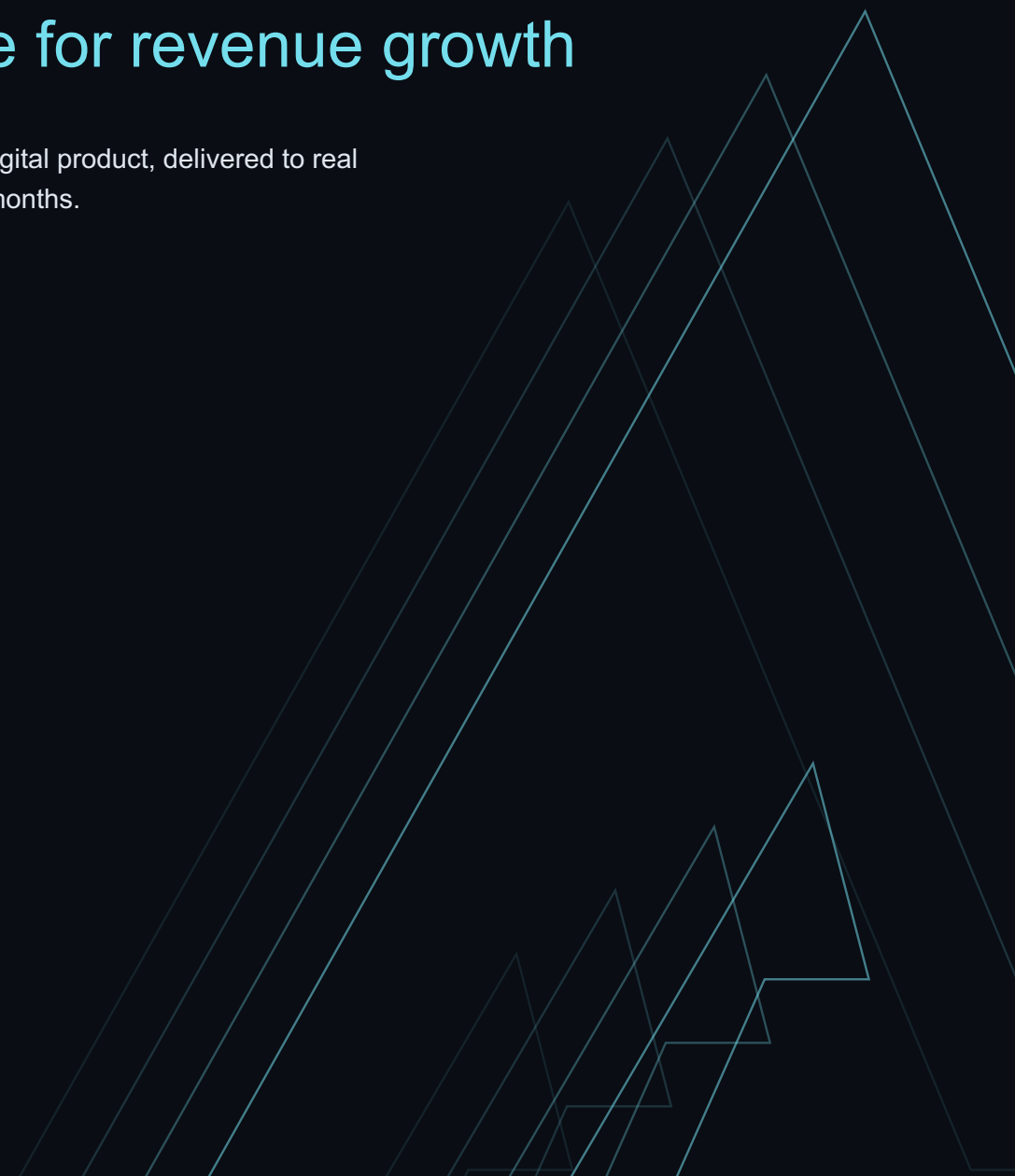
AERELONTECH

A FIELD GUIDE FOR BANKING & FINANCE LEADERS

Delivery-led DX

Your engine for revenue growth

One revenue-generating digital product, delivered to real customers in under three months.



2027 EDITION

THE DIGITAL CLIFF

The Digital Cliff in numbers

¥12 trillion

yearly economic loss Japan faces if legacy systems are not modernised

400,000

senior engineers missing from the Japanese market by 2032

Lagging

digital commitments published in Business Adaptation Plans, visible to investors and the regulator

Source: METI DX Report, "the Digital Cliff" - https://www.meti.go.jp/english/press/2025/0528_001.html

Strategy is bought. Revenue is not.

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< 3 months

from a signed Letter of Proposal to a product in front of real customers.

A letter from the founder

Dear reader,

Your organisation has done the hard thinking with or without a global strategy firm, and you mapped the opportunity. The board has published its digital commitments, and investors and the regulator are watching the dates. Now you only have to deliver.

Yet, Japan will be short of 400,000 senior engineers by 2032. Hiring alone will not close that gap in time as there is no pool to hire from. And a large outsourcing contract rarely produces the product your customers actually want to pay for.

I founded AerelonTech exactly for this moment. We take one revenue-generating vertical, form a combined team with your own talent, and put it in front of real customers in under three months. Our success is your release of a real product into the market, so we act like it was our product too, we share your ownership and quality expectations.

I lead engagements personally. I have spent my career shipping banking products, including leading a 120-person daily banking tribe, and I still write code every day. Being close to how software is made is my super power at showing you and your leaders what matters in a DX project.

If anything resonates with your situation, I would like to hear from you.

Sincerely,



Sándor Nagy
Founder & Principal Architect, AerelonTech

Why digital transformations (DX) stall?

The strategy is approved and the commitments are public, work has commenced months, years ago. Yet customers still cannot see the difference in their experience, your talent's day to day didn't improve.



Board commitments and a Business Adaptation Plan.

Maintenance eats half the budget; seniors firefight, day to day doesn't change.

A product that books revenue below budget and expectations.

Most banks and fintechs we meet are not short of ambition. They have engaged a global strategy firm, published a Business Adaptation Plan and agreed a digital roadmap at board level. The thinking put into it is extraordinary and sharp.

The ambition leads to a well staffed Transformation Office, interest from key organization leaders, increasingly bigger circle is involved, slide decks grow. See the right diagram of a typical banking player's organizational structure. The Transformation Office rearranges it to neat tribes built from product squads and presents on a steerco.

What stalls is that the ideas and ambitions never step out of the slides into the real world. IT department now called DevOps, yet no deployment can go out automatically and 3 different approval forms required after a PR is merged. Legal is only consulted when the product is almost launched, not on the first day if the product even makes sense as it is.

This becomes the delivery gap: the difference between a credible strategy and new revenue you can book. Management consultants stay above a certain depth, while outsourcing partners optimize for headcount, deliver hours primarily, outcomes as a side product. And in-between, your talent left to own end-to-end delivery in a new world they are unprepared for and haven't experienced before.

“DX is a paradigm shift for the organization: from units and siloes to holistic product view.”

