



ONLINE CREDIT SCORE AND CREDIT REPORT APPLICATION

CLIENT OVERVIEW

Our client is one of the leading providers of a credit and financial monitoring services, one of their web product is for providing free financial account monitoring and credit tools like credit report card, credit score simulator, etc. of individuals across USA. Our client provides free data-driven resources, financial information monitoring and personalized recommendations to over 45 million members across the country.

KEY REQUIREMENTS

- A mobile application which can act as a prime source of information for both individuals to determine their credit ratings and also for banks/financial institutions to obtain customer's credit history for determining their eligibility and credit status.
- Ensure high level of security for the key functionality of authentication, payment authorization, payment processing and payment status due to the sensitive nature of the credit data.
- Deliver a seamless experience across web and mobile application to increase the acceptability of the application.

KEY CONTRIBUTIONS

- Integrated 3rd party data sources to avail the credit history and implemented algorithms to determine users' credit scores and compare their status with other customers.
- Applied reverse engineering process to check code base visibility, data in persistent storage and mitigate potential loopholes for third party usage .
- Developed a security framework that can be used across various Android applications to encrypt/ decrypt data with 128 advanced encryption standard (AES) encryption.
- Ensured security of data transactions to protect SSL calls to the servers from man-in-the-middle (MITM) attacks.
- Ensured high level of security for payment transaction authentications for different countries supporting different types of authentication mechanisms.
- Integrated the Google Cloud Messaging (GCM) APIs push notifications to alert the users of important changes in their credit report and providing real time credit status.
- Used graph libraries to generate the line graphs and open source libraries to implement notification list view.
- Developed a mobile application with intuitive UI using Interface Builder along with a seamless transition effect on Android SDK.
- Appium tool was used for testing across multiple mobile operating systems of iOS and Android , with the same automated script
- Due to the presence of Selenium WebDriver, Appium was also used to render support for multiple languages pertaining to development (Java, C#)
- Functional and usability testing enabled early tracking and recovery of defects thus ensuring consistency of the system with client requirements

KEY BENEFITS

- Client' mobile application was one-of-a-kind in the industry that could give customers their own credit score, comparison of scores amongst other nationwide users and regular alerts and updates on any key changes to the scoring parameters.
- Post publishing the application on respective stores, client observed an increase in their customer base thus making it a popular app amongst the others in the same domain.
- Single sign-on feature along with rich representation of consolidated data on customer's credit score and history displayed on a single screen enabled our client to win a competitive advantage.

TECHNOLOGY STACK

- Android 2.3+
- Emulator
- Objective-C
- Selenium
- Xcode 3.2.1 with Interface Builder for UI design
- IOS 5 and iOS 6
- Appium

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