



WISLACODE SOLUTIONS



Digital transformation & software development

www.wislacode.com



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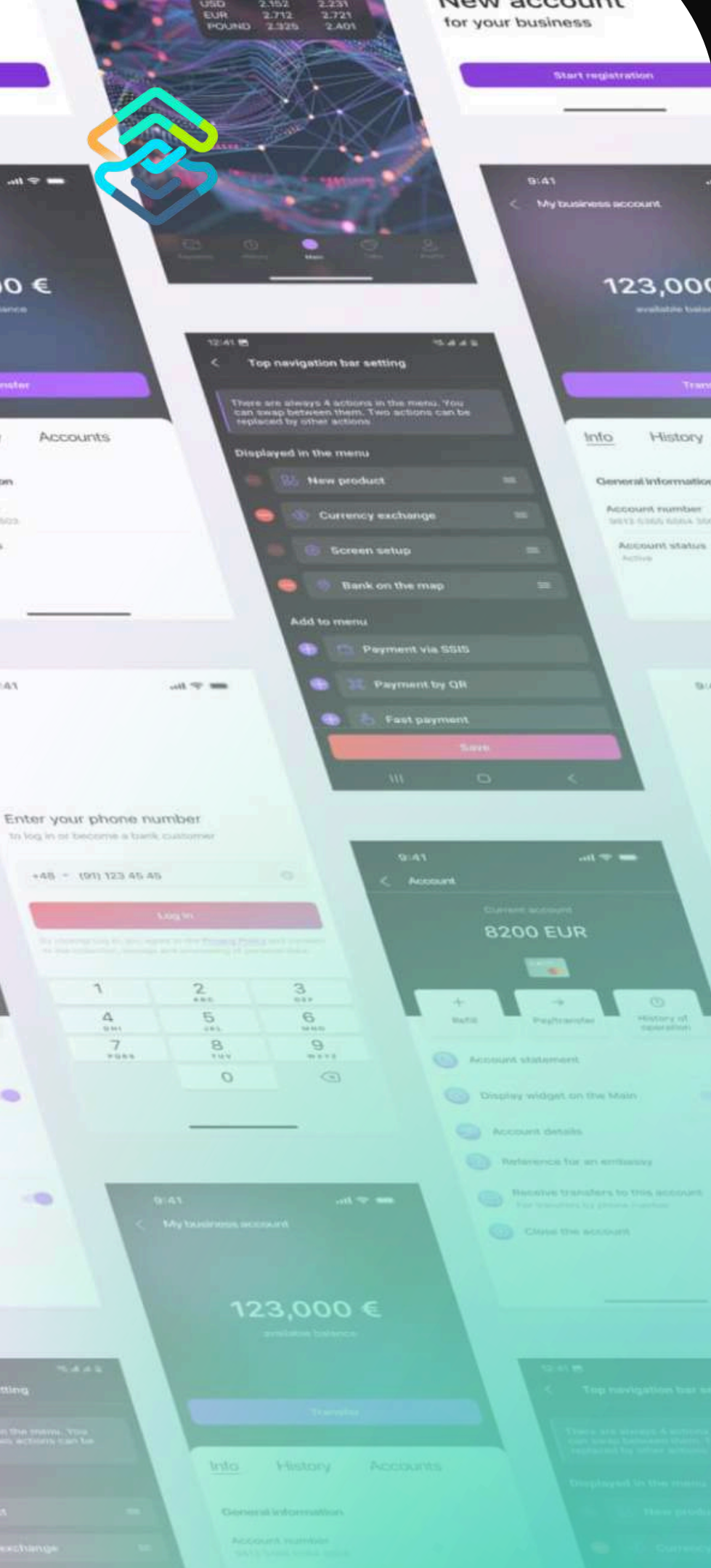
is a fintech-centric software development partner with **10+ years of experience** building engaging mobile and web apps

Our agile teams specialize in helping banks, leasing companies, and other financial services organizations digitize processes and improve customer interactions – without the heavy burden of legacy infrastructure overhauls.