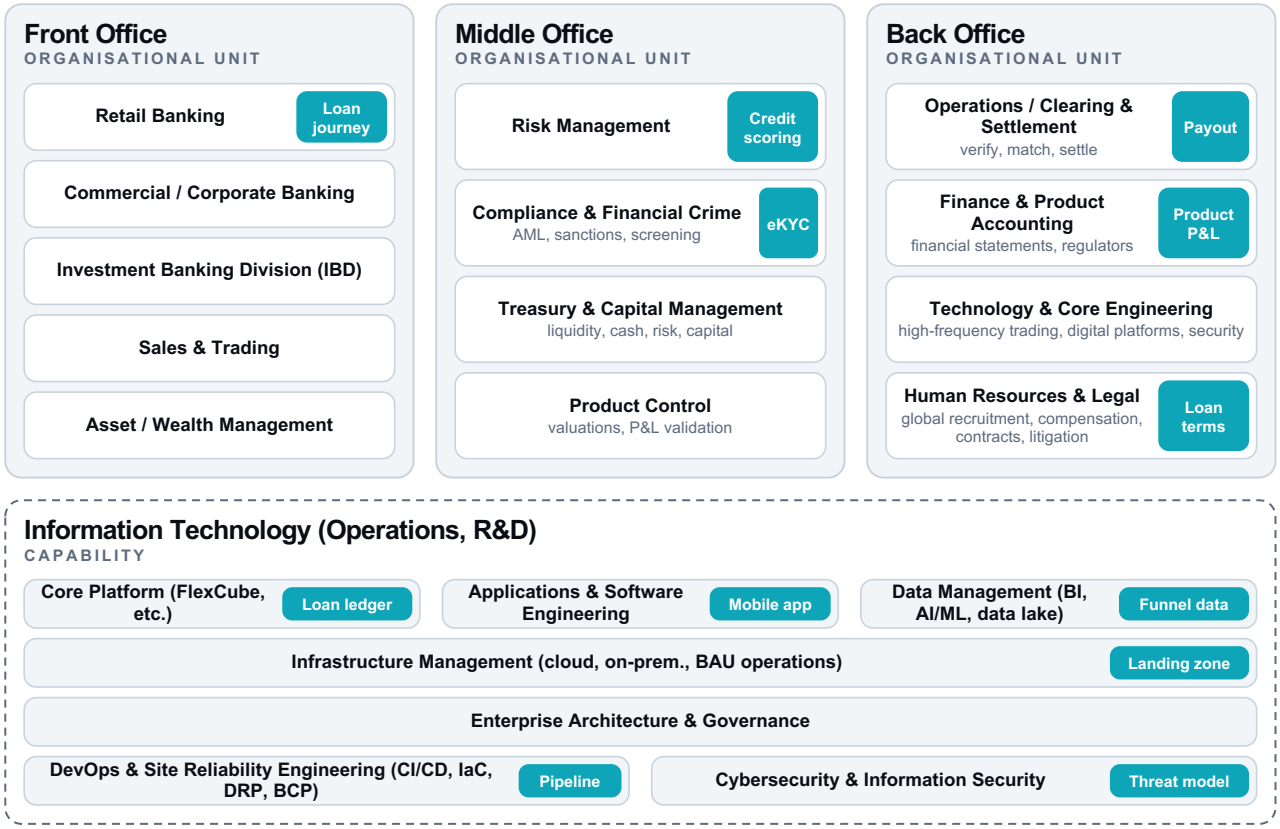
Your organization went too wide, too soon

Organizations mimic organisms rather than machinery: a plan only as good as its preparation, the talent executing will change it as the days unfold. Instead of going wide and deep, remain shallow on the width of the problem (vision, mission, objectives) yet dive deep on a benchmark project.

Such a benchmark can run at a fraction of a cost and time to create buy-in throughout the organization. A resounding success leaves no-one behind to argue against it, while a slideware invites endless hypothetical criticism.

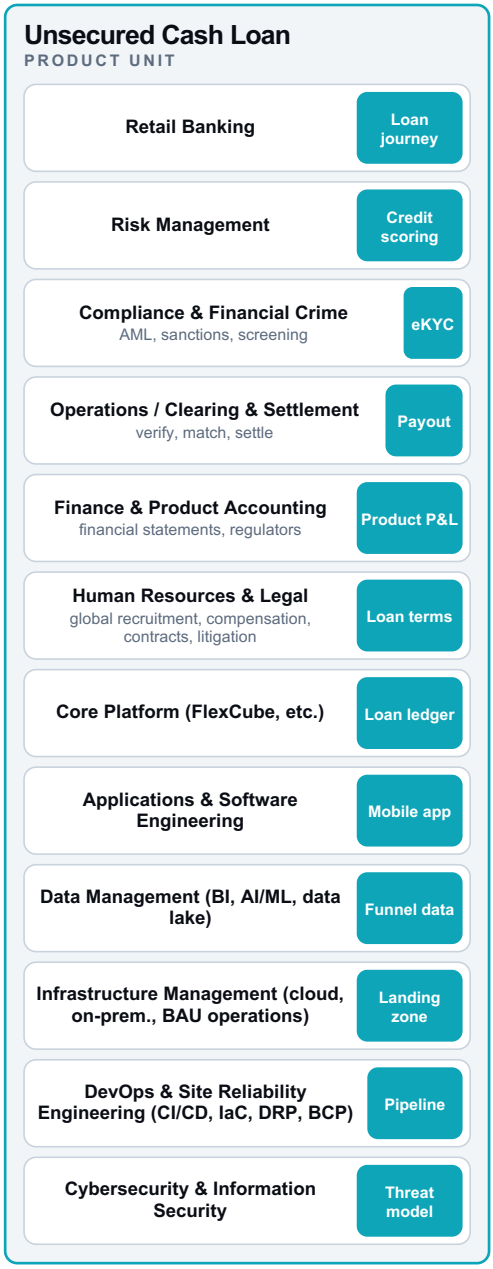
A real product concretizes scope, it forces decisions to be concrete, e.g. interest rate of a loan for target segment of customers. Just to decide the target segment already engages front office, risk, marketing, legal, etc.

A real product therefore cuts through every silo of the bank. The leaders who succeed prove one such slice works at the lowest possible cost, then double down.



One vertical slice. A new digital loan is not an IT project. It needs a small part of almost every unit, marked in colour. Built and run by one team as one product, they prove the transformation works before the bank bets on the rest.

Product squad: vertical ownership gets the job done



The slice as one product. The coloured parts of page 5, owned by one team with one backlog and one budget.

Instead of a transformation that may pay back in five to ten years, one revenue-generating product in production, with real customers, in under three months.

You already employ the experts a new product needs. They are spread across front office, middle office, back office and IT, each serving the priorities of their own business unit.

Take them out of their silos and put them into one squad. Give the squad a single backlog, a single goal and a date to ship. A business product owner, a risk specialist, a compliance officer, an operations lead and a handful of product engineers is often enough to kickstart. Design, UX, other specialists depending on the scope should be pulled in as necessary.

E.g. cover all areas of an unsecured cash loan, presented on the left.

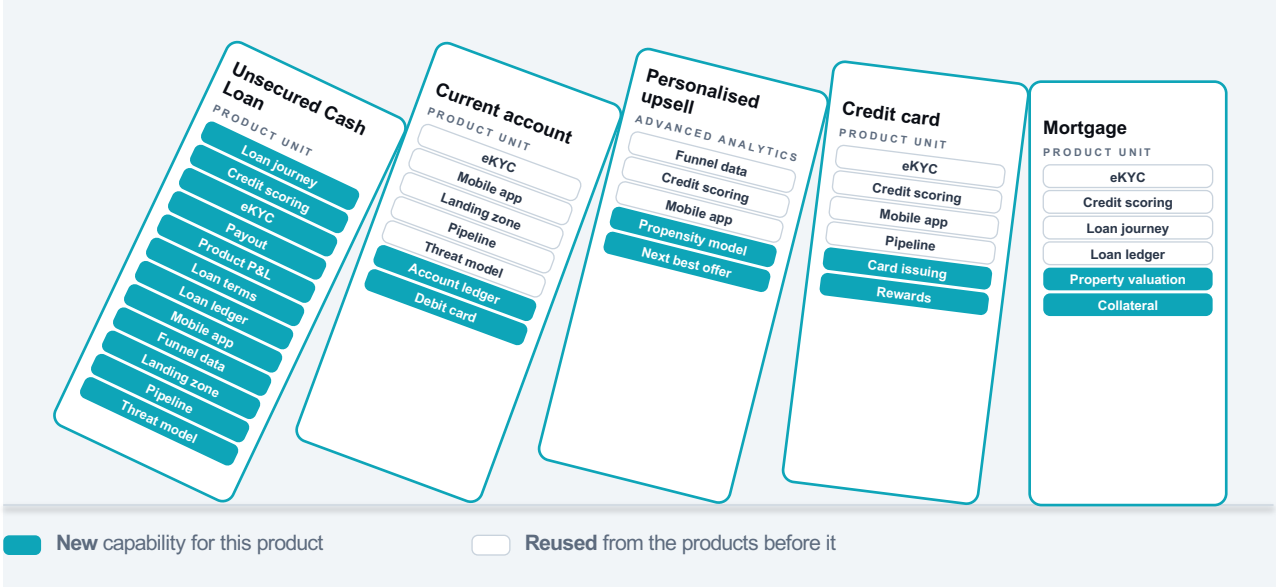
The decisive step is the incentive. Every member must be measured and rewarded on what the squad delivers, not on the targets of their home department. Otherwise competing interests pull the team apart, and the product fails to launch on time.

