



MojoTech

Experts in Fintech Software Development

MojoTech transforms financial services firms and scales Fintech disruptors into leading digital businesses.

We are honored to have worked with traditional bank incumbents, Fintechs, wealth managers, and insurers to build consumer-facing products, modernize legacy applications, and innovate with AI.

- Digital & Mobile Banking
- Wealth Management
- Accounting & Taxes
- Retail Investing & Crypto
- Payment Processing
- Credit & Lending
- Insurance & InsureTech
- Embedded Finance & Marketplaces

Select Financial Clients & Work

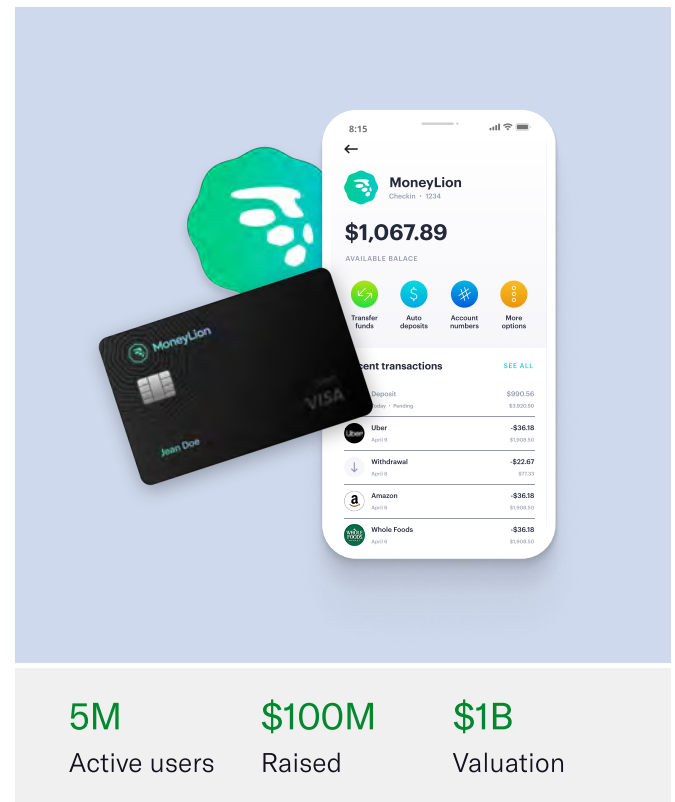
- Credit Karma
- Dow Jones
- Source Advisors
- MoneyLion
- Fiserv
- Two Sigma

MoneyLion

We helped this Fintech client build a new mobile banking platform and scale it with their success.

MojoTech worked in concert with MoneyLion's in-house engineering and finance teams to develop a new mobile-first bank. Behind the scenes we built the software and databases that underpin this new DDA banking service along with API end-points to verify customer ID, create bank accounts, issue debit cards, and more. We also created datasets which could be used by MoneyLion's analytics team to create custom dashboards.

As the DDA banking platform has grown, we've helped scale it by migrating from in-house datacenters to the cloud and leveraging a microservices architecture. This includes building fault-tolerant caching layers to handle hundreds of thousands of events per day.

