

Subscription Service

Context / Why

- Multi product Journey: from a P2P lender to a NeoBank
- Monolith to Microservice
- Unable to answer a fundamental question: Which products does customer A have?
- Mobile UX
- We were the membership team, with the mission to handle PIIs, ensure compliance (GDPR) and manage our customers' profile (KYC, AML, Fraud)
- A key pressing need that no team was tackling and we had the skills, domain knowledge and right scope. The sweet spot!

Timeline

We decided to plan it as a year-long initiative because of the scope and company goals: it involved every team in Product Engineering & launching the bank was set to Q2-2020

Q2-19



Presentation to the CORE
Tribe
Implement custom
integration for a Banking
product
Implement Async
Protocol

Q3-19



Integrate every banking
product
One banking product
implementing async
protocol
Implement Reconciliation

Q4-19



App fully integrated
P2P product integrated
Iterate Reconciliation

Q1-20



Support banking
products for migrating to
async protocol
Deprecate custom
integrations
Monitoring & optimize

Key Metrics

How do we know we are successful?

1

product integrated in
Q2-19

100%

Of integrated
products in Q3-19

1

non core product
using async
comms in Q3-19

100%

neo-bank mobile
adoption Q4-19

Events Requiring
Reconciliation?

10%

Q3-19

7%

Q2-19

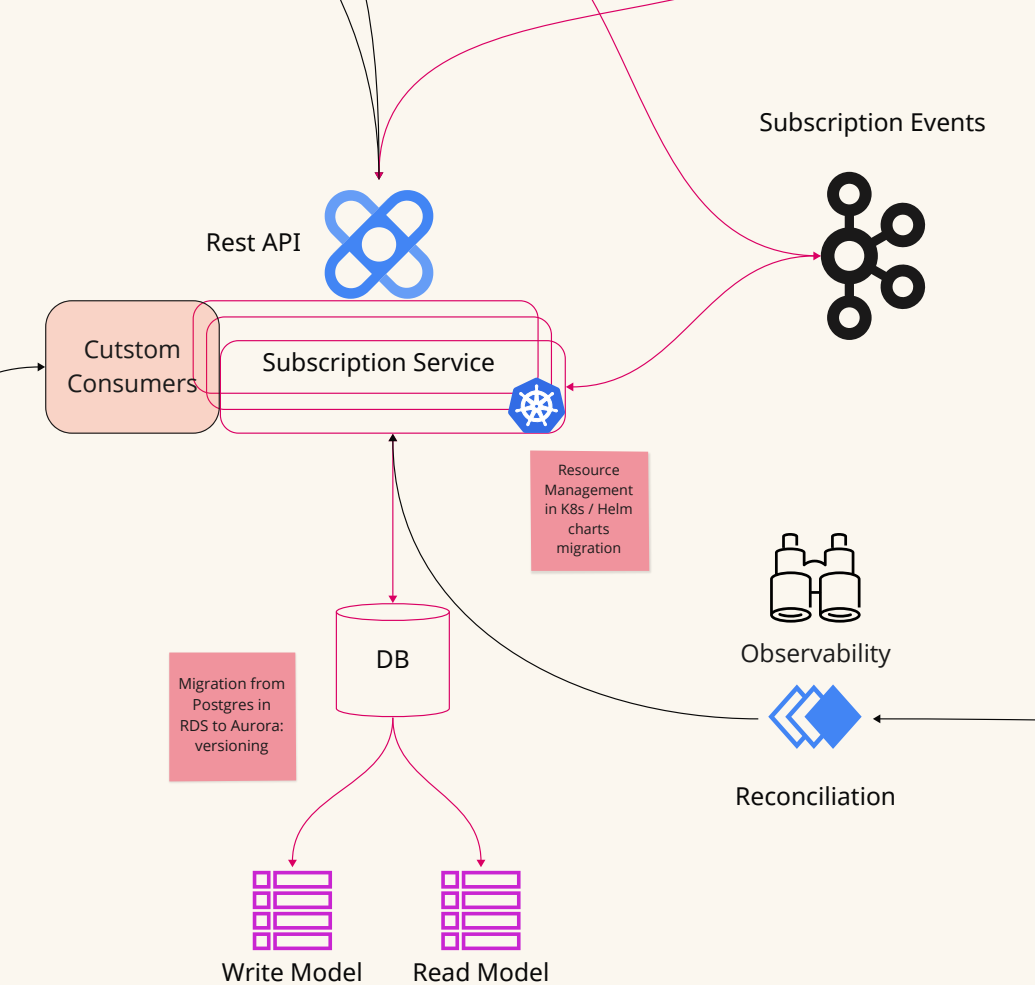
1%

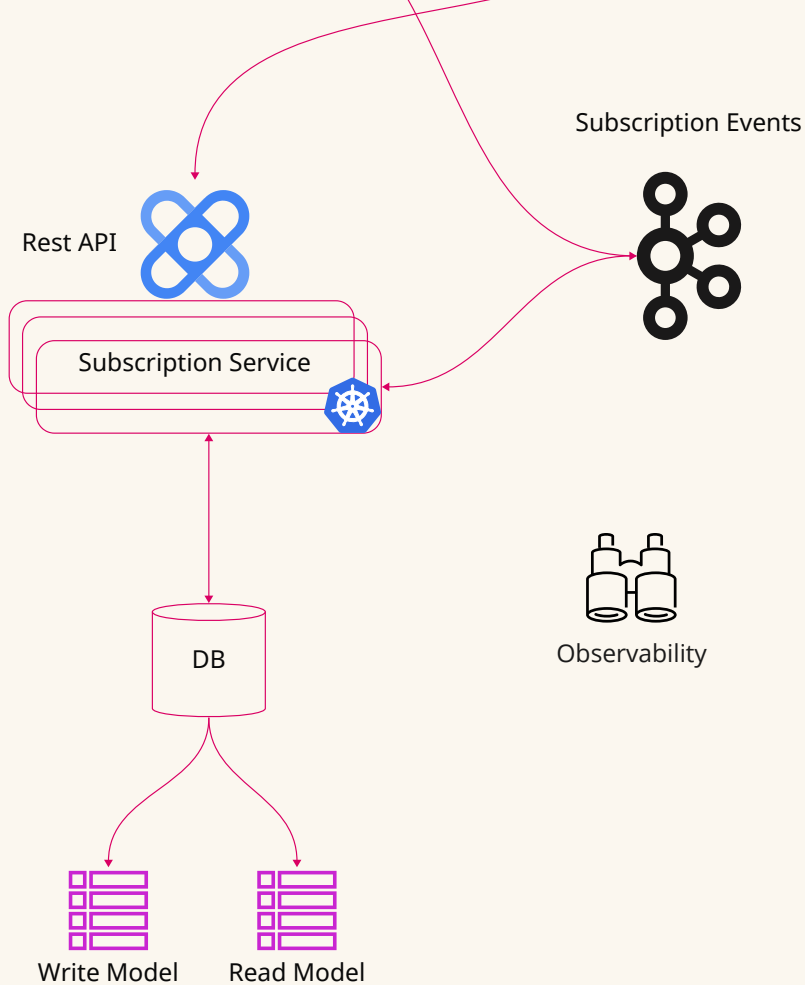
Q1-20

**Which products
does customer A
have?**

**Subscription Service
has the answer**

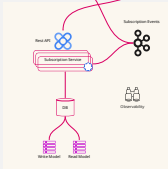
Questions?
& Thanks for the feedback!





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Q2-19	Q3-19	Q4-19	Q1-20
Establishing the PMO Aligning the PMO with the business Aligning the PMO with the business Aligning the PMO with the business	Aligning the PMO with the business Aligning the PMO with the business Aligning the PMO with the business Aligning the PMO with the business	Aligning the PMO with the business Aligning the PMO with the business Aligning the PMO with the business Aligning the PMO with the business	Aligning the PMO with the business Aligning the PMO with the business Aligning the PMO with the business Aligning the PMO with the business