A squad with one shared incentive decides fast, because the trade-offs are made inside the team. That is how one vertical slice reaches real customers within a quarter, and how a DX programme creates return on its investments.

“A multi-disciplinary team whose incentives aligned to business outcomes and given support to decide in each domain can deliver anything.”

One successful squad starts a chain of dominoes

Digital transformation is a journey, every one starts at the first step and leads to a unique destination.



Once the first squad has shipped, the programme holds something more valuable than a plan: proof. The bank has seen a product reach real customers, and it knows what that took.

Replicate the model, not the people. Seed each new squad with one or two members of the first, so the way of working travels with them, and draw the rest from the silos as before. Every new product starts from what the earlier ones built: onboarding, scoring, data and the release pipeline are already in place. That is why each domino falls faster than the one before.

Sequence the squads by business value, not by the organisation chart. The next vertical is the one that reuses the most and earns the most, and the results of the last squad decide it.

The programme office changes its role. Instead of steering one large plan, it protects the squads' incentives, removes blockers between them and funds the ones that deliver.

Grow the chain one squad at a time. Ten squads launched at once repeat the mistake of the transformation that was too wide, too soon.

“But one team can't deliver everything. Their example spreads to the next initiatives.”



FOUNDER

Sándor Nagy

Founder & Principal Architect

Principal Architect who still writes code every day.

FOUNDER · PROFILE

An architect who ships products

Fifteen years of hands-on delivery, seven of them in management consulting, across more than 20 enterprise projects on four continents.

From code to tribe. Sándor started as a software engineer and never stopped writing code. At IncepTech he led joint client and consultancy teams through bank and telco transformations in Poland, Romania, Croatia, Kazakhstan and Azerbaijan, and built the delivery foundations that led up to the company's strategic acquisition.

Principal Engineer at McKinsey & Company. On a greenfield bank in EMEA he rose to Tribe Tech Lead of a 120+ person banking tribe, taking its current account, transactions and credit card squads to MVP. In Cairo he built the unsecured-loan product system of a new core banking platform, engineered for double-entry bookkeeping. Further engagements took him to automotive in London and logistics in Warsaw.

How he works. He reads architecture straight from the code: JavaScript first, .NET C# natively (8 years), and Java and Go across most of his fintech work. Client and consultancy engineers work as one squad, and capability transfer is planned from day one, so your team keeps growing after he steps back.

Beyond consulting. He is CTO of Gridd/DeckAI, building tools that make consultants' slide work done ten times faster, and founded AerelonTech Games. He also writes speculative fiction, including the serialised novel Giant of the Stars. Combining disciplines this different keeps the engineering inventive.

“I help you architect your organization in tandem to your tech landscape and get your talent to deliver outstanding quality 2x faster.”

15+	20+	8+	Banking Fintech E-commerce Logistics
YEARS HANDS-ON	PROJECTS	COUNTRIES	INDUSTRIES

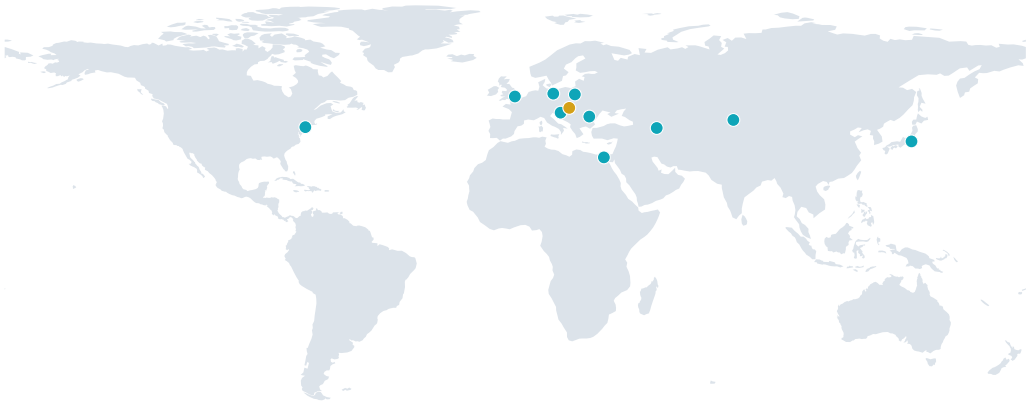
OUR 28,900 KM JOURNEY, SO FAR

Track record

Delivered on four continents, and still running years later.

Our work spans the UK, the US, EMEA and Asia, in banking, lending, e-commerce, logistics, telco and automotive. We merge people who build with the discipline of top-tier consulting.

2018–19	**Zagreb, Croatia**	Digitised a commercial bank's credit card application, joining scattered data sources behind fast third-party interfaces.
2019	**Bucharest, Romania**	Digital cash loan live in four months against a twelve-month estimate, borrower money on the account in ten minutes.
2021–22	**EMEA**	Led a 120+ person greenfield banking tribe, taking current accounts, transactions and credit cards to MVP.
2023–24	**Cairo, Egypt**	Built the unsecured-loan product system of a new core banking platform for double-entry bookkeeping.



Budapest (HQ) · London · New York · Berlin · Warsaw · Zagreb · Bucharest · Baku · Almaty · Cairo · Tokyo

20+
PROJECTS WORLDWIDE

5+
CLIENTS WHO EXTENDED

5+
TEAMS STILL RUNNING

4
CONTINENTS

How your team is formed

A small, senior squad sized to one vertical, built around your own people.

Our Principal Architect leads every engagement personally, accountable for the architecture, the scope and the delivery.

Hand-picked senior specialists come from our vetted Central European network that has delivered together on demanding global projects: enterprise and integration architects, platform and DevOps leads, full-stack and payments engineers, COBOL developers when the core modernization needs them. Every one of them has performed on an international stage.