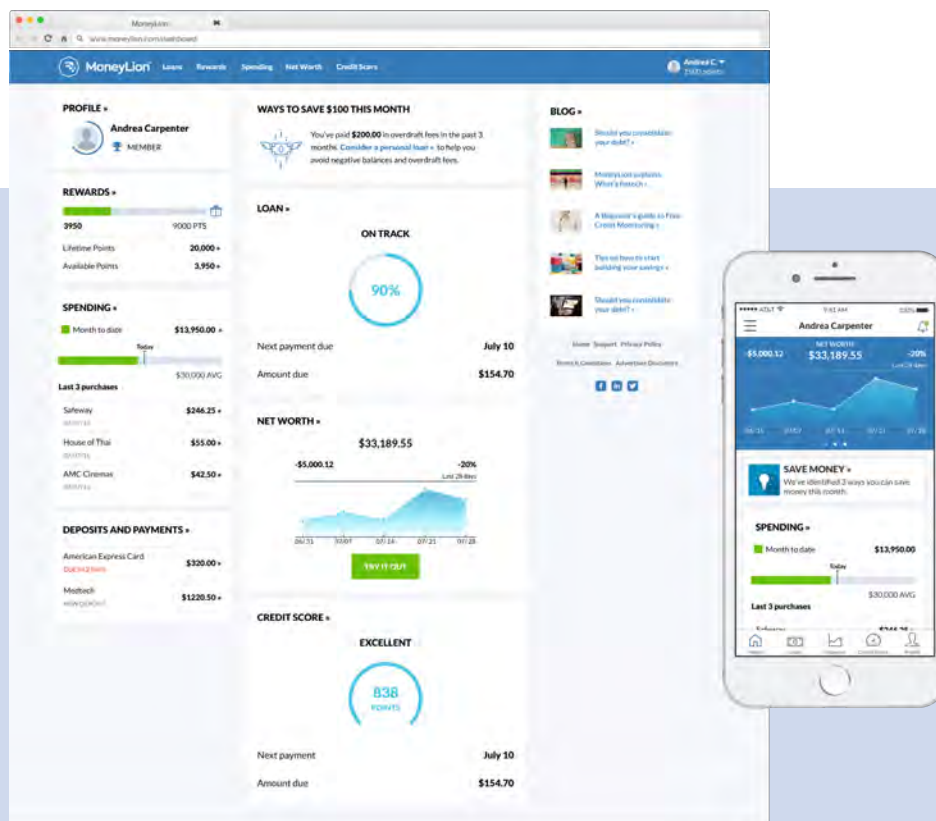


5M
Active users

\$100M
Raised

\$1B
Valuation

Read the [full case study](#)

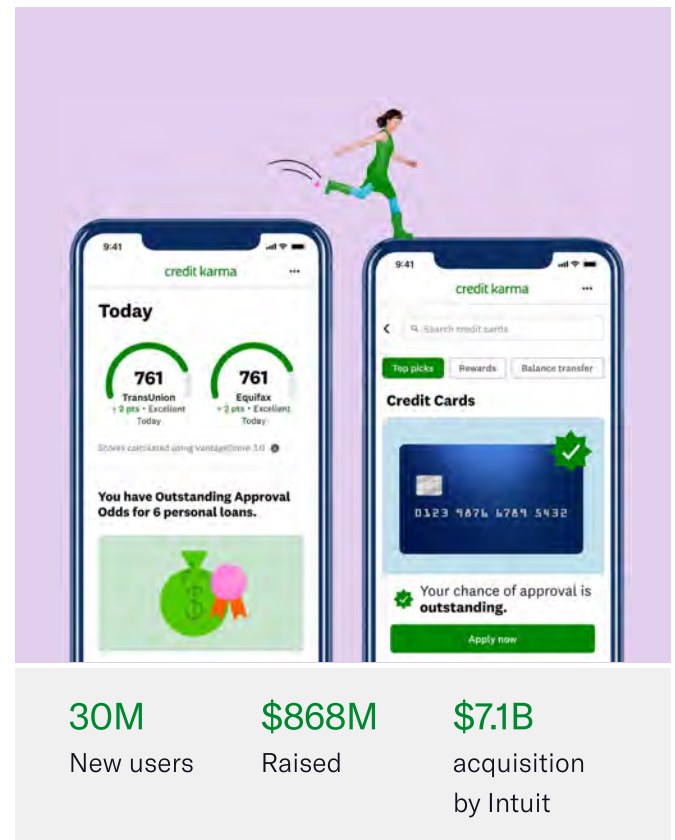


Credit Karma

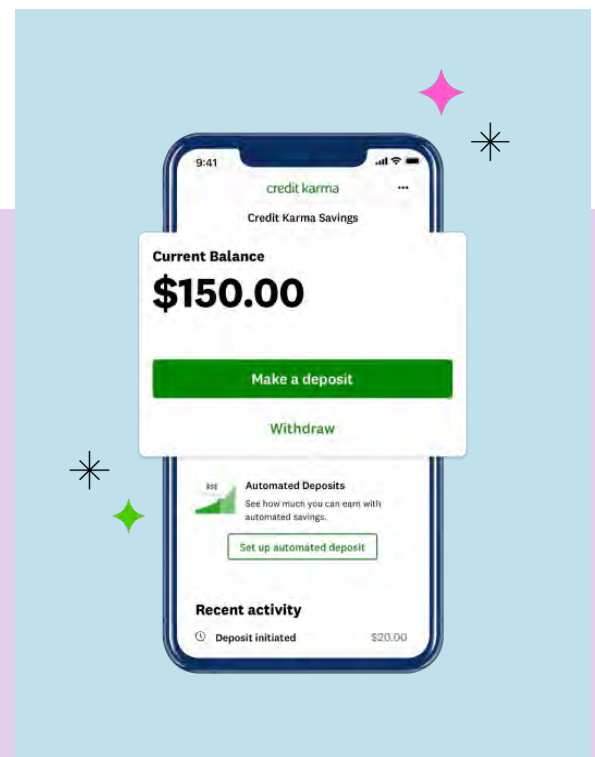
Expanding the World's Most Modern Credit Monitoring Service into New Markets

MojoTech worked with the Credit Karma team on a number of initiatives within their domestic portfolio, including tax, credit health, personal loans, and credit card marketplace products, to create an architecture that scales with its user base and aligns with their monetization strategies.

