AI-powered solutions for fintech - Payment processing, lending platforms, robo-advisory.

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AI-Powered Solutions for Fintech Innovation

The Fintech Industry Challenge

The race to innovate never stops

- Customer expectations evolving at breakneck speed
- Regulatory compliance costs consuming resources
- Competition from both traditional banks and new startups
- Payment fraud increasing with digital adoption
- User acquisition costs rising dramatically
- Technical debt from rapid growth limiting agility
- Data security and privacy under constant threat

The reality? Fintechs must innovate faster while maintaining trust, security, and regulatory compliance.

What if Fintech Innovation Was Predictable?

Introducing *di-factory*

Fixed-time, fixed-budget AI solutions for fintech

We're not another dev shop that misses deadlines. We deliver **working solutions**.

Our Approach: AI-First, Results-Guaranteed

- **Fixed Time Delivery**: 4-week sprints with guaranteed completion
- **Fixed Budget Guarantee**: No surprises, no scope creep, predictable costs
- **AI-Powered Development**: 24/7 development cycles with intelligent automation
- **Fintech-Native**: Solutions designed for payments, lending, wealth management
- **Security-First**: Bank-grade security and compliance built-in

AI Solutions for Fintech

Payment Processing & Fraud Prevention

Secure, fast, intelligent payment experiences - Real-time transaction fraud detection with ML - Payment routing optimization - Chargeback prediction and prevention - Account takeover detection - Behavioral biometrics and anomaly detection - Reduce fraud losses by 60% while minimizing false positives

Lending Platforms & Credit Intelligence

Smarter lending, better risk management - Alternative credit scoring with non-traditional data - Automated underwriting and decisioning - Income verification and fraud detection - Loan portfolio risk monitoring - Collections optimization with ML - Dynamic pricing and risk-based offers - Approve 30% more creditworthy borrowers

Robo-Advisory & Wealth Management

Democratize wealth management with AI - Automated portfolio management and rebalancing - Personalized investment recommendations - Tax-loss harvesting automation - Risk tolerance assessment - Market analysis and prediction models - Goal-based financial planning

Digital Fintech Solutions

Customer Experience Platforms

Beautiful, intuitive financial experiences - Mobile-first banking and payment apps - Personal financial management (PFM) tools - Multi-currency wallets and exchange platforms - Cryptocurrency trading and custody - Bill payment and subscription management - Peer-to-peer payment systems

Regulatory Compliance & KYC

Automate compliance without sacrificing speed - Automated KYC/AML screening - Identity verification with biometrics - Transaction monitoring and SAR filing - Regulatory reporting automation - Sanctions screening and watchlist monitoring - Reduce onboarding time by 70%

Analytics & Intelligence

Data-driven decision making - Customer lifetime value prediction - Churn prediction and retention modeling - Product recommendation engines - Revenue and profitability analytics - A/B testing and conversion optimization - Market intelligence and competitive analysis

Our Core Services for Fintech

1. Business Consulting Companion

From product vision to go-to-market strategy - Product-market fit assessment - Competitive analysis and positioning - Technology stack evaluation and roadmap - Regulatory compliance strategy - Growth modeling and unit economics - Fundraising preparation and investor materials

2. MVP Development for Fintech Products

Fixed 4-week sprint delivery for working products - Payment processing platforms - Lending and credit applications - Investment and wealth management tools - Cryptocurrency and blockchain solutions - API integrations with banking infrastructure - Cloud deployment with financial-grade security

3. ML Models for Fintech Intelligence

Custom AI in 4-week sprint cycles - Credit risk and fraud detection models - Transaction categorization and insights - Customer churn and LTV prediction - Portfolio optimization algorithms - Price optimization and dynamic pricing - Conversational AI for customer support

Why Fintechs Choose *di-factory*

Speed to Market

- **4-week delivery cycles** vs. 3-6 month development timelines
- Launch MVPs and iterate based on user feedback
- Stay ahead of competition and market trends

Predictable Costs

- **Fixed-budget guarantee** eliminates burn rate uncertainty
- Critical for startups and growth-stage companies
- Transparent pricing with no hidden fees

Reduced Risk

- Proven fintech technology stacks
- AI-enhanced development for faster delivery
- Security and compliance built into every solution
- Bank-grade infrastructure and practices

Fintech Expertise

- Deep understanding of payments, lending, wealth tech
- Experience with financial APIs (Plaid, Stripe, etc.)
- Regulatory compliance knowledge (PSD2, KYC/AML)
- Understanding of fintech business models