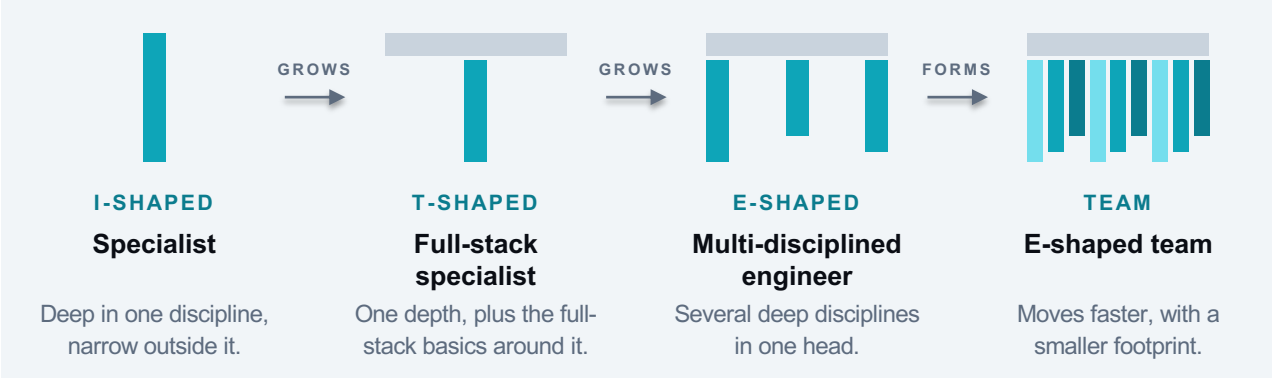
Your in-house talent works in the same squad from day one, in the same stand-ups and the same codebase. They own the product when we step back as they co-owned during its build.

We always look for E-shaped people: several deep disciplines in one head, so decisions are made within a single person instead of between people. Small teams of such operators outperform large teams, because handoffs and meetings give way to action.

The team is adjustable both in size and in expertise as the scope requires for best outcome. Team can grow for a heavy integration phase and shrink as your people take over.

Full profiles and CVs come with the Letter of Proposal, matched to your engagement.

“A team leverages its members, experienced individuals make better teams.”



CASE STUDY · ORGANIZATION

A fully digital cash loan in four months

A major EMEA bank wanted an unsecured cash loan product that customers could take out end to end, without ever meeting a representative.



A previous attempt was cancelled over budget

15 in the squad, 8 more experts on call

Money spendable in 10-20 minutes for >90% borrowers

The challenge: released to the whole country and generating revenue in under four months, with money disbursed in under ten minutes from application start, across more than seventeen internal and external services, including digital signature, KYC checks and the banking group's risk engine.

The bank's own estimate was more than twelve months, and a previous attempt had been cancelled after eight, over budget. A 150 Jira user story list awaited us on arrival. The approach needed recalibration immediately.

Scope cut to what matters. The most valuable vertical slice was scoped, designed and locked before sprint zero. Whatever already existed was reused: the bank's digital signature alone saved three months and cut 20-30 user stories out.

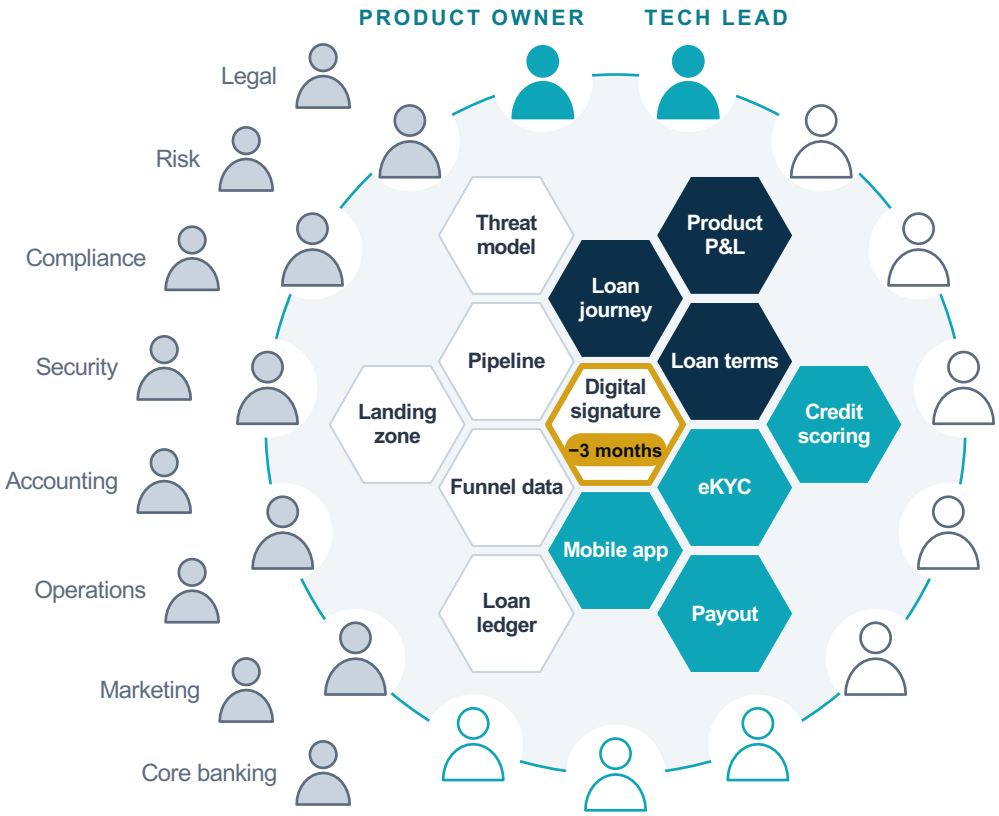
Key expertise in the same room. Product, engineering, risk, compliance and operations worked as one squad, with one backlog and the same daily stand-up, so decisions were made inside the team, not between departments. The bank's engineers owned each integration as it shipped, so there was no handover at the end.

“Without Sandor and his team scoping down to what matters, we wouldn't have finished in a year. (Product Line Sponsor)”

CASE STUDY · ORGANIZATION

One squad, no handover

Fifteen people in one squad, eight experts on call, and a scope cut to what matters.



- **Build** · high effort
- **Integrate** · moderate effort
- **Reuse** · least effort

- **Digital signature** · reused whole, it saved three months of work on its own
- Product owner and tech lead
- 5 engineers

- 3 integration engineers
- 5 subject-matter experts
- 8 more experts supporting from their own units

4	10	17+	0
MONTHS TO LAUNCH	MINUTES TO MONEY	INTEGRATIONS LIVE	MANUAL PROD. FIXES

CASE STUDY · ARCHITECTURE

Shipping alongside a legacy core

A personalised upsell went live beside a decades-old, stable Oracle FlexCube core, without putting the system the whole bank runs on at risk.



FlexCube keeps the record of truth

One per external system, the core included

Not critical, so lighter guardrails

Replacing a core banking system takes years, and every change to it is a risk to the entire bank. The revenue of a new digital channel cannot wait that long.

So we left the core where it was. The new frontend and its services run beside FlexCube, not inside it. Each external system, the core included, sits behind its own adapter service, so nothing new reaches into the core directly or loads it beyond its design.

Not every function needs the core's guardrails. The ledger and payments must never fail. An upsell offer that is missing for a while costs one sale, not the bank's stability.

We matched the guardrails to that risk. Redundancy stayed high, with several Kubernetes pods per service and three staged environments. But the upsell needed no failover of its own, and data loss was guarded against at infrastructure level rather than in every service. Automated tests checked every release, so the squad deployed often, while the core kept all its controls.

“Stability where the bank needs it, speed where it can afford it.”