Our team made enhancements to Credit Karma's many offerings in preparation for several international launches. We also helped them identify and rectify issues with their personal loans module to boost conversions. Additionally, we assisted Credit Karma in expanding their fintech suite of software offerings by developing a tax estimation tool that integrated seamlessly with TurboTax.



Read the [full case study](#)



Dow Jones

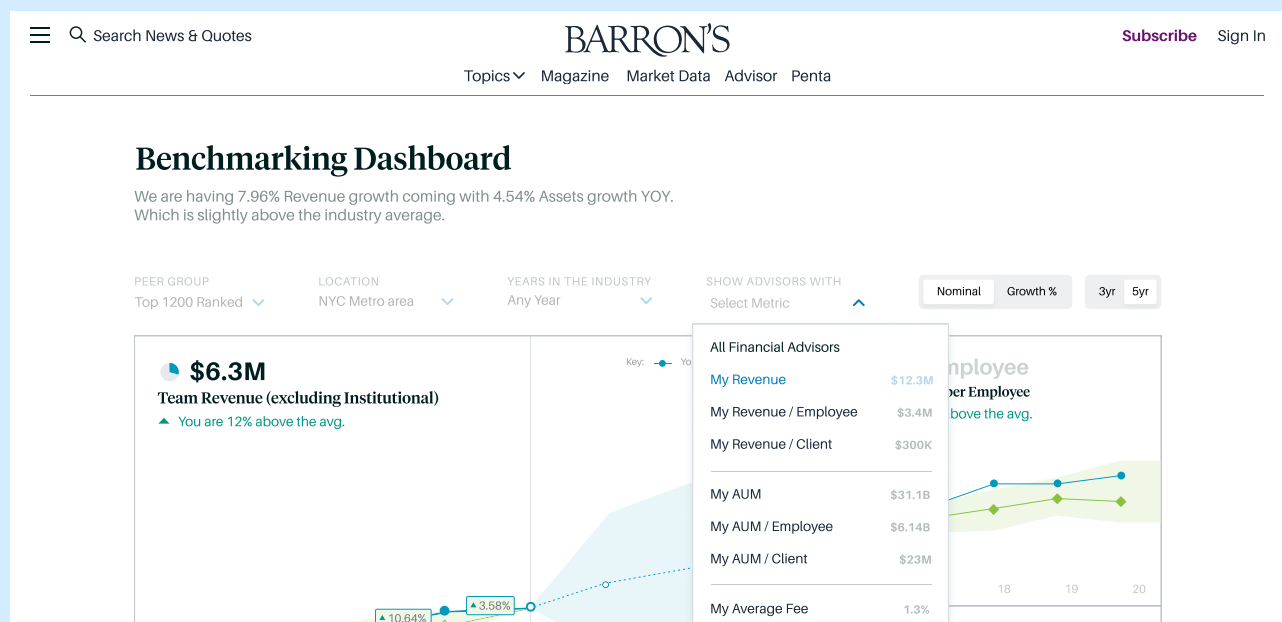
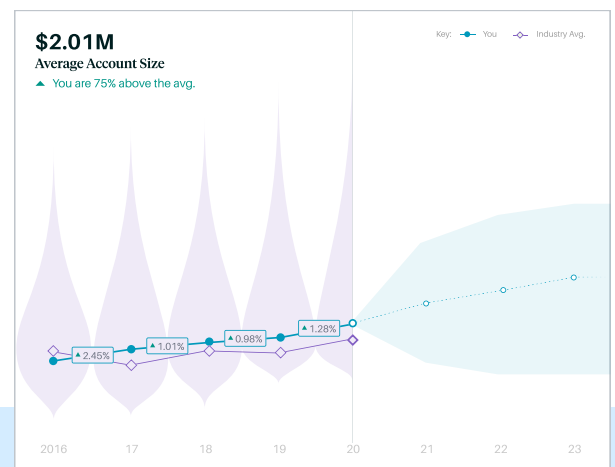
Helping Financial Advisors Navigate the Market

