RADIUS BANK

– APPLAUSE CASE STUDY –

> *" WE NEEDED A TESTING PARTNER TO RUN OUR MOBILE APP AND ONLINE BANKING PLATFORM THROUGH A GAMUT OF SCENARIOS TO ENSURE WE WERE PROVIDING A SECURE PLATFORM WHILE LIMITING DOWNTIME."*

JOSEPH MANCINI, VP OF INFORMATION SECURITY, RADIUS BANK

CUSTOMER

Consumers have been steadily migrating toward digital banking for years now. While most traditional banks are accommodating this customer shift by using digital banking as an extension to their core experience, Radius Bank took a different approach.

Based in Boston, Massachusetts, Radius Bank began as a traditional retail bank in 1987, but in recent years has pivoted to become a full-service digital bank focused on bringing a community banking experience online. Radius provides a full suite of consumer and business deposit products, cash management services, and niche loan programs from real estate, to small business, and even yacht lending.

CHALLENGE

As a smaller bank with a digital-first focus, Radius Bank found itself in a position to take more risks than its larger competitors when it comes to platform innovation. In this position, Radius Bank is continually adding new technologies using FinTech partnerships to help enhance the overall customer experience. While this has been a boon for innovation, it also represents a significant security risk — one that banking institutions cannot take lightly. These security concerns have left Radius Bank balancing on a difficult tightrope. For one, Radius Bank's platform must inspire consumer confidence without being weighed down by security measures. In addition, Radius Bank must regularly update its apps and website while keeping downtime to a minimum. This presented a delicate situation in balancing the speed of software releases and delivering a premium user experience.

COMPANY
Radius Bank

INDUSTRY
Banking

TESTING TYPES
Security | Functional

APP TYPES
Website | Mobile

CHALLENGES

- Maintaining a secure platform while continually integrating new partner platforms

- Growing the number of partner offerings without incurring significant app downtime

- Improving the customer experience without a dedicated in-house QA team

RESULTS

- Enhanced the release velocity of new partnership integrations

- Vastly improved the level of device coverage by leveraging the Applause Community

APPLAUSE°

"Our customers demand a 24/7 digital banking experience," said Radius Bank Vice President of Information Security Joseph Mancini.

SOLUTION

Applause proved to be a natural fit into Radius's newly established software development life cycle. Radius wasn't interested in hiring an in-house team of individuals to sit and test all day, but rather a partner that was an expert at testing everything from back-end integration to front-end consumer experience and complex API testing.

Given the complexity of some of these integrations, Applause was critical in covering all the bases. With the range of experience offered by Applause testers, as well as endless device coverage, Radius Bank had an answer for everything and was able to speed up its release cadence.

RESULTS

Thanks to Applause, Radius can launch their partnerships faster, build applications quicker, and push those apps to users with confidence that they will be both user friendly and secure. Considering that Radius has 11 security cycles every year, that speed is important — as are the open lines of communication between Radius Bank and the Applause team.

"We have 12 more partnerships planned for 2019 and projects kicking off every month, leaving us in constant communication with our team at Applause. They're always checking in to see what's coming down the pipeline for us," said Mancini.

Moving forward, Radius Bank plans to expand its partnerships with startups and new companies in the FinTech space to further establish itself as the go-to digital bank. In addition, Radius Bank has worked with one of its larger partners to offer banking as a service, and is teaming up with other partners to offer niche financial products and services. With confidence in its platform security, there will be no shortage of opportunities in Radius Bank's future.

> " *THEY GET THAT WE ARE TRYING TO PROVIDE OUR CUSTOMERS WITH A SEAMLESS FRONT-END EXPERIENCE AT A SPEED TO MARKET THAT IS UNMATCHED IN THE BANKING INDUSTRY."*

JOSEPH MANCINI, VP OF INFORMATION SECURITY, RADIUS BANK

ABOUT APPLAUSE

Applause is the worldwide leader in crowd-sourced digital quality testing. Software is at the heart of how all brands engage users, and digital experiences must work flawlessly everywhere. With **highly vetted testers available on-demand around the globe,** Applause provides brands with a full suite of testing and feedback capabilities. This approach drastically improves testing coverage, eliminates the limitations of offshoring and traditional QA labs, and speeds time-to-market for websites, mobile apps, IoT, and in-store experiences.

Thousands of leading companies — including Ford, Fox, Google, and Dow Jones — rely on Applause as a best practice to deliver high-quality digital experiences that customers love.

Learn more at: www.applause.com