

Visionnaire collaborated with specialized workforce to develop a web and mobile shopping application

BO1 AG, a German fintech company headquartered in Frankfurt, aims to disrupt the payments and credit assessment industry in Germany through blockchain technology. With over 30 employees primarily from marketing, finance, and entrepreneurship backgrounds, BO1 AG focuses on leveraging four key pillars in fintech: Artificial Intelligence, Blockchain, Cloud Computing, and Big Data.

The company's primary objective was to enhance its installment shopping service, a novel concept for the German market. Their existing web and mobile applications lacked modern features and alignment with fintech principles.

Visionnaire, a development team based in Brazil, played a pivotal role in transforming these applications to offer an innovative installment purchase solution. BO1 AG's system allows accredited sellers to register products and sell them via QR Codes, while buyers can select products and determine the number of installments they prefer. Sellers receive payment, and BO1 provides loans to buyers who can manage installments through the application.

Visionnaire enriched the web and mobile applications with advanced features, including video call-based identity validation, access to users' transaction histories for credit assessments, and a digital signature method for loan contracts. They also addressed pre-existing issues, provided consultation on best practices, and enhanced the design according to BO1 AG's vision.

Security and usability were priorities, and Visionnaire conducted unit tests to eliminate vulnerabilities and improve user-friendliness, extending the application's reach from iOS to Android users. Despite geographical distance, communication between Visionnaire's team in Brazil and BO1 AG in Germany remained effective through daily meetings and tools like Slack.

The resulting web and mobile applications offered a unique shopping experience in a market with limited installment purchase options. They are feature-rich, integrated with banking services, user-friendly, and secure. The architecture of the applications follows a client-server model, with Java on the back-end and React Native on the front-end.