200+

Experts

Warsaw, Poland



How we work

Transparent processes
at every stage

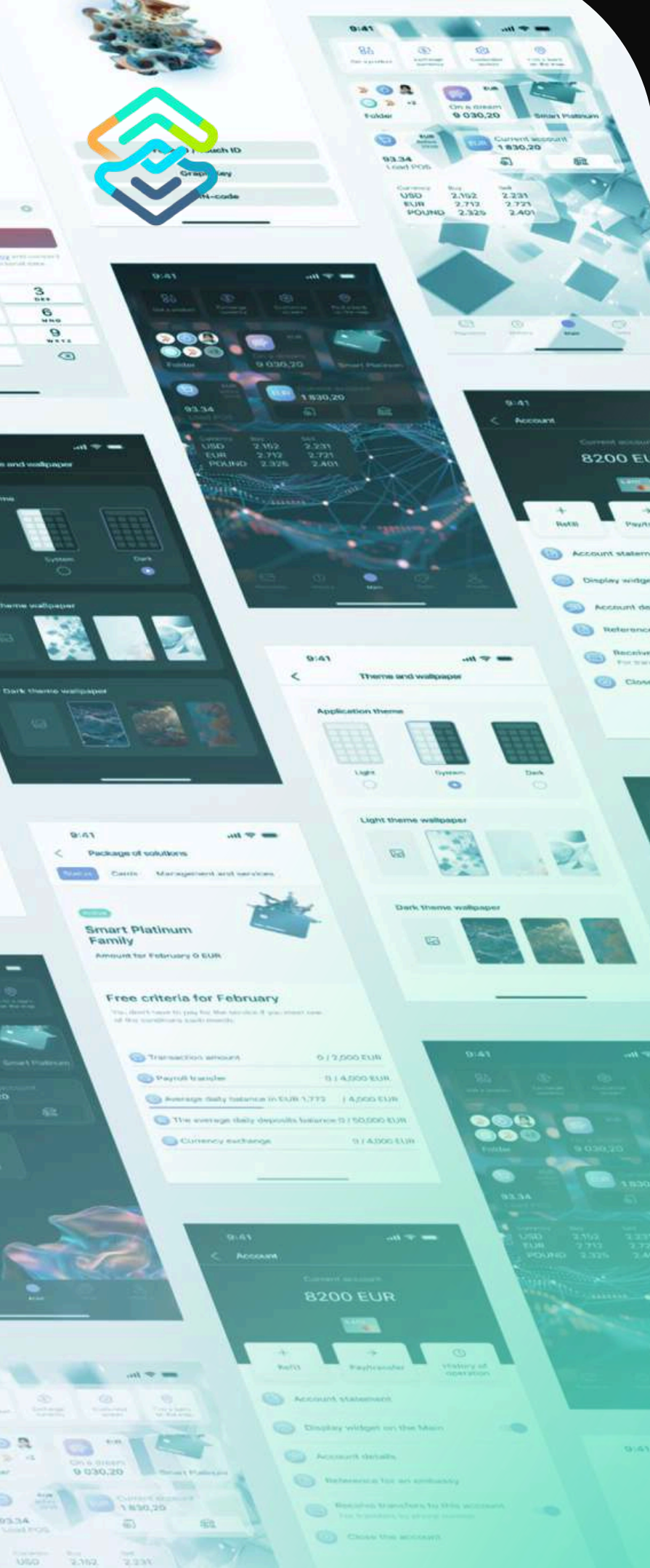
We help define the problem
and set clear KPIs.

We reduce costs through
process automation.

We integrate at any project
stage. Comfortable working
**with legacy or third-party
code.**

We can upskill the client's
team during the project.
**All source code stays
with the client.**





Challenges we solve

01. Migration from legacy systems to a modern solution
02. Complex payment integrations
03. Lengthy manual processes
04. Developing a strategic and technical roadmap
05. Optimizing the team to reduce development costs
06. Building a scalable architecture for future growth
07. Expanding the team and replacing outdated vendors
08. Avoiding insecure vendor and developer lock-in





Web & Mobile App Development

Intuitive Mobile Apps:

Straightforward, secure mobile-first solutions for mid-sized banks and financial institutions.

Leasing & Insurance Portals:

Delivering seamless self-service platforms with payment integration and automation.

Seamless Integrations:

connecting third-party APIs, payment gateways like Apple Pay and Google Pay, and external services to enhance functionality and user experience.

User-Friendly Solutions and Excellent User Experience

Design System & Streamlined User Journey

We build comprehensive design systems that reduce the customer journey, ensuring faster and more efficient interactions.

Research-Driven Personalization

We rely on user research and best practices to create personalized experiences that boost engagement and satisfaction.

Seamless Experience Across Devices

We ensure a smooth and consistent experience across all platforms, from mobile to desktop.

Skilled Team & Effective Management

Domain Experts

Team members with direct experience in Tier 1 banking and fintech projects

Agile Workflow & Transparent Communication

We follow Agile with sprints and demos, track tasks in Jira, and maintain project communication via corporate messengers like Slack.

Flexible Engagement Models

offer time-and-materials or hybrid contracts that adapt to your evolving roadmap.



