

Prime Holding JSC

End-to-end Product Delivery & Digital Consulting



A DIGITAL INNOVATION & CONSULTING COMPANY

Bulgaria

HQ &
Operational Base

10+

Years in
Business

250+

Software
Engineers

Markets

USA, UK, UAE,
Switzerland,
Germany

Digital Innovation

Solve complex business
problems through technology

Agile Delivery

Work in full transparency and
deliver on small iterations

Technical Excellence

Mature SDLC processes and
deliver cutting edge IT solutions

Taking pride in our Culture

Over the years we have received recognition from many distinguished organizations in the country for our contribution to the development of our people, the IT community in Bulgaria, and our partners:



**1st Place in
Innovation in
Technology**



**1st Place in
Development of
Human Resources**



**1st Place in
IT Product
of the Year**



**1st Place in
Software Company
of the Year**

Authentic

We combine top-notch technical expertise with strong work ethics and pride ourselves on the work we do. At the same time, we cherish a culture of radical candor and are not afraid to speak up when something can be improved.

Benevolent

We believe in an open and positive work atmosphere and understand that people thrive on support, coaching and open leadership. We are quick to compliment achievement and always give credit. Difficult moments will arise but we will face them with kindness and a smile.

Competent

We will accept nothing less than excellence in everything we do. The people at Prime boast world-class technical expertise combined with business acumen that ensures real solutions to concrete business needs and not merely delivery of code.