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Q2-19	Q3-19	Q4-19	Q1-20
Product engineering - 100%	Integrate with existing - 100%	Apply security controls - 100%	Engineering launch - 100%
Product website development & testing - 100%	Integrate product - 100%	Security assessment - 100%	Product launch - 100%
Product launch - 100%	Product launch - 100%	Product launch - 100%	Product launch - 100%

[illegible]

Key Metrics

How do we know we are successful?

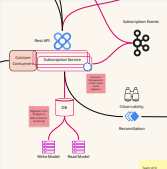
1 percentage of the world	100% of the world's population	1 million people of the world's population	100% of the world's population
Parents Requiring Reconciliation?	10% of the world	7% of the world	1% of the world

How do we know we are successful?

1 percent of business owners	100% of business owners get into a negotiation with a client	1 out of 100 business owners are profitable	100% of business owners are profitable
10% of business owners are profitable	7% of business owners are profitable	1% of business owners are profitable	

**Example: Negotiating
this successful?**

1	100%	1	100%
percentage of the total population	percentage of the total population	percentage of the total population	percentage of the total population
Exerts Regulatory Reclassification?	10%	7%	1%
Q1-16	Q1-16	Q1-16	Q1-16



- Ordered by Time-samples
- Back-calculation
- Worker Model Comparison

- "Breadthmap" Function
- Overall Integrations
- Study protocol engineering tool
- Overall

2000
 2001
 2002
 2003
 2004
 2005
 2006

2000
 2001
 2002
 2003
 2004
 2005
 2006

- 4 Engineers
- 1 Automation Engineer
- 1 PM
- Offer 10 work sessions or maximum

**Which products
does customer A
have?**

**Subscription Service
has the answer**

**Subscription Service
has the answer**

**Questions?
& Thanks for the feedback!**