Core Expertise



Omnichannel Finance Apps

End-to-End App Development

Native iOS/Android/cross-platform
Mobile apps and Superapps

Core Banking Integrations

Seamless linking with existing systems to
ensure data consistency and secure
transactions

High-Volume Transaction Support

Architectures built to handle millions of
daily logins and transactions



Rapid MVP Launch

Interactive Prototype in 1 Month

A prototype with key user scenarios for
fast feedback and refinement

Real-World Hypothesis Testing

MVP launch in 4 months to validate
demand with minimal investment

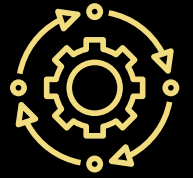
Scalable Architecture

Built for easy expansion into a full-
fledged product





Core Expertise



Legacy System Modernization

Digital Transformation Roadmaps

Holistic strategies for long-term modernization and seamless digital growth.

Performance Optimization & Scalability

Boosting efficiency, reducing technical debt, and enabling smooth scaling.

Cost-cutting legacy upgrade



Compliance & Regulatory

Certifications & Security

ISO 27001 processes, DORA, PCI DSS alignment, OWASP regular code audits.

Cases

Lending app

for residents of Mexico. Financial start-up entering a new market

Challenge

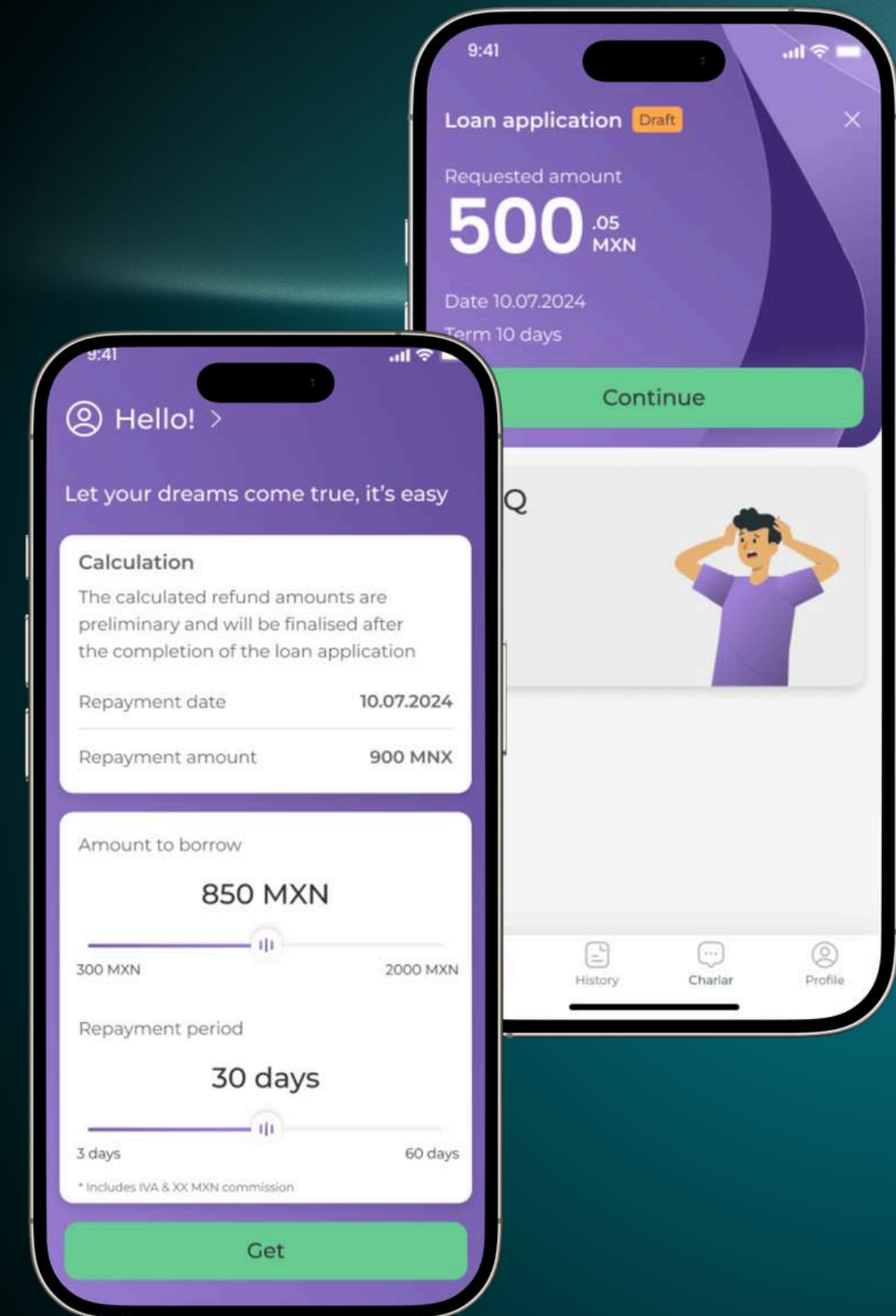
The startup was preparing to enter a new market with only a high-level architecture in place. They turned to us for a detailed solution to minimize time-to-market and optimize team costs.