With a strong focus on

Fintech & Banking



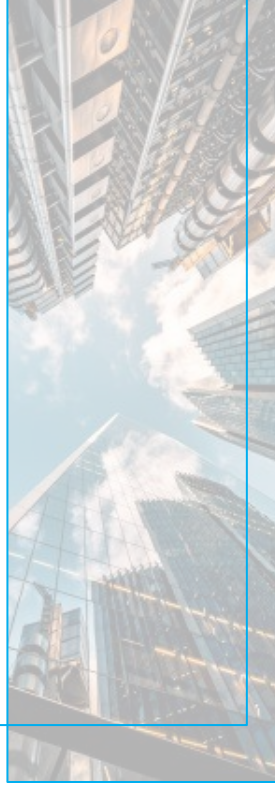
Network Infrastructure



Video, Media & Entertainment



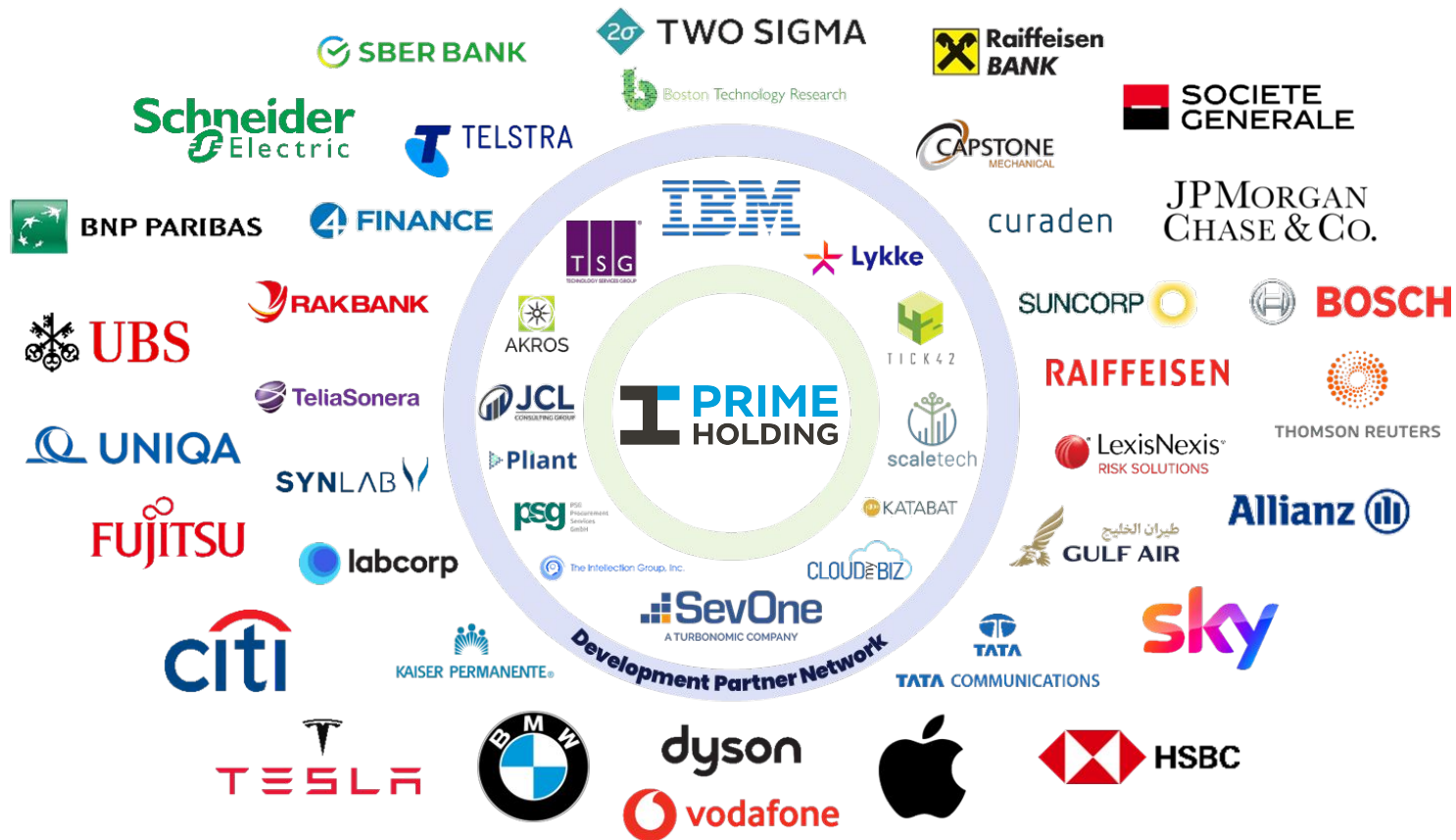
RealTech & PropTech



Automotive



Blue Chip End-Customers Worldwide Through Strong Partner Network



Note: Includes current and former customers served with partners

We are Customer-focused and Business-led



PRODUCT AND EXPERIENCE DESIGN

The customer experience is at the heart of every product we design.



CLOUD STRATEGY & DEVOPS

We leverage latest cloud technologies to build scalable solutions.



END-TO-END PRODUCT DEVELOPMENT

From initial idea and requirement engineering to implementation and go-live.



DATA SCIENCE AND ANALYTICS

Data science goes way beyond just crunching data and producing precise forecasts.



DIGITAL TRANSFORMATION ADVISORY

From 'AS-IS' to 'TO-BE' we focus on business goals and help you achieve them.



SALESFORCE SOLUTIONS

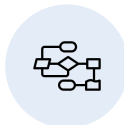
Design and implement or optimize the integration of your CRM and core products.

For us, Success, is a two-way street



UNDERSTANDING BUSINESS NEEDS AND OBJECTIVES

Every partner is unique and has its own strategy and goals to achieve. We align not only on technical but on business level as well!



PROCESS IS KING

There is a clear process behind every success. Processes enable efficiency and consistency as they set communication and operation protocols among team members.



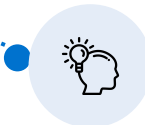
COMMUNICATE! COMMUNICATE! COMMUNICATE!

Initial “Hows” and “Whens” should be well defined and revisited along the way. Cross-functional and cross-department communication is crucial for project success.



COMMITMENT ON BOTH SIDES

Both internal and remote teams need to work closely with each other, have clear expectations set, be committed and take ownership of the results. Partnership is a two-way street.



NURTURING IDEAS AND BEING PROACTIVE

To produce high quality code and propose innovative suggestions, all team members should have a safe environment to freely and proactively share their creative ideas.

