Innovation, Accelerated

Unqork’s no-code application platform empowers innovation teams to overcome business challenges and rapidly bring new enterprise-grade solutions to life. Take your ideas from prototype to production—without writing a single line of code.
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Financial institutions are under increasing pressure to meet rising consumer expectations for digital experiences, optimize internal processes for maximum efficiency, and fend off the digital disruptors.

To address these demands, many companies have launched specialized innovation teams to develop fresh solutions and new ideas that address business and operational needs with the latest emerging technologies. Innovation teams, however, face three common challenges that mitigate efficiency, organizational impact, and time-to-market:

1. **Complex ecosystems** of third-party technology solutions and internal legacy platforms, which require significant effort to integrate, coordinate, and leverage

2. **Unstructured sourcing and prioritization** of the best innovation ideas from across the firm

3. **Extensive networks of stakeholders** across the business (including influencers, internal & external partners, and collaborators) that complicate the delivery of innovation initiatives
Innovation teams across some of the world’s leading financial institutions have tapped into the power of Unqork’s unique no-code application platform to address and resolve these issues via:

- **Rapid innovation prototyping**, so enterprises can quickly develop functional prototypes that can bring innovation to life to improve collaboration and accelerate time-to-market.

- **An innovation pipeline platform** that methodically optimizes pipelines of innovation to efficiently vet, evaluate, select, and track the performance of innovation ideas and projects in a way that is customized to your firm’s needs.

- **Management platforms & systems** to streamline administrative needs (e.g., people/partner management, intake, systems provisioning, etc.) and drive innovation.

This ebook will explore how Unqork empowers innovation teams to maximize their productivity and accelerate time-to-market and time-to-value.
Unqork can help your team accelerate the production of a functioning prototype, which can be shared with key stakeholders early in the process to ensure projects meet business requirements before committing to a significant investment in time and resources.

The ability to translate ideated solutions to a tangible working application is often easier said than done. To incorporate new technologies, firms must ensure that they “play nice” with the rest of your ecosystem (consisting of internal and external platforms), which adds time and expense to solution build-outs.

Unqork’s no-code platform enables innovation teams to design, configure, and orchestrate fully functional solutions based on new technologies, reducing time-to-market by up to 3x. This acceleration is made possible by leveraging our unified front-to-back platform and visual configuration capabilities:

- **Designers can:**
  1. Apply CSS style sheets to render Unqork components to exact specifications
  2. Build custom UIs and leverage Unqork for only back-end app delivery

- **Developers can:**
  1. Build directly in Unqork with our no-code app builder
  2. Leverage/integrate existing or coded apps/components into a broader Unqork app

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**Unqork Platform Capabilities**

- **Build & Integrate**
- **Debug**
- **Test**
- **Review & Release**
- **Monitor**

**Unqork Platform**

Designer (Workflow & Module Editors)  
API Platform & Ingestion  
CX Render

**Business analysts**
build applications directly in Unqork with our no-code app builder

**Design Teams**

**Developers**

**Custom UI Development**  
(Outside of Unqork - Optional)

**Existing/Coded App Development**  
(Outside of Unqork - Optional)

**Internal & External App Users**

**Browser**

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**CxR - Render**

**Platform & Ingestion**

**Secure & Comply**

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**Unqork Innovation, Accelerated**
Since all of these components are part of the same unified platform, everything works together in instant harmony. As a result, innovation teams can devote all their resources to addressing business challenges instead of technical ones, ultimately resulting in significantly faster prototyping and solution development. Compared to a conventional code-based approach to development, working versions can be built comparatively quickly and with little risk. Business users can provide feedback based on these prototypes or, with a little bit of training, directly participate in the development process to iterate the process themselves.

By eliminating the need to write code from the building process, no-code also expands the scope of who is doing the development. In a no-code platform, users (or “Creators” as we refer to them at Unqork) build applications by drag-and-dropping configurable elements representing both user-facing features and back-end application logic. While modern programming languages (Java, Python, etc.) can take a year to learn and a decade to master, no-code can usually be learned in weeks, making development more collaborative and recruiting more flexible.

Once all stakeholders and gatekeepers are on board, prototypes can even be quickly launched into production with our enterprise-grade platform, eliminating the need to re-architect or re-build solutions to be production-ready.

Innovation Ecosystem
Success Story

A leading brokerage & investment firm delivered a fully digital instant credit card issuance prototype in only 4 days.

