

Transforming Fintech

Why AppLabb?

Proven Success

We've worked with hundreds of businesses to launch more than 600 apps.

Innovation

We live on the bleeding edge of tech to help you increase business velocity, future-proof your tech stack, and drive revenue.

Speed

Time to market matters. Our team knows how to make the most of your window time.



Customer-Centered Experiences

We don't just understand tech. We understand people and the ever-evolving behaviors and habits that shape your customers' buying process.

We keep it simple. Our team will curate a feature set that gives you the biggest boost for your budget.



**Human
experiences**

+



**Technology
innovations**

=



**Fintech
outcomes**



Leverage Forward-Facing Tech

The numbers are undeniable. Digital banking is here to stay, and consumers expect their financial institutions to do more than ever.

We'll give you the core functionality you need to survive in today's world of online banking. With features like automation, behavioral analytics, and machine learning, you'll be set to excel.

Metrics That Matter

Attract New Customers

Great experiences will always rise to the top.

Increase Wallet Share

Deliver on your promises, and they'll trust you with even more.

Maximize Retention

By showing that you listen, you'll win their loyalty.

Provide Lifetime Value

What will they need tomorrow? Meet them there again and again.



**ATTRACT NEW
CUSTOMERS**



**INCREASE
WALLET SHARE**



**MAXIMIZE
RETENTION**



**PROVIDE
LIFETIME VALUE**





Reduce Friction

Finances shouldn't be complicated. Good experiences help users increase clarity and control.

- Core banking functionality
- Digital wallets and P2P payments
- Automation, AI, and machine learning
- Security encryption and user authentication

Changing the face of finance

A digital transformation is long overdue for the world of finance.

- Leverage data to reduce churn, deepen wallet share, and hone the experience.
- Bridge the gap between legacy systems and exciting new technologies with key integrations.
- Remove the manual burden so your team can cut costs and your users can focus on the bigger picture.



Streamline Service

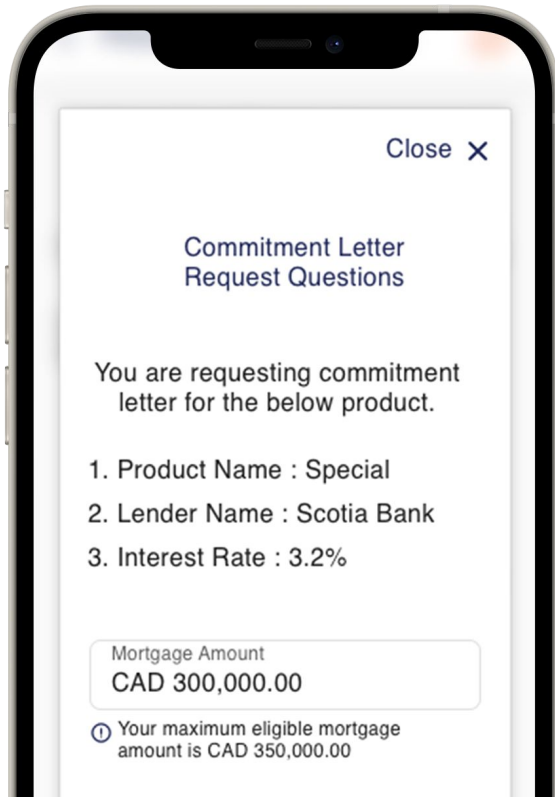
Build trust that lasts.



**Intuitive and predictive
customer support
modeling**



**P2P payments and in-app
currency solutions**



**Automated customer
communications**



**Data mining and
behavioral analytics**



Experience Matters

Meet digital expectations

Customers don't just compare your user experience to other banks or fintechs. They compare it to every digital experience they have on a regular basis. Exceptional, intuitive functionality shows that your tool belongs in their daily toolkit.

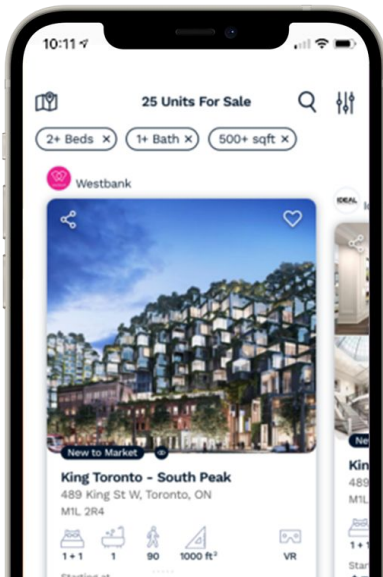
Focus on the customer

To give someone control over their finances is to give someone control of their life. Whether it's buying a house, saving for a purchase, or simply making it more convenient to manage their money, our apps put results at their fingertips.

Our Work in Fintech

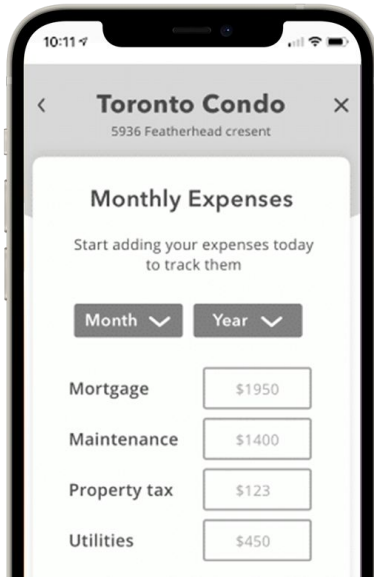
HAUSKEY

Helps users secure pre-construction properties.



PEACH FINANCIAL

A financial planning tool for home buyers and commercial real estate developers.