MojoTech partnered with Dow Jones to develop a new subscription offering that allows Financial Advisors to benchmark themselves against their peers. The fintech application features:

- Innovative data visualization
- Forecasting model to project future growth
- Allows users to “Pin” metrics for tracking
- Integration with curated content
- Path to automated coaching, expanding Dow Jones’ service offerings



<https://www.barrons.com/advisor/finder>





I can't overstate how happy I am with MojoTech. They leverage their expertise and critical thinking into unique, innovative solutions and valuable recommendations that exceed expectations.

Benjamin Myers
Controller, Pineapple Payments | Fiserv

Why MojoTech?

Software Development & Design for Innovative Companies

MojoTech is a 100% US-based product development and application modernization agency. Integrating engineering, strategy, and design, MojoTech transforms enterprises and scales technology disruptors into leading digital businesses. We partner with progressive organizations to deliver solutions requiring speed, scale, security, and innovation on their most critical digital products and business challenges. Our teams integrate directly with our clients as we complement their strengths while demonstrating our process for building better software.

The MojoTech Advantage



Innovation

Our cloud-native software development process enables us to swiftly adapt to new opportunities while building upon a solid foundation. We break down complex problems and legacy systems to create multiple paths to innovation and modernization.



Speed

We leverage modern tools and frameworks along with disciplined prioritization to build the right features at the right time. We provide rapid and continuous delivery of functionality, putting working software into production with one-click deployments.



Quality

All the code we write undergoes a combination of automated testing, static analysis, and peer review. Our 4 C's methodology ensures the software we write not only works for users, but is easily maintainable, scalable, and secure.



Dedication

Mojos are full-time, onshore employees dedicated to one project at a time. Our team focuses on your goals and internalizes your product vision. This allows us to take pride and ownership in delivering quality solutions rather than bouncing between projects.



Transparency

You'll have complete visibility into, and immediate ownership of all work-in-progress. Our suite of project management tools documents and disseminates all project milestones providing you with unmatched levels of transparency, communication, and trust.



Partnership

We rely on our ability to consistently deliver innovative software solutions, rather than locked-in contracts, to cement our relationships. Most of our engagements come from repeat clients and referrals.

Guiding Principles

Our approach to building software adheres to the following principles, which guide teams, inform decision making, and are an important part of our culture.

1. All projects must go well.

As a consultancy, we rely on our ability to consistently deliver high-quality software—not locked-in contracts—to cement enduring relationships with clients. For this reason, as well as our personal pride and reputation, all engagements we choose to take on must succeed.

We work alongside clients as one team with shared goals. When clients hire MojoTech, they benefit from the experience of our entire team; with that combined experience there is no challenge we can not overcome. Our leadership is directly involved on every project to ensure each one is successful.

While we clearly approach our work from the perspective of an agency, the same principles apply inside your organization as well: Treat each project as if your reputation is at stake, establish shared goals, and leverage the full resources of your team and leadership to deliver results.

2. Identify and mitigate risk early and often.

Risk comes in a variety of forms, including product/market fit (PM), software complexity (Engineering), and usability (Design). Often a project has some combination of these risks, but one will be dominant at any point in a project's evolution. Our process is designed to identify, prioritize, and mitigate risk early and often. Once a risk is mitigated, we move on to the next in a constant cycle, which ensures we are always working toward predictable and successful outcomes.

3. Don't fight change, lower the cost of it.

We work with ambitious clients who often hire us to create something entirely new and innovative. Thanks to working in a digital medium, virtually all of their ambitions are technically possible. Because of this reality, change is to be expected, not avoided.

The only practical way to build innovative software is to embrace the fact that change is constant and develop a process that lowers its cost. At MojoTech, we do that through a combination of flexible architecture, engineering discipline, strategic prioritization, progressive enhancement, and constant, iterative delivery.

4. All complex systems that work evolved from simpler systems that worked.

When building a complex system, we always start with a simple system that works well. We then iteratively add complexity in response to actual demands.

Systems that are complex from their inception often collapse under their own weight as new requirements emerge and greater complexity is added. This is one of the many reasons clients can be so eager to rewrite software. However, undisciplined rewrites—i.e. using the existing system as the specification—tend to suffer the same fate, due to being based on an already complex system that isn't working well.