A leading investment firm sought to develop an end-to-end credit card onboarding platform that automates the journey from application to approval in one centralized client-facing hub. Using Unqork’s platform, the firm accelerated the development of a custom enterprise-grade card-issuance solution, which included 5 live integrations from Unqork’s growing community of technology partners, including Plaid, Twilio, and Google Maps. The firm developed a custom branded working prototype in just 4 days using only 2 workers to build out a highly-automated

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<th>Apply</th>
<th>Approve</th>
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<td>• Access a link to apply for a credit card through a customer portal</td>
<td>• Verify information and populate additional fields with:</td>
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<td>• Chat with an agent</td>
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<td>• Sign your offer</td>
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Innovation, Accelerated

Timeline & Resourcing

4
Number of days to go from ideation to prototype

2
Total number of workers required to work on the project (one was part-time)

5
Number of services integrated into the system
Unqork’s Innovation Pipeline Platform helps companies source a pipeline of innovative ideas to evaluate, select, and track submissions in a way that is customized to your firm’s needs and approval flows.

**Idea Submission**

Develop a custom idea submission flow that aligns ideas to your business KPIs and allows you to input business themes and questions to orient your program.

**Idea Evaluation**

Automatically manage evaluation workflow between relevant business stakeholders and technologists; capture and synthesize feedback, feasibility, and alignment with business objectives.

**Idea Refinement**

Manage the process of iteration with idea owners and stakeholders, incorporating a complete catalog of bank-wide SMEs who can be tapped to engage with each idea submission.

**Idea Selection**

Develop objective idea evaluation criteria to effectively compare, contrast, and select the best ideas for focus and investment.

**Idea Management**

Effectively manage an entire pipeline of ideas across all stages with dashboards that create management visibility to all ideas at all stages; maintain and easily access a full history of ideas and their evolution for future reference.
Innovation, Accelerated

A multi-national investment bank sought to build an ideation submission & program management platform that: 1) allows employees to submit business ideas based on a centralized theme, 2) has a portal for the innovation team to manage and assign submissions for review, 3) allows ideas to progress through two phases of review, 4) helps manage scheduling for final reviews.

Using Unqork, the firm developed a custom application with automated workflows connecting employee submissions to the innovation team for review and approval.

Success Story

A global investment bank used Unqork to develop its custom Innovation Pipeline Platform.

Impact

1,500  
Ideas submitted

10,000  
Users around the globe

13  
Businesses funded

5  
Business process efficiency systems developed

Full Access to Data

And a drastic reduction in manual program efforts
Organizations can use Unqork’s flexible platform to build software that helps manage and power innovation ecosystems.

**Flexible Prioritization & Process Management**

You can configure an application that allows for project intake and KPI management. In addition, you can develop workflows to route management and sponsor approvals to gain transparency to your roadmap, capacity planning, and organizational accountability. Unqork allows you to easily make changes to the logic or fields that you have on your intake forms.

**Administrative Tools**

Unqork’s workflow capabilities allow you to easily develop applications to automate processes such as invoice collection and approvals, vendor and partner management, and IT requests. Each workflow has an automated lane for actions to occur, in addition to your ability to augment the workflow through gateways, signals, messages, handoffs, timers, and more; using decision components and data workflow, you can entirely automate a process.

**People Systems**

Unqork’s platform includes robust RBAC functionality that allows you to configure applications to help manage your people programs (e.g., promotion process). In addition to these, Unqork has several pre-developed accelerators available for purchase (e.g., Diversity, Equity & Inclusion (DEI) KPI platform & return-to-work).
Success Story

Unqork’s ability to develop administrative and people systems in action at a global firm: Tailored workplace reopening application built in just 3 weeks

In response to COVID-19, a global risk-mitigation firm with more than 500 offices worldwide shut-down its locations in accordance with government requirements and recommendations from public health organizations. As the pandemic’s initial wave receded in many parts of the world, the company needed a means to reopen offices while adhering to its strong commitment to employee safety and complying with local health guidelines.

Using Unqork’s solution, the company developed a tailored, company-specific workforce application in just 3 weeks.

The application provides office-level risk scores based on objective external and internally collected sources through its unique framework. Office heads and regional leads can submit reopening requests for their specific locations directly through the platform. The application automatically calculates a risk score for that office based on a company-specific algorithm. Each request is then reviewed by Global Security, HR, Real Estate, and Operations as each stakeholder is guided through multi-step workflows for approval. Users attach documents with data and evidence on regional risk levels, as well as documents such as budgets and office-specific reopening plans—these documents can be reviewed by other users as a part of the approval and sign-off process based on strict RBAC functionality.