And our Partners can attest to it

To ensure a smooth reference call with our partners, please contact us directly to make an introduction.

Lykke Business

Being a trusted and reliable partner



Mashreq Bank

Providing technical support for the bank's digitalization



SevOne

Building an R&D Center with over 120 engineers



Jigsaw Interactive

Building a high performing R&D team



Trusted by over 100 Scaleups and Enterprises

SCALEUPS



ENTERPRISES





Regional Experience

Reinventing User Channels

We partnered with Mashreqbank PSC which is the oldest and one of the largest privately-owned banks in the UAE, providing financial solutions to customers since 1967. In 2019, Mashreq bank started an initiative to completely transform all of their customer-facing channel applications, including their Customer Mobile Banking Application, Customer Desktop Banking Application, Credit Cards Marketing Application, KYC Application and Branch Service Tablet Application.

Challenges

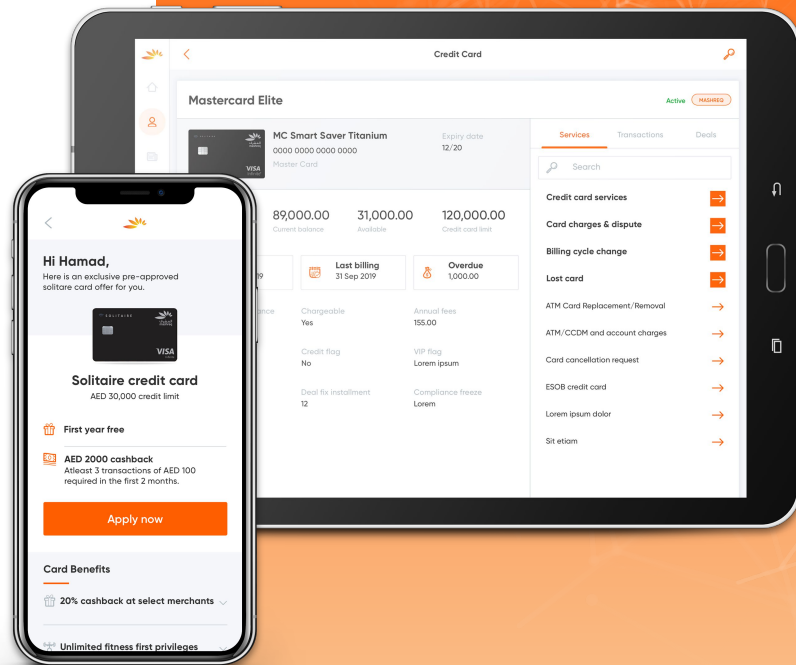
To complete the digital transformation initiative in the desired period of time they required assistance from several departments and vendors. Overall the team consisted of 40 members from different vendors, McKinsey Digital, and in-house Mashreq developers that were distributed in squads. Great cohesion, understanding, and cooperation among all squads were required. Communication and alignment between teams were a primary concern, considering the required speed of delivery and different deadlines that were set for the different applications.

Solution

We were responsible for the development of the backend infrastructure, which would be used by all channels, as well as for the development of the first MVP (tablet branch application), which would be used by the bank's customers in the physical branches.

Results

- Delivered a fully-featured MVP tablet application
- Developed a complete set of backend services around the main domain object that was initially backing up the tablet application
- Achieved greater scalability
- Improved the development process by implementing CI/CD pipelines



Bringing Innovation and Superior CX

Abu Dhabi Commercial Bank (ADCB) offers innovative commercial banking products & services. ADCB has embarked on an ambitious digital transformation program as part of the bank's next 5-year strategy. One of their initiatives revolved around customer journey re-imagining and digitization with the aim to improve customer experience using mobile at the center of a multichannel strategy and back-end processes digitization.