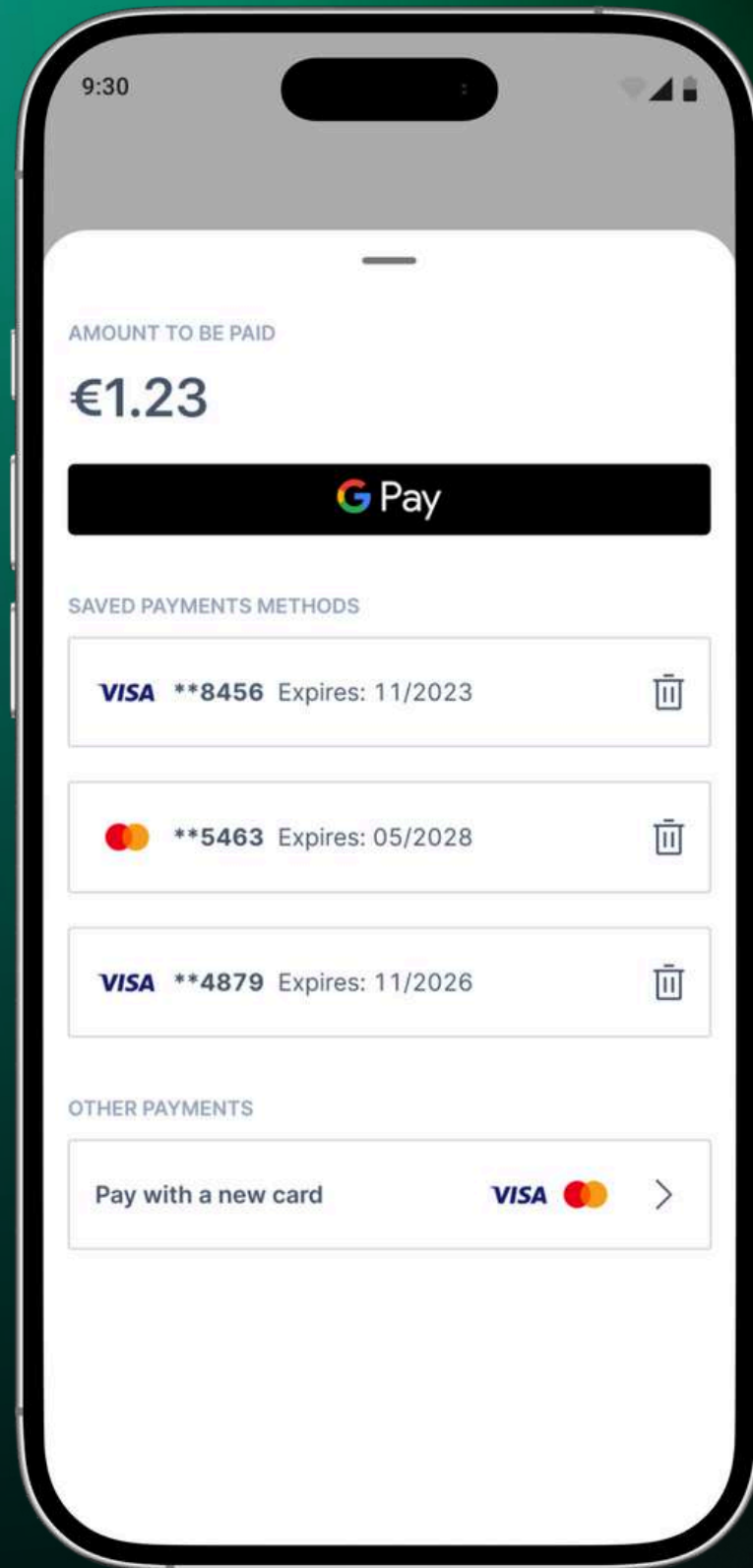
Solution

- Implemented as a progressive web application (PWA). This reduced team costs by 30% and accelerated time to market.
- A native wrapper was developed for distribution via App Store and Google Play.

Result

The first users went to the application after **5 months**.





