First Online Platform for Deferred Utility Bill Payment in Australia

Sibedge played a significant role in the development of a software platform for promising Australian startup, Deferit.

\ Background

89%	**$ 286**	**$ 5**
of Australians feel financial stress.	million is spent every year on overdue utility bills.	per/month for financial peace by deferit

Deferit operates using the Buy Now, Pay Later principle. The startup:

- Pays customers' bills on time, preventing delays.
- Allows each customer to pay off their debt with four equal deferred payments.
- Does not include hidden overpayments and interest.

\ Challenge

When the platform was first developed, Deferit started looking for external development teams to expand its staff. Several key factors influenced their choice of Sibedge: The time difference between Australia and the Tomsk office is only four hours (this leads to simplified communication and higher work efficiency), and all Sibedge experts are located in one place. It was important to the client to develop trust between the two teams and transparency in the work processes. Sibedge possessed all these advantages.

deferit

Industry
Financial technologies

Location
Australia

Key points

- Deferit's software platform was improved and enriched with new functions.
- The development process was optimized and accelerated significantly.
- The team that undertook the project displayed flexibility, initiative and full commitment.

Team
1 — Team lead front-end
1 — Front-end
1 — Team lead back-end
1 — Back-end
1 — Mobile developer
1 — DevOps
1 — PM

Duration
November 2019 - Ongoing

Technologies
Python, Django, DRF, React.js, React Native

\ Approach

Communication with Deferit was based on the following principles:

| Quality communication | Transparency of processes | High delivery level | High level of trust |

First, the existing code was refactored, which increased the speed of mobile and web components of platform development. Pull requests processing received the highest priority. Regular meetings between the team and the client also had their effect on efficiency. In addition to daily internal planning sessions, current tasks were discussed with the client every two weeks, and a retrospective meeting was held once a month to optimize the development process.

Sibedge's dedicated team of seven experts had the following tasks:

- Developing the main system and integrating new features.
- Detecting and fixing bugs.
- Developing the front-end and back-end.
- Configuring infrastructure in the Amazon Web Services cloud.

A challenge for developers was a partial serverless architecture. The project also incorporated React Native, Styled Components and integration front-end integration tests. The necessary expertise was acquired quickly, and developers adjusted to the project requirements with ease.

\ Result

The client was fully satisfied with Sibedge's work. They liked the responsiveness, flexibility and enthusiasm of the developers. Some people were so immersed in the project that they started helping colleagues from related fields.

deferit

How It Works   About Us   FAQ   Login   **Sign Up**

Pay bills later. Not late.

We pay your bill. Pay it back in 4 instalments. Interest free. No hidden or late fees.

Get Started

This significantly accelerated the development of individual functions. The team's motivation and technical level of happiness are high, and the working atmosphere can be described as friendly and trusting. For now, our work on the platform has resulted in the following:

- Updated mobile and web versions of the platform.
- Improved utility bill scanner.
- Existing design optimization.

Time zone sync, mutual understanding, full transparency on both sides, and flexibility in providing a dedicated team service benefited the project. The advantage was that the team were located in one office, it greatly simplified the communication process and allowed the team to brain storm apprearing issues. Work on the Deferit platform continues up to date.

\ Testimonial

Igor Paniushkin
CTO Deferit

"We chose Sibedge because of a small difference in time between the Australian and Tomsk offices—only 3-4 hours. Good communication with the team, trust, and transparency in work were important to us. For me, completing tasks quickly is also important, and I'm quite happy with the final result. I have experience in outsourcing, so I have an idea of how much time a certain task should take. And in this case, most of my expectations came true. I appreciate the attention to detail shown by your lead developer, Slava. Before the project started, he'd looked at the code, contacted me and suggested some changes to prevent problems in the future. It is clear that everyone at Sibedge is committed to working as a team. I would definitely recommend Sibedge to my friends and partners."