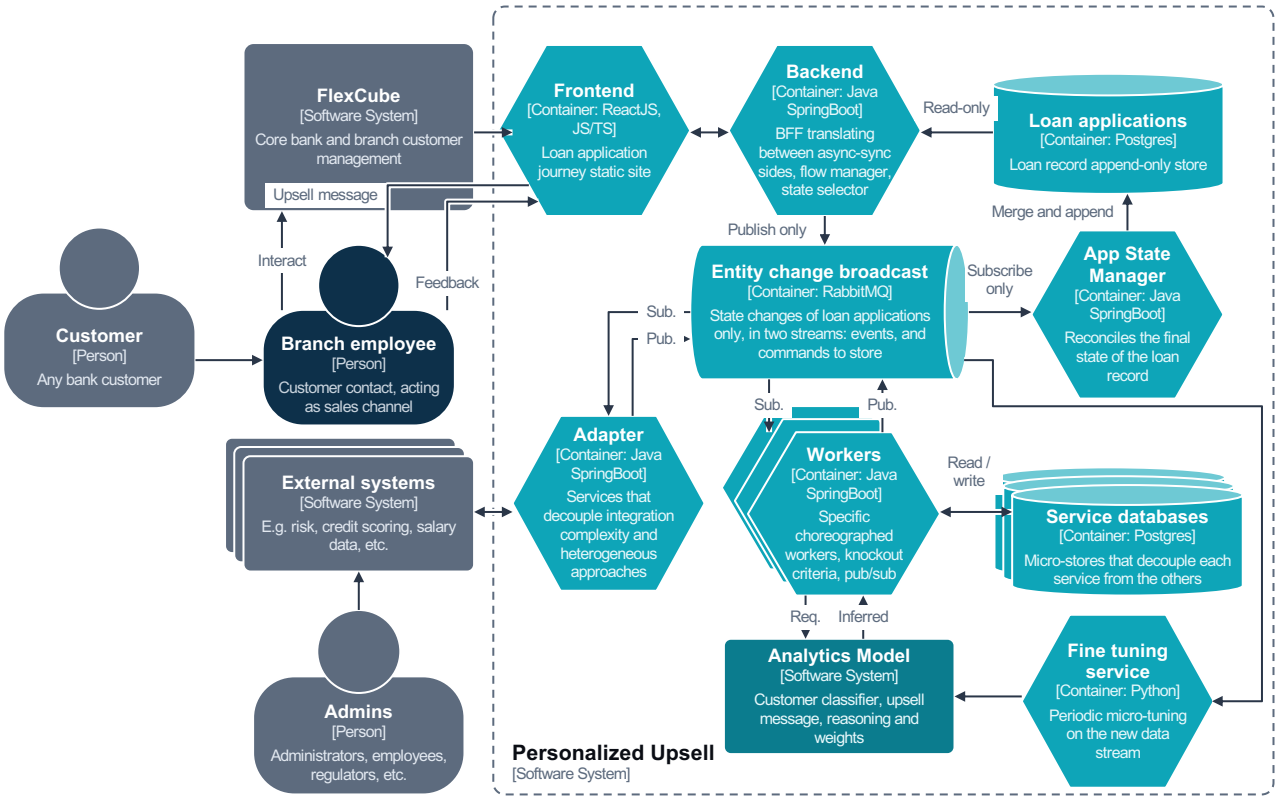
Decoupled by design

Adapter services keep this system's architecture decisions on one side and do whatever the external integration needs on the other. They absorb changes in the external systems and let us test end to end automatically, even without third-party support on the core.

Choreography instead of orchestration. A change to a loan application publishes an event, and independent worker services react only to the properties they care about. Every worker is maintained and released on its own.

One state manager merges the changes and writes them to the loan database, append-only. Every record is also its own change history, ready for regulatory reporting.

The result: new features ship at the speed of the new stack, while the record of truth stays in FlexCube, the system the regulator already trusts. More than five years later the squad formed during the delivery still runs on its own, adding revenue-generating features with no dependency on an outside provider.



Three ways to work with us

From self-service to full-on delivery with you and for you, we cover your digital projects from inception to revenue making machine.

TNS Tech North Stars

Off-the-shelf architecture packages, white-labelled typical project archetypes. Drop it into your existing projects, base off a new one with proven architecture ready-to-go or just use it as training material.

- Take a Sales Funnel (full-stack), Logistics Admin (modular monolith) or Banking service (micro-service) Tech North Star.
- Download, stay up-to-date with patches, customize to your vision, all on your own pace.
- Wishlist upcoming packages, contribute feedback, shape direction together.

FPA Fractional Principal Architect

A strategic decision maker for a set bandwidth each week, at a fraction of the cost of a full-time hire.

- Run tech due diligence based on our public Digital Maturity assessment framework and verify team and organizational progress by impact, not by a checklist of documents and empty ceremonies.
- Set up your team for success on the long term with our seasoned expert leadership, the tech partner your incentives aligned with and trust for decisions, not to sell specific software licences.

DDX Delivery-led DX

A Principal Architect and selected senior experts lead your in-house talent to deliver one vertical to real customers within a quarter.

- ONE Team principle, your talent co-owns the solution, no lock-in.
- Capability building is first class in the offer, not a bolt-on after-thought.
- Launched product into market, for real customers, guaranteed.

The offers expand in scope and includes preceding ones. You can ramp up gradually, matching what your project needs at any given phase.

03 · FOR PRO-ACTIVE VISIONARIES (TNS)

Tech North Stars



A Tech North Star is more than a collection of markdown files and diagrams. It is a velocity multiplier for your team, your organization.

Picture a fully loaded supertanker with its engines at full power, changing course every few hours. However strong the engines are, every correction costs speed, time and fuel.

A tight turn even threatens to overturn the ship. A container ship would spread their cargo over kilometers of sea, just like your team drops scope and crosses deadlines.



Teams without a shared architectural direction live like this. Every new senior hire brings new opinions, every quarter brings a new priority, and every undocumented decision becomes an argument again.

A Tech North Star records the direction and why it was chosen, so it changes when the facts change, not when someone new enters the room.

For a global logistics group that was preparing a fourth rewrite of its trading platform, a Tech North Star showed that the existing architecture could carry the next decade once one missing pillar was built. Velocity on new cross-domain features rose by 50 per cent.

Our off-the-shelf packages give you a proven one to start from, check out the samples on our site!



“The Tech North Star was the best document that we got from any consulting ever - Senior Solution Architect”

Packages, samples and the waitlist
technorthstars.hu

Principal Architect on retainer

PHOTO

Sándor in conversation with a client, who has their back to the camera

fpa-conversation.jpg

The decisions that shape your next decade, made with someone who has made them before.

Our Principal Architect works with your organisation for a set bandwidth each week. He makes the high-impact technology decisions with you and represents them on every floor of the organisation, from the boardroom to the engine room.

You get a strategic decision maker, not an operator lost in the weeds, with the experience of a seasoned architect at a fraction of the cost of a full-time hire. Decisions get made earlier, velocity and time to market improve, and so does the bottom line.

Our architect hits the ground running using our published maturity model to quickly access the most impactful areas to address. While that critical vendor decision is made for next quarter, we implement permanent improvements into your organizations decision model. This is enabled by our **tech due diligence** playbook.

We assess your organization's maturity, consequently your capability to innovate through our model, derived from 15 years of digital projects and remarkable returning patterns over multiple industries.

With regular check-ins, you get to steer to the most important areas, while our Principal Architect keeps you in the loop, in business language, what happens in the tech organization.

“He listens to what the business is trying to achieve and turns it into practical technical choices - CTO”

Take full self-assessment

aerelontech.hu/maturity-assessment

Delivery-led DX in detail

A dedicated Principal Architect with an adjustable team, for one quarter delivery.

We run a combined team with your people for one quarter, in six two-week sprints with a working digital product, demoed for you, sponsors and stakeholders.

By the end of the third month the selected vertical is in production with real customers, usually first as a friends-and-family launch, from which scaling up is routine.

In the last month your leads take over the day-to-day while ours shadow them. Your product owner owns feature priority from day one.

You get real revenue and a project-hardened team to keep building on it.

