### Background

Introduce your business and what you do there.

I am the CIO of Payomatic, the largest alternative financial services provider in New York City. I am responsible for all technology across our main product line and five of our additional products. We have 150 brick-and-mortar stores across which we process 18 million transactions per year for the underserved segment of the population.

We needed expertise in building consumer-facing products related to financial transactions. They came highly recommended from some of our banking partners. We brought them in to discuss our use case and challenges. Of all the firms we contacted, we were most impressed by Stuzo. They focused on connected commerce and creating customer-oriented digital asset experiences. Plus, they’ve built mobile apps and websites designed to engage the customer directly rather than using distribution channels.

### Opportunity / Challenge

What is the scope of their involvement?

Stuzo gave us a large questionnaire addressing what we were looking to do. We developed that product vision internally, then went through a two-week workshop at their office. We spent that time ironing out what we perceived digital opportunities. Stuzo translated that vision into something that could be prioritized within their agile process.

Then, development started. One of our biggest lines of business is check cashing. Because most of our business comes near paydays, we have a very apply business, with most of our transactions taking place between Thursdays and Saturdays. However, there is a limit to how much we can service customers.

The problem we’re trying to solve in underservicing customers’ needs in realtime, while managing our risk. We have to make decisions on whether to accept items in the shortest time possible. Given in 10 people will have sold while we manually verify their check, so our concept was to have customers use a mobile app to digitize their checks ahead of time. After receiving a confirmation from us, they can come to a store knowing that they will receive that money.

### Solution

What was the team composition?

We’ve interacted with their CEO, an account representative, the product owner, and a day-to-day project manager. There is a team of seven to eight developers, tech leads and QA testers working behind the scenes.

How did you come to work with Stuzo?

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How much have you invested with them?

We’ve spent over $200,000,000 so far and expect to spend an additional $400,000–$600,000 in 2018.

### Results & Feedback

What evidence can you share that demonstrates the impact of the engagement?

We were able to get significant proof of value for both our company and our clients. While we don’t have any tangible metrics yet, I continue to go back to our chief product officer regarding our interactions with Stuzo. They have a structured approach to helping us organize and match goals. I have a background in software development and believe that Stuzo’s process is so good we will ever find. We feel good about the general direction we’ve taken.

How did Stuzo perform from a project management standpoint?

They were able to take insights from an untrained team and help us find an accountable path. Stuzo has done a good job of managing inward. Usually, they prefer to work as an insular team rather than involving us too much in the process. We have taken part in the prioritization and key milestones, but we also like to take part in day-to-day activities. They have adapted well to our approach whereas other companies might not want to.

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### Financial Platform Development for Easy-Pay Applications

**Project summary:** Stuzo is building out digital solutions to expedite financial solutions, including mobile apps to deploy digital, electronic check-in at brick-and-mortar locations, and email marketing.

**Feedback summary:** Internal feedback on Stuzo’s deliverables and overall work has been positive. Their project management methods could be better, but that concern may not be an issue.

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We made a significant effort in anchoring the work to the client’s value proposition. Stuzo has a team of smart people to whom only you can explain requirements on. They have a lot of experience with transaction-oriented mobile customer experiences, so they’re able to bring a lot to the table right away.

Are there any areas they could improve?

Their project management methods could be better, but that concern may be specific to our way of working. I can see how other clients would prefer a more insular approach.

Do you have any advice for potential customers?

Get a general sense of what needs to be done. Stuzo’s strength lies in solving known problems rather than spending months figuring out a solution. They need to be engaged at the right time and for what they’re good at.