Android SDK for payment gateway

for an EU-regulated merchant acquirer

Challenge

The company needed an MVP for embedded mobile payments. With an existing web SDK, they were looking to expand their services for merchants.

Solution

Our work includes:

- screen development
- Google Pay integration
- 3D Secure integration
- integration with third-party applications

Result

Android SDK developed **in 1 month**



Mobile Banking

for a large commercial bank in Eastern Europe, digital leader in the country

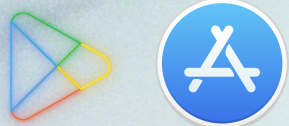
Challenge

The bank wanted to create a solution to attract a new generation of customers and build the first fully digital bank in the country's market.

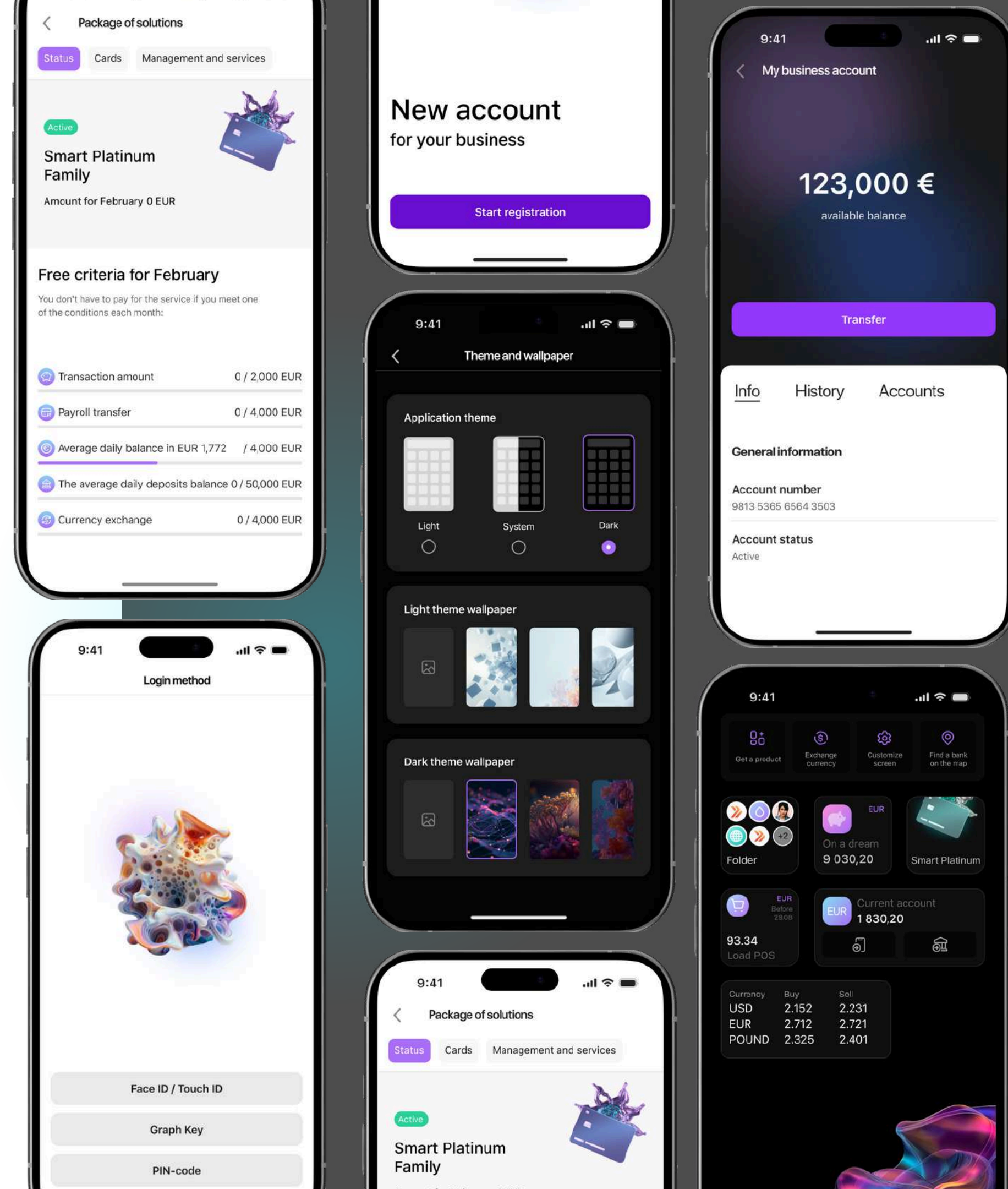
Solution

- focused on usability and user experience to offer solutions that had not been on the market before
- allocated a team of 25 people to the project for analytics, development and testing
- first release in 6 months

Result



Award winning app with 700,000 users



SuperApp M-Banking

The first superapp on the country market in Eastern Europe

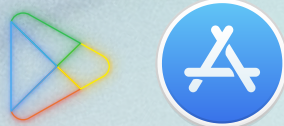
Challenge

The bank planned to create a superapp that would combine mobile banking for individuals and entrepreneurs and a mobile operator account. It should also be a fully digital bank with online customers.