Success Metrics We Deliver

Fraud & Risk

- 60% reduction in fraud losses
- 70% fewer false positives
- 40% improvement in credit decisioning accuracy
- 30% reduction in default rates

Customer Acquisition & Retention

- 50% faster onboarding and account opening
- 35% reduction in customer churn
- 40% improvement in conversion rates
- 3x increase in cross-sell success
- 25% reduction in CAC

Operational Efficiency

- 70% reduction in manual processing time
- 80% automation of compliance checks

- 50% faster transaction processing
- 60% cost reduction in customer support

Revenue Growth

- 30% increase in approved loan volume
- 25% improvement in payment success rates
- 40% increase in customer lifetime value
- 20% growth in assets under management

Case Study Framework

Scenario: Digital Lending Platform Launch

Challenge: - Traditional credit bureaus rejecting 40% of applicants - Manual underwriting unable to scale - High fraud rates in digital-only environment - Customer acquisition costs too high

di-factory **Solution:**

Phase 1 - Consulting (4 weeks) - Product strategy and market positioning - Regulatory compliance roadmap - Technology architecture design

Phase 2 - MVP Development (4 weeks) - Loan application platform (web + mobile) - Automated underwriting workflow - Borrower portal and servicing

Phase 3 - AI Enhancement (4 weeks) - Alternative credit scoring model - Application fraud detection - Income verification automation

Expected Results: - 30% increase in approval rates - 70% reduction in underwriting time - 50% decrease in fraud losses - 60% automation of decision-making - Path to profitability 6 months faster

Security & Compliance

Financial-Grade Security

- PCI DSS compliance for payment processing
- SOC 2 Type II certified operations
- End-to-end encryption for sensitive data
- Multi-factor authentication and biometrics
- Regular security audits and penetration testing

Regulatory Compliance

- KYC/AML automation and screening
- GDPR and data privacy compliance
- PSD2 and open banking standards
- Local financial regulations (Mexico, LATAM)
- Audit trails and reporting
- Explainable AI for lending decisions

Cloud Infrastructure

- AWS/Azure/GCP with financial services certification
- Multi-region deployment for resilience
- 99.99% uptime SLA
- Auto-scaling for traffic spikes
- Real-time monitoring and alerting

Engagement Models

Startup Launch

Get to market fast with limited runway - MVP development and AI features (6-8 weeks) - Fixed scope with core functionality - Foundation for iteration and fundraising - **Ideal for:** Pre-seed and seed-stage companies

Feature Sprint

Add new capabilities rapidly - Single feature or AI model (4 weeks) - Integrate seamlessly with existing platform - Quick value demonstration - **Ideal for:** Growth-stage fintechs

Strategic Partnership

Ongoing innovation and scaling support - Dedicated development team - Rolling sprints with prioritized backlog - Strategic product and technology advisory - **Ideal for:** Series A+ companies scaling rapidly

Investment Framework

Consulting Services

- Product Strategy & Market Analysis: Starting at $15,000 USD
- Technology Roadmap: Starting at $25,000 USD
- Full Business Plan & Investor Deck: Starting at $40,000 USD

MVP Development

- Basic Fintech App: Starting at $50,000 USD (4 weeks)
- Standard Payment/Lending Platform: Starting at $80,000 USD (4 weeks)
- Complex Multi-Service Platform: Starting at $120,000 USD (4-6 weeks)

AI/ML Models

- Single Model (Fraud, Credit, etc.): Starting at $40,000 USD (4 weeks)
- Model Suite (2-3 models): Starting at $100,000 USD (6-8 weeks)
- Enterprise AI Platform: Custom pricing

All pricing is fixed and guaranteed. No surprises.

Why Now?

The Fintech Opportunity is Massive

- **Financial inclusion** creating billion-dollar opportunities
- **Embedded finance** expanding addressable markets
- **Open banking** enabling new business models
- **Cryptocurrency** and DeFi creating new categories
- **AI breakthroughs** enabling better financial services

Speed is Everything in Fintech

With *di-factory*, you can: - Launch your MVP before competitors - Iterate based on real user data - Scale efficiently with AI automation - Maintain compliance while moving fast

The fintechs that ship faster will capture the market.

Next Steps

Discovery Call

- 30-minute conversation to understand your vision
- Initial product and technical assessment
- Partnership fit evaluation

Proposal Development

- Detailed scope and deliverables
- Fixed timeline and budget
- Success metrics and KPIs

Sprint Launch

- Kickoff within 1 week
- 4-week delivery cycle
- Working product with AI capabilities

Let's Build the Future of Finance Together

Ready to accelerate your fintech innovation?

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Fixed time. Fixed budget. Real results.