Challenges

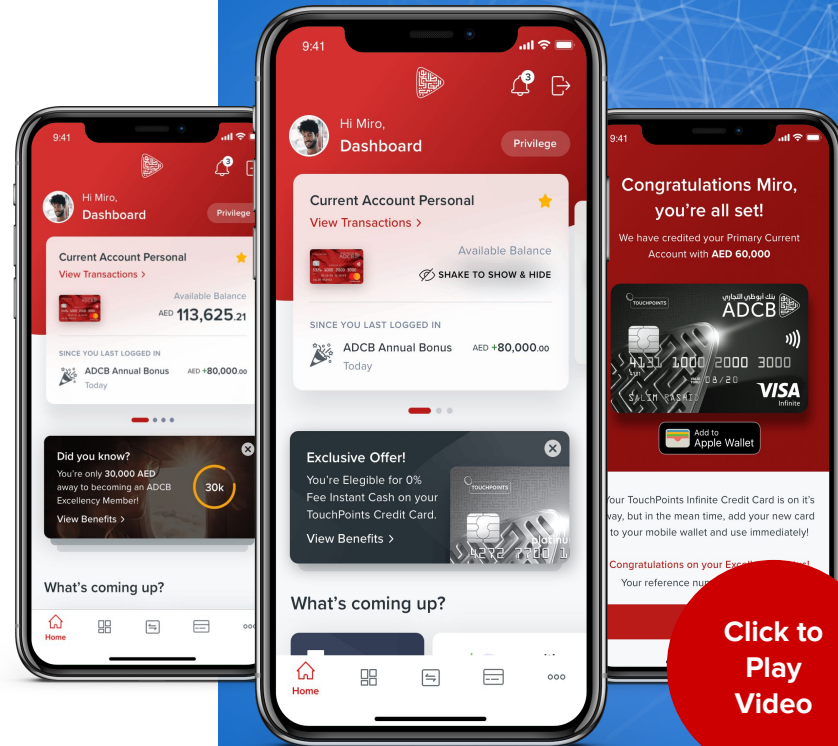
Frustrated with the experience & speed to market limitations of KONY, ADCB asked us to explore if it was feasible to create a superior customer experience using Flutter, UI toolkit for building beautiful, natively compiled applications for mobile iOS and Android from a single codebase.

Solution

A flow for an existing end customer was designed to secure personal finance and upgrade to Excellency at the same time through a promotion. The flow was developed using Flutter and Open Bank API. We created fully functional iOS and Android mobile applications utilizing a set of Open Bank APIs to demonstrate the capabilities of Flutter for rapid prototyping and to create rich applications with great customer experience. The POC that we developed had the potential to define the technology direction for the bank's future projects in the field of mobile banking.

Results

- Mobile apps with superior UI design and CX
- Faster prototyping and time to market
- More cost-effective development



Enhancing User Experience

First Abu Dhabi Bank (FAB) is one of the world's largest and safest institutions. FAB has been investing heavily in its corporate banking transformation program as part of the bank's strategy for 2020 and 2021. The program revolved around delivering their new e-Banking mobile app for corporate customers to provide enhanced user experience and ease of use to SMEs and decision-makers so that they can manage their global transaction business from anywhere and anytime.

