

# Humane Technologies

Simplifying Technology

At Humane Technologies, we believe in harnessing the power of technology to drive business growth and innovation. Our mission is to make complex technology accessible and usable for businesses of all sizes.

**Our Vision** "We Simplify technology and make it accessible for all." This vision is at the heart of everything we do. We strive to demystify technology, making it a powerful, user-friendly tool that propels your business forward.

### Services Overview

- Fintech & Startup Advisory: We assist startups and fintech companies in building and launching their businesses with confidence. Our expertise spans technology architecture, platform models, embedded finance, and strategic partnerships, ensuring a strong and scalable technological foundation for your business.
- **CTO as a Service:** Providing strategic technology leadership, we help transform your digital footprint. We establish best practices recognized in the industry, enabling optimal use of technology in your organization. Our services include technology strategy development, system architecture design, and process optimization.
- **Digital Finance Advisory:** Our comprehensive suite of services includes benchmarking for digital maturity models, strategic development of digital roadmaps, design of digital journeys for banking and financial services, program management for digital transformation initiatives, and development of digital solution models. We empower businesses to thrive in the digital age, unlocking new opportunities and achieving significant results.
- **Innovation and Tech Strategy:** We guide you in developing cutting-edge technology strategies that align with your business objectives. Our approach encompasses



evaluating new technologies, creating innovation roadmaps, and implementing strategies that foster a culture of continuous innovation within your organization.

- Digital Transformation, Application Management & Operations: We offer fullspectrum services for digital transformation, including the management and operation of digital applications. Our expertise covers transitioning traditional business models to digital, optimizing application performance, and ensuring efficient operations for sustained business growth.
- **Emerging and Future Tech:** Stay ahead of the curve with our insights into Generative AI, Blockchain, AR/VR, and more. We support digital businesses in exploring new potentials and identifying opportunities, keeping pace with the latest technological advancements to drive innovation and growth.
- Enterprise Modernization, Platforms and Cloud: Specializing in digital platform development, custom development and testing, our services are designed to modernize your enterprise. We focus on leveraging cloud technology, developing robust platforms, and ensuring seamless integration to enhance your business's scalability and agility.

## Why Choose Us

- **Experienced Leadership:** Our leadership team boasts over 20 years of industry experience in diverse tech and business domains. Their depth of knowledge and experience ensures that our strategies and solutions are both innovative and grounded in proven practices.
- **Diverse Industry Expertise:** We have a proven track record of successfully executing projects across various sectors. This includes specialized work for fintechs, NBFCs (Non-Banking Financial Companies), enterprise risk management, security assessments, and regulatory compliance.
- **Technology Prowess:** Our expertise in cutting-edge technologies is evidenced by successful projects in cloud migration, DevOps, and more. We stay ahead of technological trends to ensure our clients receive the most advanced and efficient solutions.
- **Proven Results:** We pride ourselves on delivering tangible results. Our portfolio includes numerous successful projects, demonstrating our capability to handle complex challenges and deliver substantial value to our clients.



- **Client-Centric Approach:** Our approach is always tailored to meet the unique needs and goals of our clients. We believe in building strong, collaborative relationships to ensure every project is a success.
- **Innovative Solutions:** We are committed to innovation, constantly exploring new technologies and methodologies to provide our clients with the best possible solutions.

## **Engagement Model**

- **Discovery:** Understanding and documenting your unique requirements.
- **Commercials:** Tailoring our engagement to your needs, with clear, agreed-upon financial terms.
- **Execution:** Implementing solutions with precise, time-bound milestones.
- Feedback Loop: Adapting our approach based on your feedback at each milestone.
- Project Completion: Delivering your project with all agreed-upon goals and artifacts.

Commercial Models: Fixed cost or time and material, chosen based on the project's nature and duration.

**Connect With Us** Let's discuss how we can simplify your technological journey and propel your business forward.

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"Connect with us to simplify your technological journey!"