Solution

- Our cross-functional team, including developers, analysts, testers, and managers, built the application from the ground up and continued its development post-launch
- first release 9 months after launch

Result



Best Digital Bank according to Global Finance with 1+ million installations



*Online lending volume surged **150x in a year**, making the bank the country's leader in this segment.*

*User financial transactions **increased eightfold in two years**, driven by higher engagement.*



Optimizing Medical Sales Representatives' Routes with AI

Challenge

Sales representatives faced challenges such as:

- Manual visit logging
- Inefficient route planning
- Lack of real-time adaptability

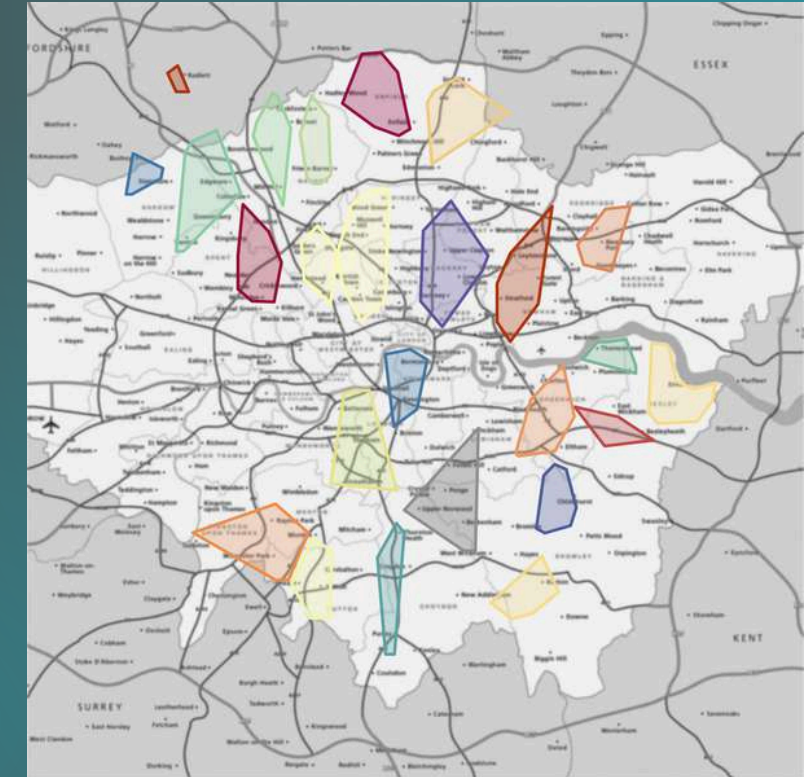
Solution

- Trained models to analyze historical data and predict the most efficient routes.
- Geospatial clustering using the OPTICS algorithm to group medical institutions and reduce unnecessary long trips.
- Seamless integration with CRM and ERP systems to improve workflow and coordination.

Result

🚀 AI-powered route optimization **reduced** travel time by **12-18 hours per month** per sales representative.

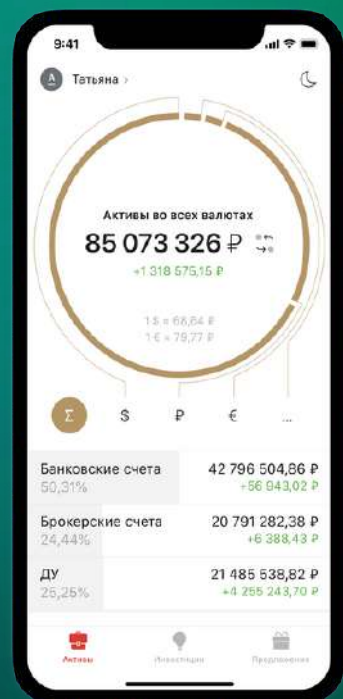
🚀 Operational costs reduced and sales reps' efficiency **increased by over 20%.**



Our Approach

- ✓ Conducted an in-depth analysis of historical visit records.
- ✓ Applied machine learning models to identify inefficiencies in route planning.
- ✓ Developed a deep-learning-based predictive route optimization model.