< 1 month	1–3 months	3 months	1–2 months	1–2 years+
Discovery	**Scoping**	**Delivery**	**Hyper-care**	**Revenue generating**
Light discovery run to identify your top needs, risks, gaps and define mitigation strategies warranting a 10x revenue target over cost base.	During scoping, we align on a ONE team approach with the client and prepare all prerequisites necessary to set up the engagement for success.	Delivery engagement strict cadence with steering opportunities preset, final staffing on signed Statement of Work and kick-off invites sent.	We stay in orbit for hyper-care after engagement finish so our teams can ensure seamless take-over and upward trends for revenue.	Your organization runs and expands on the output we built together.

1
QUARTER

6
TWO-WEEK SPRINTS

100%
IP OWNED BY YOU

0
LICENCES OR LOCK-IN

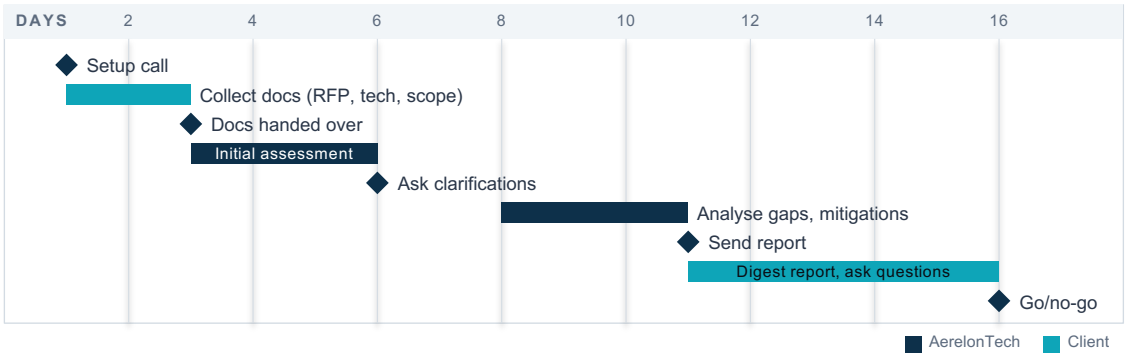
Learn more from our founder
aerelontech.hu/engagement

How an engagement unfolds

From slideware in your strategy deck to real revenue in four phases.

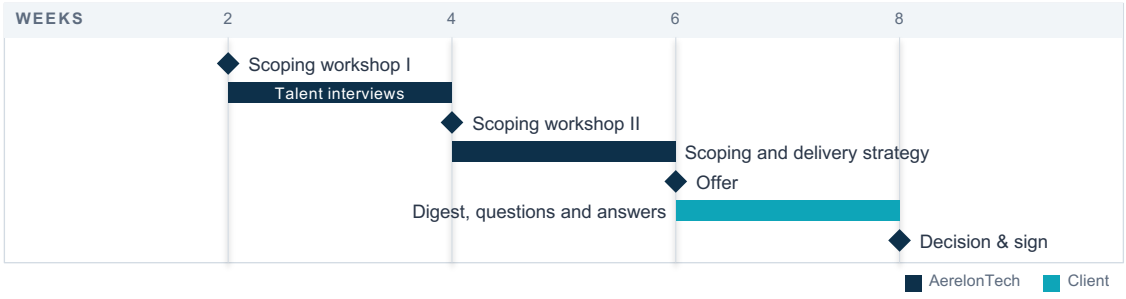
01 Discover

A few calls over a few days. We review your tech landscape, talent pool and strategy initiatives and send you the gaps, the risks and how to mitigate them. **The report is free**, and you keep it whether or not you decide to go further with us.



02 Scope

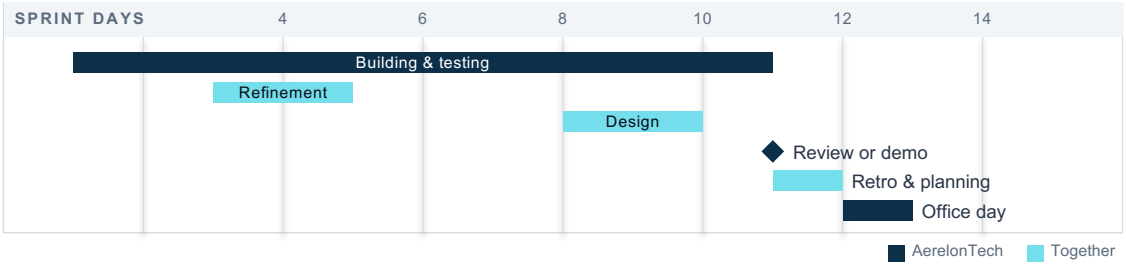
The phase that decides whether the rest works. In workshops and talent interviews under NDA we cut the scope to its core assumptions and pick the vertical that can reach production within a quarter. You receive a Letter of Proposal with the team, the delivery strategy and the commercial offer.



Discovery and scoping usually take a few weeks together, longer when the scope needs more calibration. Underinvesting in scoping leaves even the best teams exposed, and set up for failure to deliver.

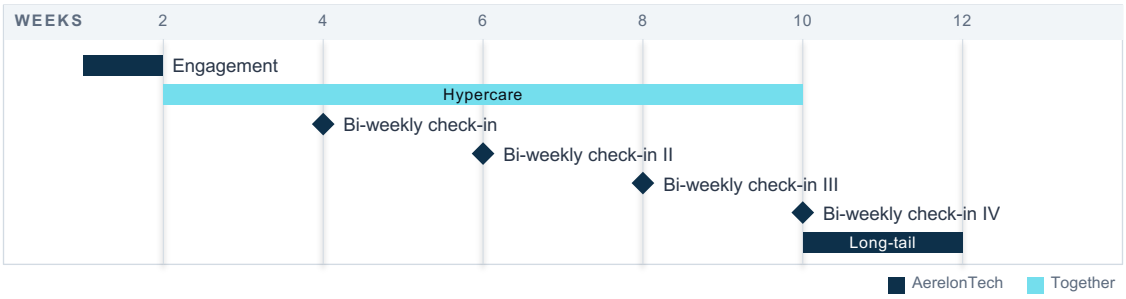
03 Deliver

One team for one quarter: six two-week sprints, working demos for your stakeholders, and steering together on frequent check-ins. Everything is deployed behind feature flags, so the launch becomes a business decision, not a technical one.



04 Hypercare

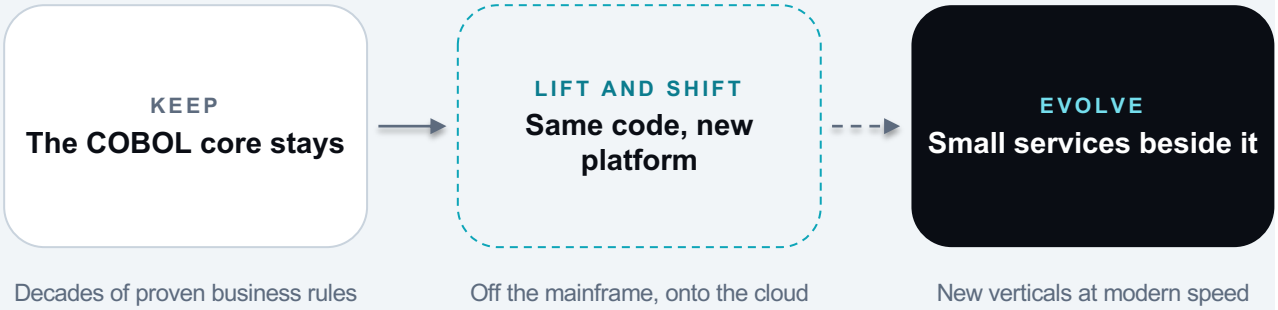
Our team rotates off gradually while your leads take the driving seat. A retainer keeps bandwidth available, with a one-hour check-in every two weeks, until your team runs on its own.