## **Client Success Stories**

#### Digital Transformation for K-12 Education Provider

During the onset of Covid-19, a US-based K-12 education company sought our expertise to transition from a traditional physical classroom model to a digital platform. We provided comprehensive strategic guidance, including defining the digital transition strategy, identifying essential technology requirements, evaluating potential vendors, and overseeing the implementation of educational technology tools.

**Challenge:** Shift from a physical classroom model to a fully digital educational environment amidst the pandemic.

**Solution:** Devised a digital transformation strategy, conducted technology assessments, facilitated vendor selection, and managed the implementation of digital learning tools.

**Benefits:** Enabled seamless transition to online learning, ensuring continuity in education during disruptive times, with scalable digital infrastructure tailored to future needs.

#### Conversational Learning with Generative AI: Chatur Polyglot

We developed 'Chatur Polyglot', a proof of concept leveraging generative AI to revolutionize language learning. This innovative platform allows students to engage in conversational learning with a virtual tutor, customized to their individual learning style and pace. Chatur Polyglot enables students to discuss any topic of interest while practicing and learning a new language, enhancing both engagement and retention.



**Challenge:** Provide a personalized and engaging language learning experience that adapts to individual student needs and learning styles.

**Solution:** Developed a generative AI-driven platform, 'Chatur Polyglot', facilitating dynamic conversational learning across multiple languages tailored to the student's preferences and pace.

**Benefits:** Enhanced language learning with a focus on conversational skills, increased engagement through personalized interaction, and improved language proficiency in a user-friendly digital environment.

#### Comprehensive Lending Platform

A startup in the lending domain sought our expertise to build a comprehensive supply chain lending system from the ground up. As a technology partner, we provided end-to-end services including business analysis, architectural design, price negotiations with vendors, development using hybrid teams, and the creation of a hybrid-team-based software solution. The solution enabled seamless management of diverse lending models, accommodating lenders, anchors, borrowers, and tailored lending flows with repayment strategies.

**Problem:** A lending startup without a tech team needed a comprehensive supply chain lending system.

**Solution:** Our consultancy orchestrated an end-to-end engagement leveraging agile DevOps practices - spanning requirement engineering, domain-driven design, containerized microservices deployment on Kubernetes, and CI/CD pipelines. The cloud-native solution leveraged event-driven architecture and CQRS patterns to facilitate seamless management of multifarious lending models. It accommodated lenders, anchors, borrowers through a rules engine, and configurable lending workflows with customizable repayment strategies driven by a low-code BPM suite.

**Advantages:** Unparalleled flexibility through a product-centric architecture to cater to any lending paradigm, accelerated time-to-market via DevOps automation, and cost optimization through hybrid teams.

#### Insurance Technology Transformation

Our consultancy defined a forward-looking technology strategy for an upcoming insurance broker, integrating a market-leading tool with a custom-built user interface. This innovative approach enabled the creation of uniquely designed insurance products, enhancing user experience and setting new standards in the industry.

Problem: Redefine tech strategy and product journeys for an insurance provider.



**Solution:** We orchestrated a channel-agnostic digital experience platform (DXP) by integrating a market-leading insurance product engine with a headless content management system and experience-driven commerce capabilities. This composable architecture interfaced with a bespoke design system and developer experience layer to enable rapid creation of uniquely crafted multi-experience user journeys adhering to design thinking principles.

**Advantages:** Ability to compose compelling cross-channel experiences and swiftly launch innovative products while leveraging best-of-breed capabilities. Established new industry benchmarks through AI-assisted development practices.

#### Community Engagement for Lending

In an effort to bolster customer engagement and retention within the lending industry, we spearheaded a community-building initiative for a large bank. Recognizing that loan products are typically need-based, our strategy focused on fostering a community to improve engagement, thereby facilitating repeat business and loyalty.

