AND Digital

OpenMoney

Accelerating go-to-market for OpenMoney, with a greenfield digital platform and new digital team.

**45,000+
active users**

**1,500 new users
every week**

**Best Newcomer,
British Bank Awards 2019**

About OpenMoney

OpenMoney is on a mission to help millions across the UK build a brighter financial future.

With an impressive background in the financial sector, OpenMoney's founders understood that a growing number of British people need financial advice but struggle to either access information, or afford financial advice.

OpenMoney exists to address this problem, by making personal financial advice available to everyone through a new iOS and Android app.

12:50

Your financial situation

Do you spend more than

£255

on short-term debt each month?
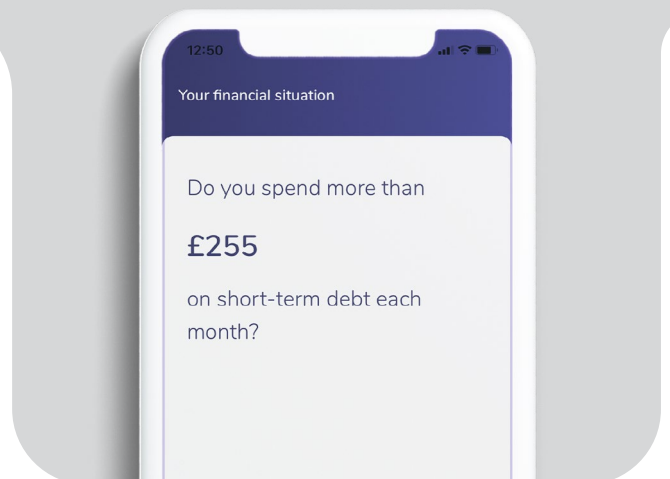
Getting started

The first order of business was to ensure OpenMoney was in a position to launch - but without an internal digital function in place, that launch looked unlikely. With AND's dual expertise in building greenfield digital products and great digital teams, OpenMoney enlisted our help to get to market fast.

The team began by first analysing the existing tech stack from the company's original financial product, Evestor. After significant testing and codebase review, the need was clear: replatforming was essential, and a new, estimated roadmap was needed to accelerate delivery.

Improving deployment

The number of environments in OpenMoney's pipeline meant it took a day to add a new one through manual modification. Coupled with the fact OpenMoney made multiple manual frontend updates to their site per day, a single release could take at least 30 minutes to deploy.

To improve this, AND shifted the pipeline onto Octopus Deploy, allowing for a matrix-style deployment. This resulted in:

- Significant reductions in deployment time
- Releases being able to go live in a matter of minutes

OpenMoney had multiple microservices written in C# .NET that were tightly coupled, which added to the complexity and slow pace of deployment. We redesigned and rewrote these microservices using .NET Core. This allowed for OpenMoney's infrastructure to be simplified:

- Removing defunct services
- Reducing coupling

We also worked with their team to integrate Contentful in the frontend of the platform, to be used on a component basis. This allowed OpenMoney's Marketing team to quickly update content on the site, without the need for in-depth developer support.

Smarter, more secure data

Originally, any analytics and insight OpenMoney needed would require code changes but, with the integration of Azure Application Insights, the team now has better access to monitoring, logging and alerts. This provides faster root cause analysis for any downstream service failures.

Data was moved from ServiceFabric - which was unreliable, hard to access and made business continuity a concern - to SQL Server. This transition required AND to write an innovative adapter, which allowed for the efficient extraction, optimisation and upload of data to SQL.

Key outcomes

OpenMoney launched successfully, with significantly faster deployment times across the board and fully PSD2 compliant integrations in place - giving people across the UK access to OpenMoney's core features, including:
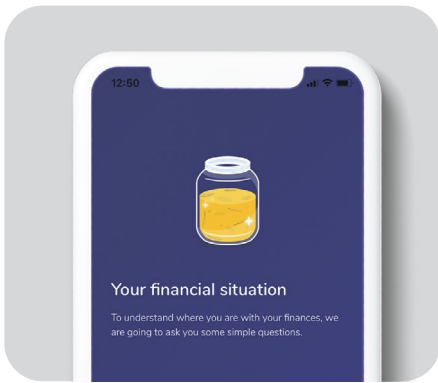
Financial understanding: through simple questions, OpenMoney helps users better understand their financial situation.
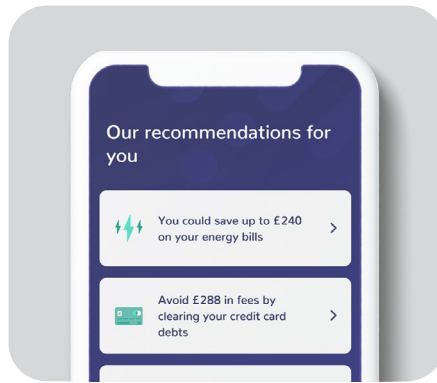
Saving advice: an innovative engine that makes recommendations based on spending habits.
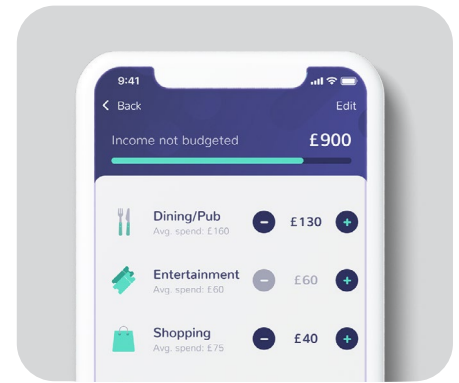
Budget setting: the ability to set detailed personal budgets with spending categories.

Tech stack snapshot:

Contentful · .NET Core · Octopus Deploy · Open API · Service Fabric · Terraform · Angular.JS · Azure · Python