Challenges

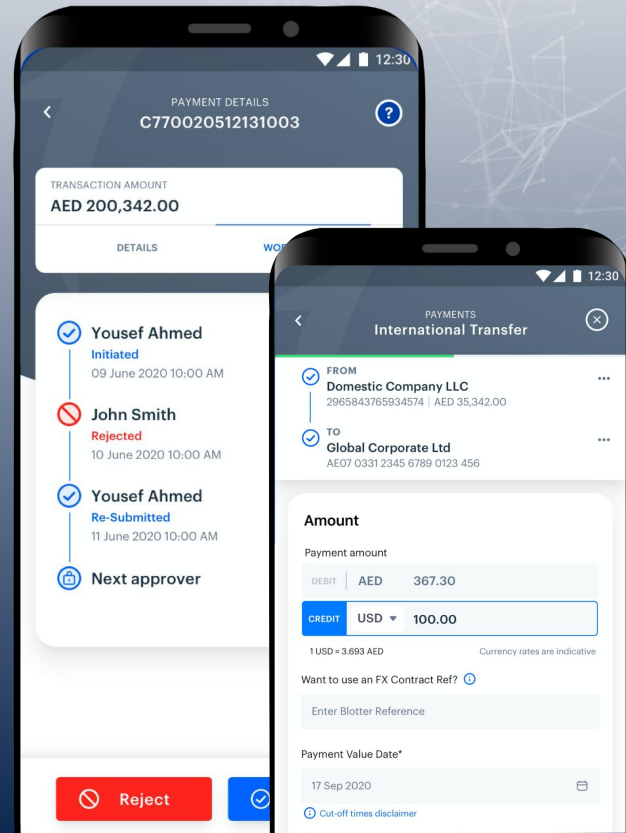
The existing FAB corporate mobile app provided users with a global cash position overview for both FAB and other banks and allowed them to approve beneficiaries and payments added through the web portal. However, the mobile app had only a few functionalities that mirrored those in the web version, and its design had to be improved considerably to satisfy the user's needs and expectations. FAB Innovation Lab leads were looking to bring a strong partner on board to overhaul and modernize the design of the mobile app, add core banking functionalities and ultimately help them achieve an immersive engaging experience and deliver truly omnichannel banking.

Solution

Our team implemented a new enhanced and interactive design allowing corporate users to quickly access all of their accounts and view their cash positions. Also, to enable users to manage their money quickly and easily, we improved the app's existing functionalities (multi-select approval) and added new core banking functionalities to allow the addition of different beneficiary types (within FAB, domestic, international, and eDirham) and active fund transfer operations (own accounts, within FAB, domestic, international, eDirham top-up) directly from their mobile devices. We improved the app architecture through planning and documentation using Clean architecture and SOLID principles to make the app robust and scalable.

Results

- Enhanced and modernized UI
- Achieved smooth user experience
- Delivered a robust, scalable, and maintainable application
- Pushed towards streamlining product development and release processes



Helping citizens reduce emissions

First Abu Dhabi Bank (FAB) is one of the world's largest and safest institutions. In 2021 FAB became the first bank in the UAE and GCC region to join The Net Zero Banking Alliance (NZBA). As part of their ESG Strategy, FAB aims to become the model sustainable financial institution in the Middle East and North Africa and act in partnership with their stakeholders to accelerate the transition to a Net Zero society and economy.

Challenges

Whilst it is relatively easy to measure carbon-footprint, there is little to help citizens holistically prioritise, measure and change their behaviour on a day-to-day basis. FAB has relied on our help over the years to deliver customised, market-leading Corporate Banking experience and has reached out to tackle this next challenge together.

