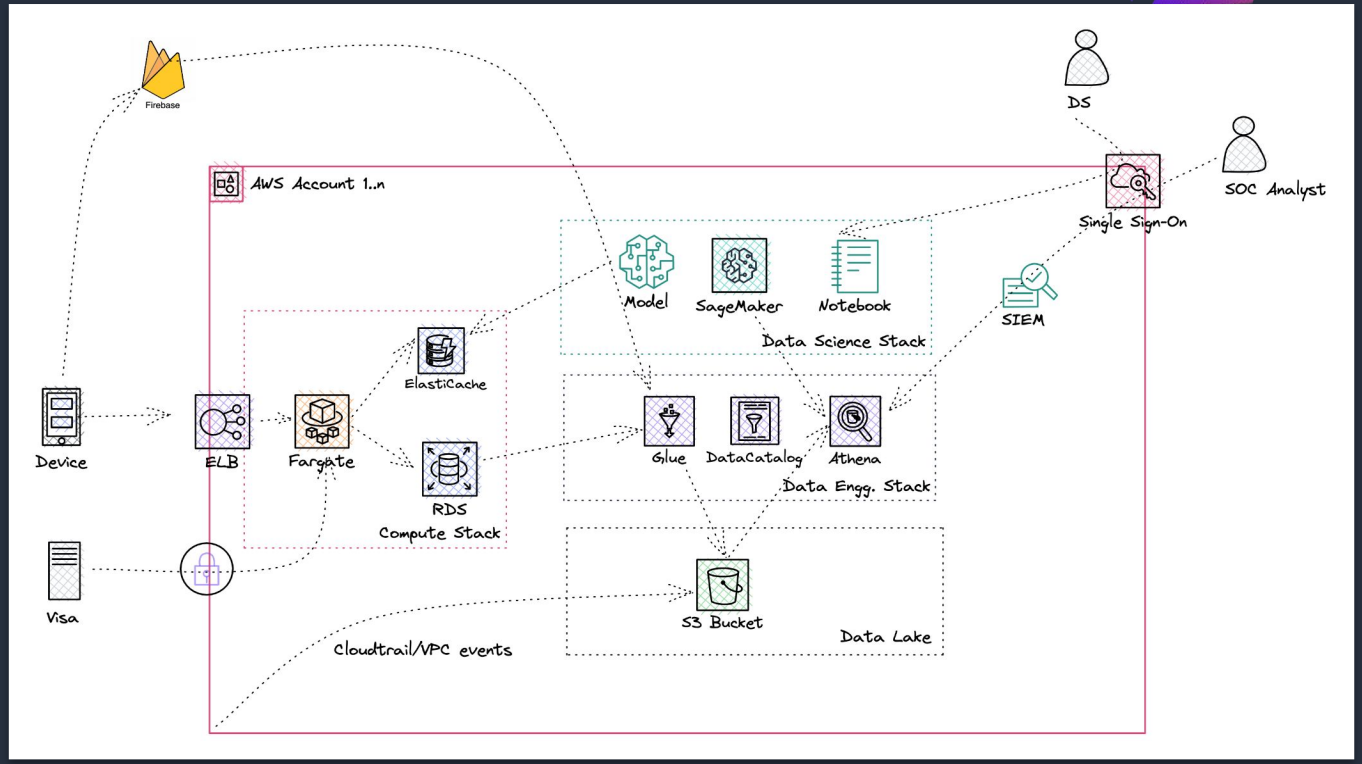
1 Architecture Diagram



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Thank you!

See you at the AWS Community Day Pune 2023

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