Our approach requires reasoning from first principles. We break down complicated systems into basic elements and then reassemble them from the ground up.

5. Plans are useless, but planning is indispensable.

Too often, Agile is an excuse for not having a plan or roadmap. We like to plan because the exercise forces critical decisions, surfaces expectations, and highlights potential risks. We know, however, that these plans are highly likely to change in response to real-world feedback and new information.

This means plans should be made at the appropriate level of fidelity depending on how forward-looking they are and the level of certainty they represent. Even high-level plans allow us to understand changes to them in a broader context and adjust more easily and efficiently.

These plans happen outside the SCRUM process as they do not inform day-to-day tactics, but do inform our roadmap and long-term strategy.

6. Treat code as a liability.

As software engineers, we enjoy writing code and take great pride in doing it well. However, we must keep in mind that code is a means to an end. The most elegant solutions to our clients' problems are the ones that result in the least amount of code.

All code, and its supporting tests, carry an ongoing maintenance and complexity burden. When working on large and complex systems, there is no room for extraneous code. Extra code increases complexity and saddles the project with technical debt, making future improvements and achieving greater scale unnecessarily difficult.

7. Working software is the source of truth.

There are many artifacts created as part of our delivery process—wireframes, journey maps, usability tests, user stories, architecture diagrams, documentation, and more. As with code, all of these are a means to an end. That end is working software, and it's what is truly valuable to our clients and their users.

No amount of supporting artifacts can take the place of working software. We race to deliver working software, while creating just enough supporting materials to achieve that end.

Our Process

Analysis & Prioritization

We guide you through exercises designed to surface your highest-value opportunities. Throughout our engagement, we will continually synthesize user feedback, analytics, and discoveries to define a roadmap of progressive enhancements to ensure we always deliver the highest-value solutions.

Product Management at MojoTech

User-Centered Design

Our design process dives deeper into understanding your business, users, and the problems you are facing. Our designers work with engineers, PMs, and clients from ideation to implementation to ensure a successful outcome. With the user as our primary focus, we identify the intersection of desirable, feasible, and viable interfaces.

Design at MojoTech

Code Review

We conduct code reviews using our proprietary 4C method, which evaluates code using the super-categories of design (Form and Function) and communication (Objective and Subjective). All code is reviewed for quality assurance before release into production, ensuring a codebase that is secure, easier to debug, inexpensive to maintain, and which will scale with success.

The 4Cs: A Code Review Mnemonic

Software Architecture & Engineering

We adhere to The Twelve-Factor App methodology and best practices for building cloud-native applications. Cloud-native software development services break away from the traditional monolithic software model and focus on creating applications that seamlessly scale by natively leveraging cloud environments.

Engineering at MojoTech

Mojo Git Workflow

Our Git workflows allow us to collaborate internally and externally more efficiently. These patterns include specific branch naming paradigms, interactive rebasing, atomic commits, and clear commit messages, which results in less code, technical debt, and bugs.

MojoTech Git Workflow

Automated Testing & Delivery

MojoTech creates automated tests that closely resemble actual user behaviors. These practical and accurate integration tests lead to fewer bugs and regressions and make testing more efficient and reliable. We identify, prioritize, and mitigate issues early, which ensures we are constantly working toward predictable and successful deliveries which can be deployed frequently and with total automation.

Cloud Native Development

Services

MojoTech's software development services combine engineering, design, and product management expertise to deliver innovative digital products and experiences.

Product Development & Innovation



Quickly capitalize on opportunities with a strategic approach to finding the perfect balance between building the right product and building the product right.

Product Discovery

Concept Validation, Risk Mitigation, Prototyping

Product Strategy

Roadmapping, Split Testing, Instrumentation

Project Management

Prioritization, Requirements Gathering, Forecasting

User Testing

Usability Testing, Surveys, Interviews, Feedback

Product Design & Customer Experience



Boost customer loyalty with a user-centric, data-backed process to create digital experiences that drive adoption, engagement, and transactions.