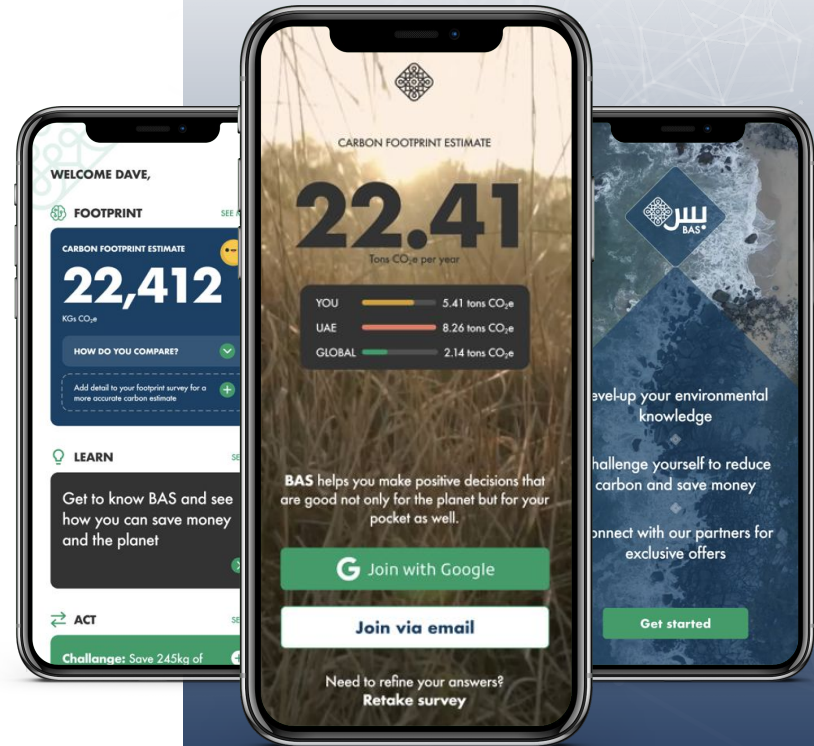
Solution

We developed a Carbon-zero Super-App PoC that helps citizens to understand, track and improve their carbon life. The app provides:

1. A consolidated (and up to date) view of Carbon footprint through open banking analysis of transactions
2. Access to personalised educational content and advice on reduction
3. Access to green finance products
4. Access to low carbon partners across key aspects of everyday life

Results

- Allowed FAB to conduct consumer testing
- Delivered the basis for driving out Business, Experience, Technology and Marketing requirements
- Helped identify opportunities for FAB to harness the power of partnership, content, functionality, mobile and social as part of their strategy to develop the Carbon Super-App
- Moved FAB a step closer to positioning itself as a driving force in the carbon economy in UAE (and beyond)



Engaging a user base of over 80 MM People

The Emaar community token allows Emaar's customers and stakeholders to reap the value of a full referral and loyalty system across the entire group, opening the Emaar experience potentially to billions of internet users. Through the EMR token, users will not only be able to enjoy all the benefits offered by current loyalty schemes, but also a real monetary value through external exchanges.

Challenges

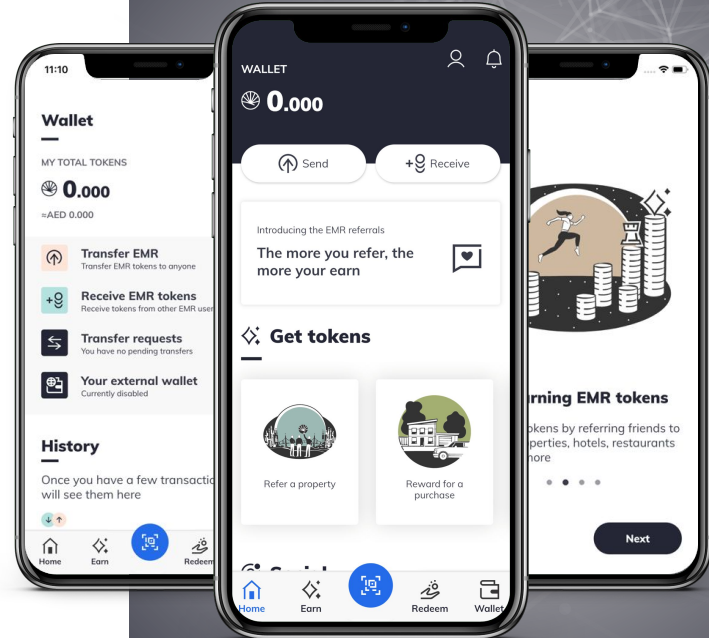
Deliver a cutting edge solution that would engage and reward over 80MM user base in a fun and intuitive way. Incorporate game design techniques and design rewarding, habit-forming and fun experience to the global digital native customer.

Solution

A strong partnership was formed with leading industry experts including the Swiss B2B consultants Lykke Business and Swiss Financial engineering company BVV. The final solution that was developed to increase cross-selling opportunities across all of Emaar's businesses and create global brand awareness was a loyalty and referral program utilising a community Token built on the JP Morgan's Quorum private blockchain fork of the Ethereum Blockchain. We also developed a cutting-edge mobile application using Google's Flutter framework.

Results

- Established a cutting-edge tokenized ecosystem
- Reduced cost generating frictions
- Increased customer base and united Emaar businesses
- Enabled users to transfer EMR tokens to anyone in real-time and exchange them for other tokens or cash
- Traceability of customers' transactions and purchasing behavior



**Innovation is a journey
not a destination**