You can engage with us at any phase (except hyper-care), e.g. right into delivery. However the scope must be well-defined and possibly a shorter learning phase is needed before we commit to the delivery together.

Modernise the core without leaving it behind

By 2025, six in ten core business systems in Japan were expected to be over twenty years old. Most still work, and most will stay.



COBOL cores are not going away. They hold decades of business rules that work, and rewriting them puts the whole bank at risk for years without adding a yen of new revenue.

Some banks go further and keep COBOL on purpose. They lift and shift their solutions off the mainframe onto cloud and modern platforms, and their teams carry on developing in COBOL, now with modern tooling and pipelines.

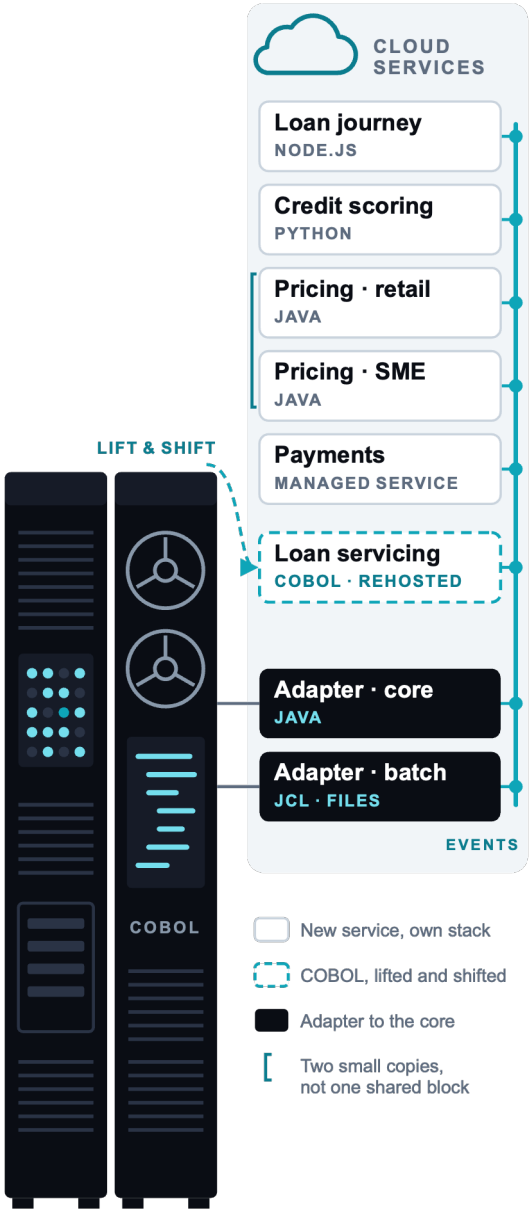
Either way, the question is no longer the core, but how new capabilities reach your customers while it keeps running.

Our answer combines two things you have already seen: the product unit that owns one vertical end to end (page 6), and a decoupled architecture with an adapter in front of every system, the core included (page 14).

“The core is no longer the question. How fast you build beside it is.”

Source: METI, DX Report: Overcoming the "2025 Digital Cliff" (September 2018). Core systems in use for 21 years or more: about 20% in 2015, projected about 60% by 2025.

An architecture built to evolve



MAINFRAME
COBOL core · record of truth

Put the two together and you get an evolutionary architecture: one that is never finished, and does not need to be. Using the same principles our Tech North Stars are built around.

Heterogeneous by design. COBOL on the mainframe or in the cloud, Java and Python beside it, a managed service wherever one fits. Each part runs on what suits its job, and adapters keep the parts from knowing too much about each other.

Adapt as you go. Bird's eye view picture built for changes, the target picture defends system quality and cohesion over 5-10 years while allow individual services to build whats needed right now. Each vertical builds what it needs and integrates with the core when it is safe and necessary.

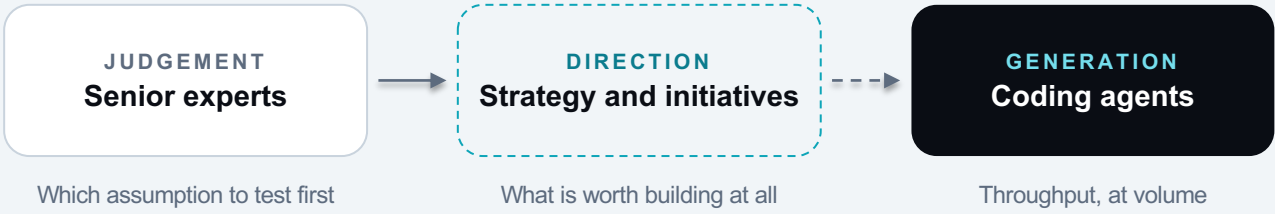
Micro-efficiency over macro-efficiency. A shared service looks efficient on a slide. In practice it grows into a slow, fragile block that every team waits for. Duplicating small services let the teams to move with speed without sacrificing reliability.

Rare skills on call. Our network includes COBOL developers who have built verticals beside COBOL cores, batch and ETLs.

“Two small services beat one that nobody dares to change.”

Who drives the coding agent (genAI)?

Coding agents now do most of the groundwork. Senior judgement about what that work should be is the scarce part.



Typing the code was never the bottleneck of a successful product. The hard part is deciding which assumption to test first and which one would break the business case.

Masters of a craft reach a goal with the least energy. Generative AI today is brute force: a necessary tool that needs careful aim, limited scope and serious oversight.

Most of your team uses genAI in some way or form, even if you don't know about it then just as part of the shadow IT. Now the focus should be on who is accountable for what it produced: the architecture it fits into, the data it consumes, touches, and the defects it ships. In a bank, that has to be a person with experience to say no.

Used well, genAI shortens the path from idea to prototype dramatically. A prototype is not a product, though. Taking one to production with real customers still needs the same judgement as before.

It must not impact the digital product lifecycle outside coding: genAI does not carry judgement, nor logic.

Testing and integration consists of code, yet the most prone to misjudgement and pattern matching isn't helpful here. Planning and design of a product is all about the judgement, the volume of user stories and documentation does not have a bearing on success. The thousands of micro-decisions your talent owns have.

“GenAI revolutionized prototyping in software as 3D printing did for manufacturing. Still far from replacing experienced judgement.”

GenAI with a senior at the wheel

Generated code feels cheap momentarily, success seems immediate. The costs arrive later:

Subsidised prices. Today's prices undercut the real cost, and nobody knows where they will settle.

Loss of ownership. A team that never did the reasoning cannot own the output, or fix it when it fails.

Unclear rights. Who owns generated code, and what it was learned from, is still being settled.