UI/UX/CX & Internationalization

Visual & Interaction Design, Wireframing, Style Guides, Accessibility

Rapid Prototyping

Interactive Prototypes, InVision / Figma, Front-end Development

Workflow Design

Optimized User Experiences, Key Interactions, Information Architecture

Data Visualization

Custom Charts, Interactive Visualizations, Dashboards

Cloud Migration & Application Modernization

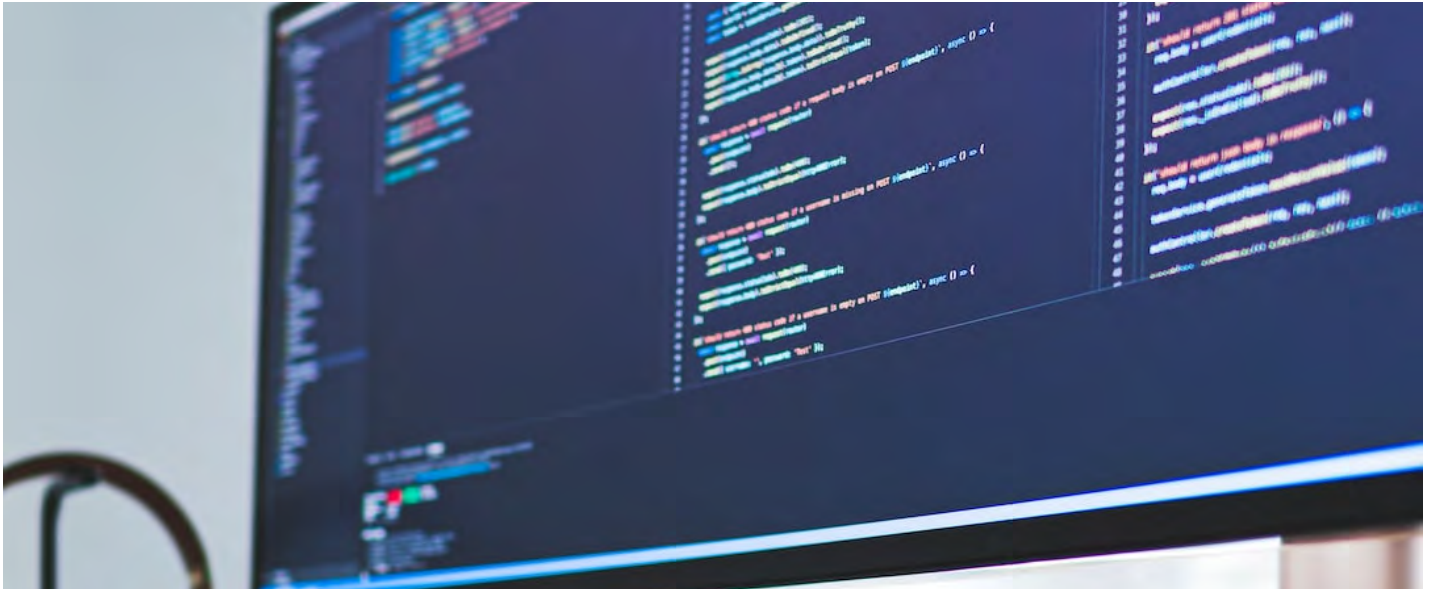


Leverage the power of emerging technologies and cloud-native architectures to evolve faster, scale easier, and unlock value.

We work with companies to help them inject “startup DNA” into legacy processes while breaking down departmental silos and other barriers to innovation. We know organizations can’t change overnight, and we work towards expeditious wins to demonstrate the power of cloud-native architectures and truly agile processes. We consult with organizations to help them break away from the traditional model of building monolithic software applications and on-premise infrastructures.

MojoTech focuses on engineering applications and re-architecting infrastructures that leverage cloud environments to deploy faster, scale easier, and fail less frequently. Our team develops applications independently of any underlying architecture to benefit from scalable cloud-native architectures and the technologies that underpin them, including Microservices, Containers, Dynamic Orchestration, and Continuous Delivery.

Data Insights & Machine Learning



Gain actionable insights from your data and improve decision-making capabilities with analytics that are intelligent, accurate, and available in real time.

MojoTech develops custom analytics solutions that use the power of AI and machine learning to transform your data into powerful systems. We unlock tremendous ROI with comprehensive reporting capabilities and intuitive visualizations that turn your business into a scalable, data-driven organization.

We identify and automate the ingestion of structured and unstructured data aggregated from mission-critical operations across your organization. We tap into your data to create intelligent models for integrated systems and visuals for contextual understanding.

Clients

credit karma



Angi

Schneider
Electric

fiserv.



MoneyLion®

MillerKnoll



♥aetna®

EQUIFAX

Technologies

python™



docker



PostgreSQL



Ready to get started?

Let's talk software



Tom Little, VP Fintech Client Strategy
tom@mojotech.com
(646) 477-5672

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