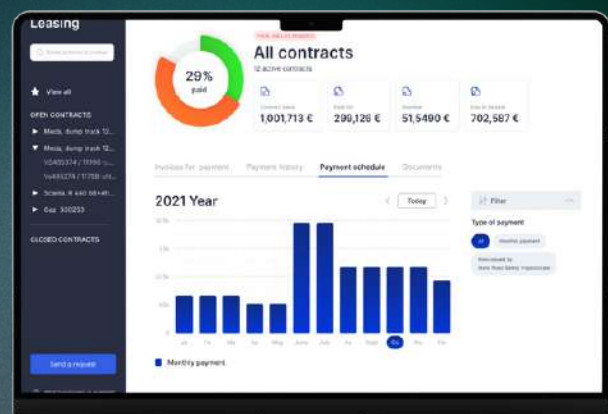
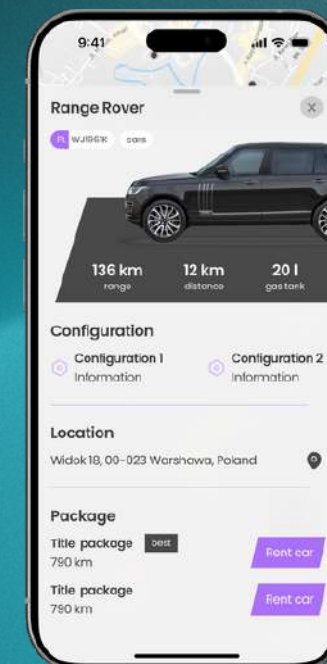


Application for the bank's VIP clients

Investment portfolio management is available online 24/7

Progressive Web App for carsharing

MVP launch of a new product to the market in 4 months

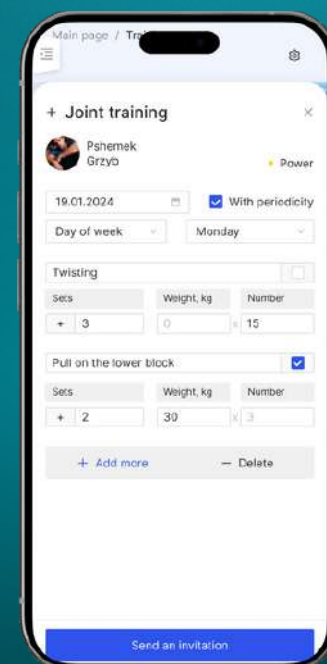


Car leasing platform

The new system reduced the load on the call center and staff by 68%.