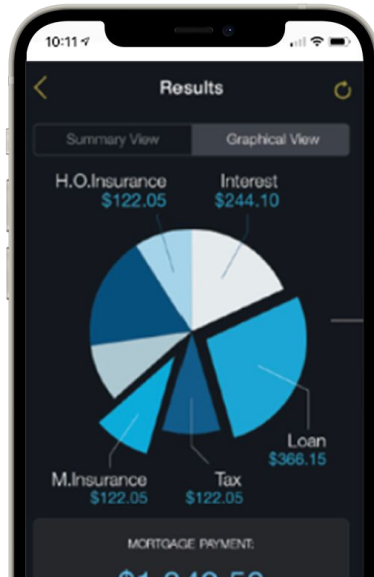
RBC

An Apple Watch app that helps users create a budget and stick to it.



MERIX FINANCIAL

Helping users calculate their mortgage by visualizing data.

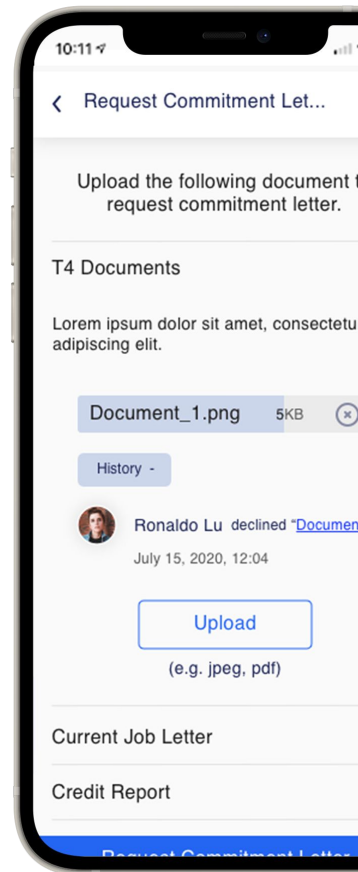
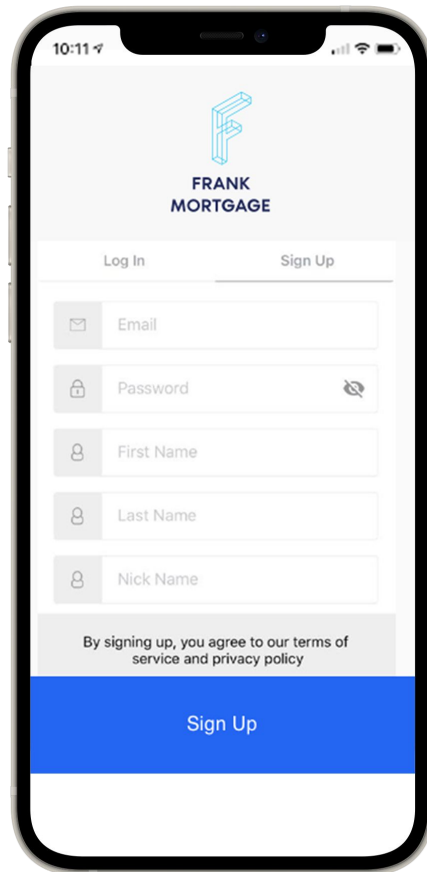


CASE STUDY:

Frank Mortgage

The homebuying experience can be daunting and frustrating.

TheAppLabb helped Frank Mortgage create an app that brings together homebuyers and a network of lenders in a seamless, one-stop digital mortgage experience.



The Challenge

Frank Mortgage partnered with TheAppLabb to develop a solution that helps home buyers obtain financing quickly and easily by matching users with products for which they qualify.

- Bring transparency to the mortgage process
- Allow the option to get help from a person when needed
- Offer customized experiences for different types of users
- Stay compliant in a highly regulated industry

Our Roadmap

FOCUS

1

Because the Frank Mortgage iOS app needed to offer specific functionality for five user types, TheAppLabb went the extra mile to understand each user type's specific pain points and developed unique feature sets to meet those goals.



REFINE

2

Because homebuyers rarely understand the mortgage process, TheAppLabb anticipated human error in the user journey. To keep users moving forward, TheAppLabb created intuitive flows and logic to minimize error and facilitate quicker application completion.



DEPLOY

3

his project was completed through 10 two-week sprints, including development and testing. TheAppLabb deployed a product owner/business analyst, a project manager, one frontend and two backend developers, one iOS developer, a technical lead, and two QA professionals.





The Solution

The Frank Mortgage app acts like a mortgage officer in your pocket, helping users understand their options and the process.

This app allows homebuyers to make progress on their mortgage on their own time. In one convenient location, they can keep up with documents, check application status, forecast next steps, and more.

The Frank Mortgage app also allows underwriters to understand what borrowers were searching for, so they could create more competitive products.

Key features

- A website, iOS app, and web portal that coordinates to different user types.
- Integration with Equifax allows users to check their credit scores.
- Matching algorithm that identifies mortgage products the borrower would qualify for based on income, amortization period, and other factors.
- Secure file transfer and storage of sensitive documents within the platform.
- Notification algorithms alerting buyers and lenders to actions required based on their individual needs.
- A 24/7 chatbot and the ability to book an appointment with a real mortgage professional.

The Results



Surpassing Targets

The app is being used by top tier mortgage lenders and is surpassing targets for attracting customers to the marketplace.

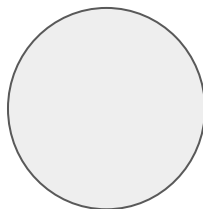


Securing Funds

The app has helped the client attract and secure funding from investors so they can continue to grow and scale the platform.

“ ”

We wanted a user-friendly customer interface that allows a user to obtain financing quickly and easily online.



Don Scott

CEO, Frank Mortgage