**Problem:** Improve customer engagement and repeat business for a loan provider where customers typically engage once.

**Solution:** We architected a containerized microservices mesh integrating a headless CMS with social computing capabilities. Leveraging event-sourcing patterns, we orchestrated a continuous engagement engine fostering a thriving community through gamification modules, social reward mechanisms, facilitating repeat business and engendering long-term loyalty.

**Advantages:** Increased customer stickiness, loyalty and potential for repeat business in a need-based product segment.

#### Wealth Management Solution Evaluation

Tasked with accelerating a client's entry into wealth management, we evaluated and recommended solutions that aligned with their long-term objectives without compromising on cost-efficiency. Our expertise in defining technological roadmaps and strategies has made us a preferred partner for clients seeking to navigate the complexities of new sector engagements.

**Problem:** Identify the optimal solution for a firm venturing into wealth management with a rapid go-live strategy.

**Solution:** Evaluated multiple options and recommended the most suitable solution balancing long-term goals and cost optimization.

Our consultancy conducted an extensive evaluation of cloud-native wealth management platforms, assessing functional fitment through API profiling and integration frameworks. We



recommended the most suitable composable solution factoring scalability, regulatory compliance, and a metrics-driven TCO model.

**Advantages:** Accelerated time-to-market without compromising on long-term scalability through a future-proof cloud architecture. Achieved regulatory compliance and ecosystem integrations while optimizing TCO.

#### Compliance and Security Audits

Our consultancy has consistently aided clients in achieving their security and regulatory compliance goals, including adhering to standards such as ISNP (IRDAI) etc. Through meticulous audits and compliance management, we ensure our clients meet internal and regulatory expectations with confidence.

Problem: Achieve stringent regulatory compliance and internal security standards.

**Solution:** We conducted comprehensive security audits using DAST, SAST and cloud security posture management (CSPM) tools. We facilitated compliance with client specific regulatory standards (ISNP, PCI-DSS, etc) through security orchestration and vendor risk management.

**Advantages:** De-risked operations through assured compliance and a proactive cyber defense posture, leveraging our domain expertise, regulatory intelligence, proven GRC strategies and battle-tested security analytics pipelines.

#### Fractional CTO Services

Recognizing the technological hurdles faced by startups and SMEs, our Fractional CTO service offers a strategic solution. We provide access to essential tech expertise without the associated overhead, helping organizations navigate their formative years more successfully and avoid costly technology overhauls. Our Fractional CTO offering provides access to seasoned experts, guiding technology strategy, team management, and ensuring a solid technological foundation from the outset.

**Problem:** Startups and SMEs lack experienced technical leadership during crucial early stages.

**Solution:** Our Fractional CTO practice provides access to a seasoned pool of technology strategists and solution architects. We architect cloud-native platforms using next-gen Site Reliability Engineering (SRE) practices and Analytics CoEs. We mentor internal DevOps teams, formulating tech roadmaps aligned to shifting market paradigms while instituting mature agile engineering practices.



**Advantages:** Access to elite technology leadership without the associated overhead costs, enabling organizations to establish a robust DevOps culture, data valorization capabilities, and resilient cloud platforms.

#### Al Adoption for Insurance

In 2023, we embarked on an ambitious project to tailor a generative AI solution for an insurance broker's POSPs and customer support. A POC was created using a LLAMA model combined with Langchain.

Our venture into creating a custom GPT for process documentation queries further exemplifies our commitment to leveraging AI for operational excellence and enhanced customer service.

**Problem:** An insurance broker sought custom AI capabilities for conversational engagements.

**Solution:** We orchestrated the implementation of large language models like LLaMA finetuned on domain-specific data utilizing prompting techniques and constitutional AI principles. These were orchestrated using vectorized retrieval frameworks like Langchain.

Developed a GPT solution querying process documentation.

**Advantages:** Cutting-edge generative AI capabilities integrated into core operations, enabling cognitive assistance and automating high-value business processes through intelligent document understanding and conversational process automation.







