

Building through a remote-first approach.

How Equal Experts helped Xinja Bank launch a prepaid card, within 6 months.

Xinja's journey to becoming a digital bank started with the launch of a prepaid card product with 0 fees on foreign transactions.



Because this was something other Australian banks were not offering, it allowed Xinja to test the market, market and build a customer base, and gather quick feedback while also applying for their banking license.

Equal Experts has worked with Xinja since its initial conception. We were able to get to an MVP of a prepaid card product within three months and launch a new prepaid card within 6 months. The first launch of the product **went live without any hiccups**, and we went straight into inception events to prepare for the launch of the bank account.

3 months

to launch an MVP of a prepaid card.

6 months

to launch the prepaid card product.



About Xinja.

Xinja is an Australian neobank. Founded in 2017 by CEO Eric Wilson, Xinja was granted a full banking license by the Australian Prudential Regulation Authority in 2019. Xinja was the second Australian neobank to be made an authorised deposit-taking institution. Xinja is uniquely designed around customers' needs and interests solely through mobile, with no physical branches and legacy banking.

INDUSTRY



Financial

IMPACT



AUD\$400m
in savings

LOCATION



Australia

SERVICES



App and
Platform build

How a world of knowledge helped to launch Australia's first neobank.

Xinja was in their early start-up phase, and they had limited in-house technological expertise. They needed access to a high standard of expertise that could deliver at pace. Qualities they recognised in Equal Experts (before the office in Australia). Equal Experts was responsible for the design, development, and delivery of the Xinja App and platform, all of which was completed “Remote First” by Xinja and Equal Experts team members working from different locations around the world.



Understanding deeply – through discovery and inception.

Starting with a small team, we spent time getting to know Xinja and understand their goals. Inception workshops with various leaders of the business, IT, marketing, product strategy, and customer service team clarified the business context. The goal was to get a holistic view of Xinja's direction, the time frames they aimed for, and their measures of success.

Using online “Opportunity Canvases” and user journey maps, we were able to derive the business context and identify the areas which needed further research. This was done by holding focused workshops over video calls. The results ensured that all team members were aware of the broader business context and environment and not just the technical aspects.

How we successfully (and remotely) developed, tested, and delivered a product in six months.

Throughout the build, weekly backlog refinement sessions were held over video calls with the client. Equal Experts produced end-of-sprint showcases (including demos) to the entire Xinja team, which gave them the ability to provide feedback on any area of the delivery.

This, in turn, gave Xinja a full breakdown of what was agreed in the sprint (both committed and stretch goals), and their traffic light status detailing anything affecting velocity, blockers, or anything needing further qualification from Xinja. This was also the time used to give visibility of what would be brought into the next sprint and highlight any dependencies that we would need Xinja to help us unblock for future sprints.

Online collaborative tools such as Jira and Confluence, Google Suite, and Miro were used to define the features and stories needed. Every story was refined via video conference using collaborative tools before actual development and testing could take place. This meant that Jira became even more critical as a source of truth, but it gave the benefit of providing stakeholders with a full and transparent view of the current state of the project at all times.


We used communication tools such as Slack to keep in contact with each other, and screen shared pairing tools to allow our developers to pair programme. We also had development Logging and monitoring tools that could be accessed by the team, anywhere in the world, giving a single point in time view of development activities and operability of the system.

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*Equal Experts has been a fantastic partner in this bank since I sat over a beer on a cold winter's day in Manly with their CEOs. They have been with us every step of the way, and have helped us out when sometimes we didn't even know we needed help! **Always there, always-on, and always thinking beyond what we have paid for.** Truly great and genuine partners.*

”

Eric Wilson, CEO, Xinja.



Want to know more?

Are you interested in this project?

Or do you have one just like it?

[Get in touch](#). We'd love to tell you more about it.