Progressive Web App for planning workouts at the gym

The application is used by 81% of the fitness club chain's members



Inhouse Competence Centers

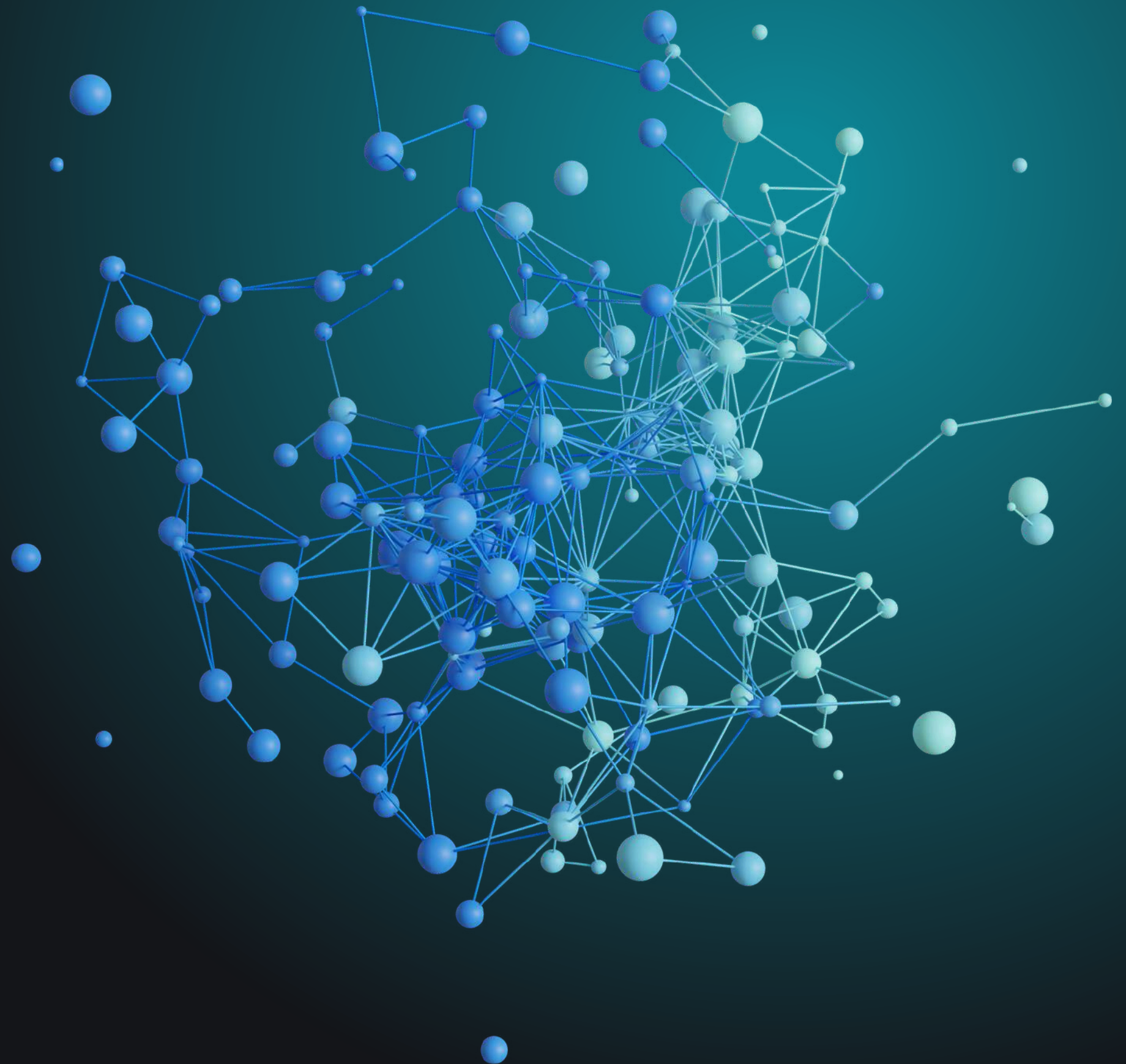
Top-skill experts in mobile development, cross-platform/PWA, frontend, backend, analytics, testing and design

Flexibility in Everything

Need a quick launch or rapid team reassembly to meet new business demands? We're experts at it.

Post-delivery Support

Ensure the team's participation in the finalization of the solution and elimination of critical bugs





Development Resources

CORPORATE DATA WAREHOUSES

- Storage: Oracle, Hadoop
- ETL: Informatica
- BI: Cognos, Tableau
- CDC: Oracle GoldenGate

MOBILE

- Android: Java, Kotlin
- iOS: Swift

CROSSPLATFORM | PWA

- JavaScript, TypeScript
- React, Redux
- WebAPIs

BACKEND

- Development: Java, SpringBoot, SpringCloud, SpringData, Hibernate, .NET Framework, .NET Core, ASP.NET MVC
- SQL stores: PostgreSQL, MySQL,
- NoSQL stores: MongoDB, ElasticSearch, Cassandra
- ODS: Hazelcast, Redis
- Message Brokers: Kafka, RabbitMQ

FRONTEND

- Development: Typescript, ReactJS, Redux (toolkit, saga), NextJS
- Library: RTQ, axios, cypress, jest

INFRASTRUCTURE, CI/CD

- Docker
- Mesos/Marathon, Kubernetes
- Jenkins
- Ansible

TESTING

- Zephyr, TestLink, Allure, Quase
- JUnit, Kotest, Mohito
- XCTest, Sourcery
- Selenium (Selenoid, Grid), Cucumber

ANALYTICS

- UML, BPMN
- REST, SOAP
- Axure



WislaCode customers confirm



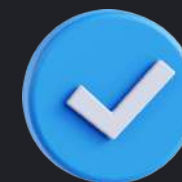
Loucas Charalambous
payabl

*We needed an Android SDK developed under **a tight timeline**, and their team delivered a flexible, user-friendly solution that integrated seamlessly into our ecosystem.*



Mikhail Krasnov
Executive Chairman at Verysell Group

*The WislaCode team delivered on time and with outstanding quality. I want to mention the team's transparency while running the project – everything was **trackable, visible and manageable**.*



Aleksei Malenkin
\$lana (Monetech)

*WislaCode specialists quickly synchronised and worked with the second team involved in developing our solution. As a result, having started development from scratch, we came to the expected result quickly. The first users went to the application after **5 months**.*



Yurii Lozinskyi
Head of Applied AI Lab

*This was a very task-heavy project. However, by the end of WislaCode, we were left with a detailed roadmap consisting of clear milestones – able to be converted into tangible KPIs. Integrating this structured result ensured that the more complex and uncertain goals were converted into **30% ROI**.*



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