



I am writing on behalf of Afterman Software LLC, regarding their solution design and development efforts on our Banking Operating System. This system will provide a Banking-as-a-Service Platform for businesses that wish to offer banking services to our customers. One of the cornerstone features is that transactions will clear and settle in real-time - providing unprecedented speed. In addition to speed, the API also offers simplicity by abstracting away some of the more complex banking concepts that may be foreign territory to our customers. Afterman Software was invaluable in bringing these features to fruition.

Afterman Software helped us architect and implement a solution utilizing proven Domain Driven Design principles that provides a durable and distributed method of handling transactions between service domains and third-party platforms. These service domain solutions - aligned with fundamental banking lines of business such as ACH, Credit Cards, Deposit Accounts and General Ledgers - consists of a set publicly exposed RESTful APIs. An API request can be satisfied by a simple database lookup or through custom workflow scenarios built atop an NServiceBus

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Our company initially contacted Afterman to come onsite and do an assessment of our current production systems. We were honestly just expecting to get a few pointers and some advice on how to better utilize NServicebus. What we ended up getting was a long-term partner who did that and whole lot more. It would be no exaggeration to say that **Afterman's presence here has literally transformed the way we develop software and taken our products to the next level.**

Aside from being technically superb, Sam and his team are a pleasure to work with. I would recommend them without hesitation to anyone looking to find a great team mentor and a true partner you can always rely on.

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Chief Architect

distribution layer. These workflows typically invoke a complex series of validations and record splitting that must be performed for the request, such as when creating a new account, to be completed. These NServiceBus based workflow scenarios provide a high level of durability to the API necessary with such mission critical requests and responses.

Afterman Software was also crucial to our success in implementing Auth0's Identity Platform which gives us the ability to easily manage both our internal users' and our partners' ability to access our APIs securely and reliably.

Another key area of our application design and development where Afterman Software's efforts were a significant boon was the systems' integration with the credit card processing platform provided by a third-party vendor. This third-party platform required developing a gateway service for responding to card transaction authorization requests. One unique challenge we faced in the design and development of this integration point service was a business requirement to allow our partners to inject custom business rule algorithms to be included in the card approval workflow. All of this is expected by the processor platform to complete in a time box of no more than two seconds. Transactions processed by our system are communicated to our partners via an asynchronous publisher/subscriber system which they opt in to using Management API endpoints. Partner card authorization and event subscriber endpoint performance is monitored so poor performing endpoints can be identified and partners can be notified.

Our company has benefited greatly from our relationship with Afterman Software. They have been a trusted vendor who has improved our development process by introducing us to new tools as well as lending us their technical expertise to assist our developers in finding solutions.