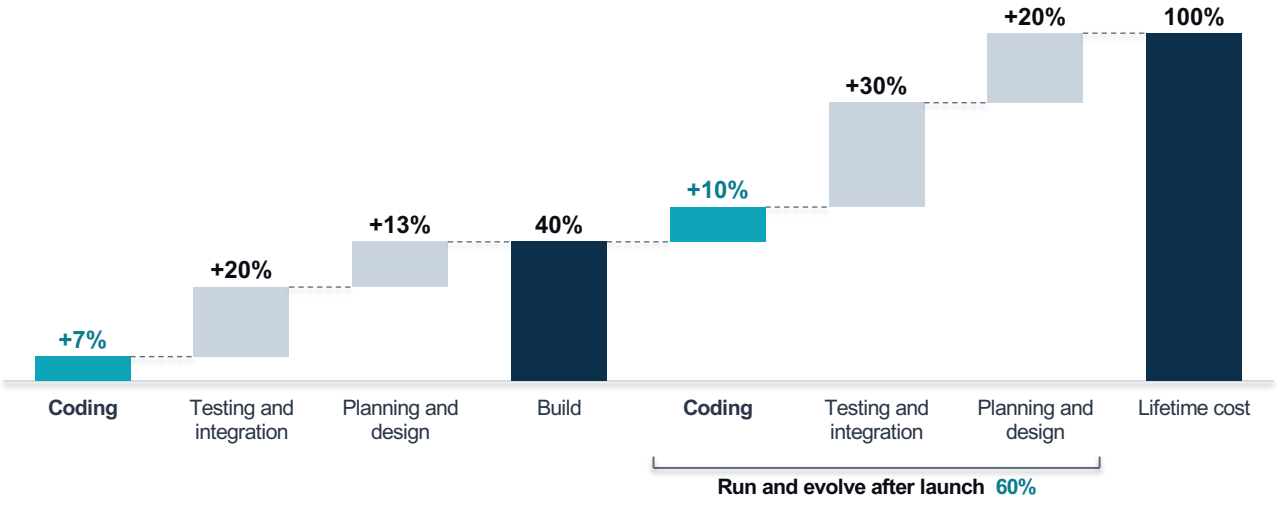
A larger attack surface. Every tool built without engineering discipline is new ground to secure, and defects rise with volume.

A parallel example of our approach: for a global Japanese marketing group we built a human-in-the-loop workflow of ten analytical agents that cut weeks of strategy work to about four hours. The client's experts stayed in control of quality, and the architecture lets them change the model with a configuration setting.

Our stance is simple: AI with a senior at the wheel, never replace juniors and entry levels, augment cautiously, avoid when IP (intellectual property) matters.

Code was always cheap. The question isn't "can we build it?" Rather, "should we?"

Coding is about 17% of a digital product's lifetime cost



Sources: R. L. Glass, Facts and Fallacies of Software Engineering (2002), fact 41: maintenance takes 40–80% of software cost, 60% on average. F. P. Brooks, The Mythical Man-Month (1975): coding is one sixth of the work, testing a half, planning a third; the same split is applied to maintenance. IDC (2025): developers spend 16% of their time on application development. Why generated code raises the later bill: E. Anderson, G. Parker and B. Tan, MIT Sloan Management Review (2025).

PARTNER SPOTLIGHT

Partner spotlight: [Partner name]

[One line on what the partner does, and where.]

[Intro, ~40 words: what the partner does and for whom.]

[Why it matters on a one-quarter delivery, ~40 words.]

What they add to a delivery: [two or three concrete capsules, ~40 words.]

ECOSYSTEM

The ecosystem we build around

We build with the platforms your organisation already trusts, or will. While we don't sell licences, we can help introduce new tools and stacks.

Our rule: the platform serves the product, never the other way round. We design every vertical to run on what fits your bank today and to move when the facts change, so the architecture decisions stay yours.

Mambu
CLOUD CORE BANKING

SaaS core for lending and deposits. New products are composed from configuration, not custom code.

Thought Machine
CLOUD-NATIVE CORE BANKING

Vault Core defines products as code, so a new core can run beside the legacy one before it takes over.

Oracle FLEXCUBE
UNIVERSAL CORE BANKING

The established core at many incumbents. New verticals plug into it; no replacement needed.

Claude · Anthropic
AI MODELS

Frontier models for agents and analysis, kept behind a provider-agnostic layer.

Retool
LOW-CODE INTERNAL TOOLS

Back-office and operations screens on top of existing APIs and databases, in days rather than months.

Appsmith
LOW-CODE INTERNAL TOOLS

Open-source, self-hostable internal tools for teams whose data must stay inside the bank's own perimeter.

AWS
PUBLIC CLOUD

Tokyo and Osaka regions, with the security controls Japanese banking supervisors expect.

Microsoft Azure
PUBLIC CLOUD

Japan East and West regions; the natural fit where Microsoft 365 and Entra ID are already in place.

None of the companies listed is a partner of AerelonTech, and none has endorsed this booklet. Product names and trademarks belong to their owners and appear only to describe the platforms we build with.

FAQ

Questions we hear

The questions leadership teams ask us most often.

"Why should we trust a small company such as yours?"

The company is young, but the people aren't juniors. Every senior in our network has delivered on a global stage, and our track record spans more than twenty projects on four continents.

"You do not speak Japanese."

We partner with your bilingual colleagues and when needed, Japanese partners and strategy firms. Additionally, we work in person when it matters, and a handful of people can cover every aspect today.

"We only need to fill headcount."

Then a recruiter or a large outsourcer is the better choice. Hire us for the strategic initiative that cannot, and must not fail.

"Will speed compromise quality?"

Your customers come first, and service quality is not negotiable. We trade scope for speed, never reliability, safety or security.

"Can AI not just write our code we need?"

It can write a lot of it. Someone senior still has to decide what is worth building, own the result, and answer for its cost, IP and patent rights and risks associated with each line.

"Are you not competing with our vendors and partners?"

No. We grow the business that runs on their products and services, which means more work for them, not less. That is why they want us as a partner.

"We can buy the software we need for less."

You can, and often you should. But a purchase on its own does not reach your bottom line. Software earns money only once it is in front of customers who use it, or in the hands of your talent utilizing it.

SELF-CHECK · 2 MINUTES

Digital maturity self-check

Five statements, one for each dimension of our maturity model. Tick the level your organisation works at today, not the one in the strategy.

	1 Firefighting	2 Contained	3 Predictable	4 Compounding	5 Advantage
DELIVERY & FLOW A change we agree on today reaches a customer predictably, without heroics.	☐	☐	☐	☐	☐
ARCHITECTURE & TECHNICAL HEALTH We can change one part of the system without holding our breath.	☐	☐	☐	☐	☐
DATA & DECISIONS A decision we make this quarter rests on figures we all agree are right.	☐	☐	☐	☐	☐
WAYS OF WORKING If two named people were away for a month, the work would carry on.	☐	☐	☐	☐	☐
LEADERSHIP & INVESTMENT Technology spend is argued in business terms, not defended as a cost line.	☐	☐	☐	☐	☐

1 Firefighting
Reactive. No bandwidth left to improve.

2 Contained
Known fixes, but problems recur.

3 Predictable
Business as usual, with buffer.

4 Compounding
Every action improves things for good.

5 Advantage
Recognised as an edge over peers.

A tick in 1 or 2 marks where one delivery-led quarter pays back first. Level 3 is already a strong organisation.

The full assessment covers 29 capabilities and compares you with leaders and laggards. Free; nothing is sent until you choose.

aerelontech.hu/maturity-assessment

START HERE

Three ways to start

From an anticipated need, through a current challenge, to crystallised requirements, you can engage with us at any point in your project lifecycle.

01 Let's connect

Get introduced before you need us, and we will be ready when your project materialises. Write to sandor@aerelontech.hu.

02 Book a discovery call

Need a senior architect now? Book the next free slot. You leave with your top risks and gaps on one page, whether or not we go further.

03 Send your RFQ or RFP

Put us straight into your procurement process. We start from your existing requirements and reply with a Letter of Proposal.

Not ready to talk yet? Take the self-check on the previous page, or start with an off-the-shelf Tech North Star.

ABOUT

About AerelonTech

AerelonTech is a boutique consultancy for delivery-led digital transformation, headquartered in Hungary and focused on banking and finance in Japan and globally.

We bring senior Central European engineering talent into one team with yours, to put revenue-generating digital products in front of real customers.

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AERELONTECH

Start with one quarter.

One vertical. One combined team with your own people. Real customers in under three months, and the revenue engine you own.

TALK TO THE FOUNDER

Sándor Nagy
Founder & Principal Architect

sandor@aerelontech.hu
aerelontech.hu
linkedin.com/in/sandor-nagy-alex