This application provides a completely auditable digital trail with visibility into which data was evaluated, who approved each decision, and what capacity threshold was allowed for each office. The system enables the company to effectively monitor each office’s risk levels and evaluate whether offices need to be closed or operate with reduced capacity.

Impact

Built and launched application within three weeks to manage input from hundreds of offices globally

Reduction of thousands of emails and other manual tasks across security, HR, real estate, and operations teams

Acceleration of approval process

Full auditability of office reopening decisions
Success Story

Impact

3
Number of weeks to build & deploy

500+
Number of global offices in the organization in need of reopening guidance

Sharp Reduction in Manual Tasks
Across security, HR, real estate, and operations teams

Full Auditability
Of reopening decisions with a detailed digital trail
The leaders of tomorrow will be the firms who can digitize their processes most thoroughly and adapt their infrastructure most rapidly around shifting business challenges. With no-code, firms are empowered to build scalable, secure, complex, compliant, custom applications with unprecedented speed and flexibility.

Unqork has backing from some of the world’s most disciplined investors, including Goldman Sachs, Capital G, and BlackRock. Our technologies have been adopted by leading organizations, including Liberty Mutual, Marsh, Pacific Live, Goldman Sachs, and the city of New York, just to name a notable few.

In just three years, our technologies have been adopted by 40+ global financial services organizations (including Manulife, Goldman Sachs, Liberty Mutual, John Hancock, and State Street, just to name a notable few) with hundreds of applications in production around the world with multi-lingual, multi-currency, and local regulatory compliance.

That’s why many of the most innovative players are partnering with Unqork, the first enterprise no-code development platform specifically designed for the world’s most complex and regulated industries. Our platform represents an entirely new paradigm that optimizes every aspect of enterprise development through:

**A unified SaaS platform:** Unqork is a completely unified SaaS platform, which means it provides all the components and capabilities related to crucial areas like compliance (up-to-date regulatory and enterprise rules engines for FATCA, CRS, UK CDOT, Dodd-Frank, EMIR, and MiFID II, etc.), security (native encryption both in transit and rest, custom RBAC capabilities, and crowd-sourced penetration tests), and application management (SDLC governance, application versioning, and module management).

**A visual UI:** Applications are built via an intuitive, visual User Interface (UI) featuring drag-and-drop components representing user-facing elements, backend processes, data transformations, third-party integrations, and a growing library of industry-specific templates.

**Enterprise-grade standards:** While there are several business-area-specific or consumer-level no-code systems on the market, Unqork is the only no-code platform designed specifically to build complex, scalable, enterprise-ready applications, which is why it’s already being used by some of the world’s leading organizations.

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1While Unqork is a SaaS platform, our customers operate in single-tenant environments, which means there is never a mixing of client data between Unqork customers. Unqork is cloud-agnostic, so customers can avoid cloud vendor lock-in and deploy applications in the cloud of their choice.
Unqork allows enterprises to shift all their focus to addressing business challenges instead of technical ones. The platform takes on the “heavy lifting” and frees organizations to invest their resources building operational efficiencies and perfecting the client experience. This streamlined approach helps organizations achieve:

- **Accelerated speed-to-market**: No-code automates many high-volume development tasks so new applications can be built and deployed much faster. In many cases, applications that would take months or years to reach the market can be built in a matter of weeks, or even days.

- **The elimination of legacy code**: Code becomes legacy nearly instantly. With no-code, organizations only need to be concerned with building business logic, even if there is a technical change, the platform handles all that on the backend.

- **Ease of updates and maintenance**: Large enterprises can spend up to 75% of total IT budget maintaining existing systems. One of the reasons is the complexity of making a change in one area requires changes throughout the process. A no-code platform automates many of these cascading tasks and therefore reduces the complexity of making changes.

- **Business agility**: Whether it is a pandemic or disruptions of a smaller scale, no-code can provide organizations with a way to address events quickly.

Curious about how no-code can be applied within your organization? Get in touch to [schedule a demonstration](#) from one of our no-code experts.

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**unqork**

**Enterprise application development, reimagined**

Unqork is a no-code application platform that helps large enterprises build complex custom software faster, with higher quality, and lower costs than conventional approaches.

[Request a Demo] [Learn More]