



# SMARTDEV – AI Powered Software Development Company

2025





# About Verysell Group

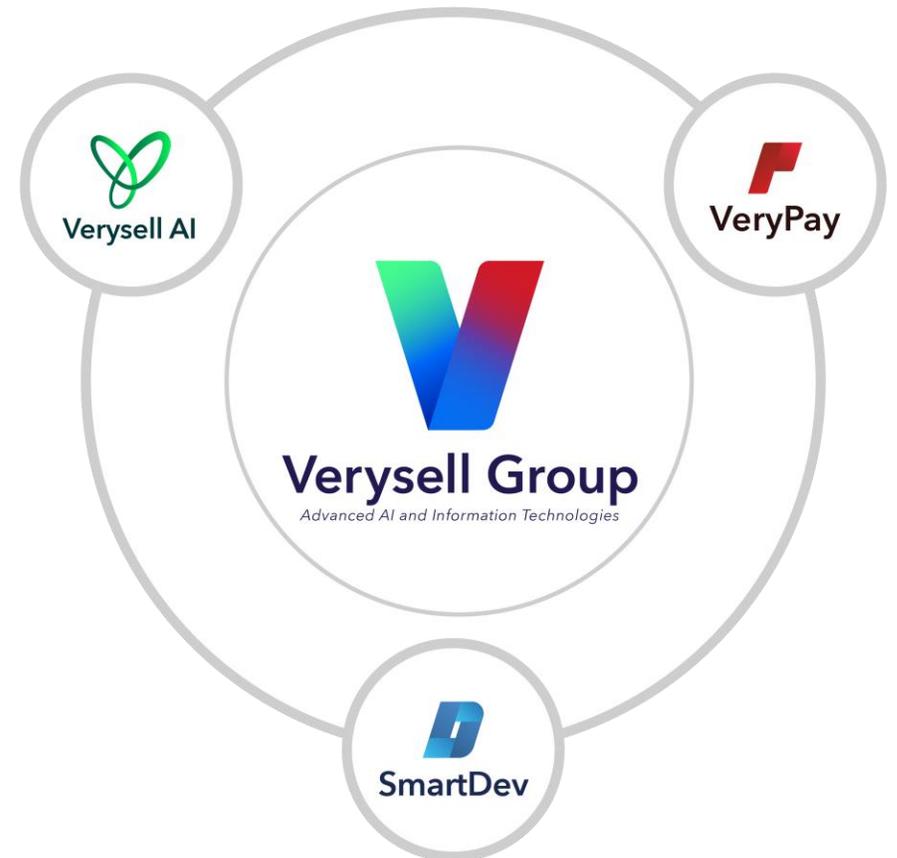
2025



# The Verysell Group Introduction

## 35 Years of Innovation

- Founded in 1990, Verysell Group is a renowned global software development company, headquartered in Switzerland.
- Verysell offers a variety of services from staff augmentation to the scope, design, and building of bespoke software solutions for a range of industries such as BFSI, Retail, Ecommerce, Education, Healthcare, Manufacturing.
- We help startups, mid-sized and enterprise-grade software companies in Europe, Africa and Asia to navigate the common bottlenecks to software deployment such as talent acquisition, operational gaps and the time and resources it takes to manage and lead development teams efficiently.
- Our global operations team has mastered a unique **Onshore Leadership + Offshore Development model** delivering high-level expertise and rapid execution, while remaining flexible to your budget.



# Verysell Executive Board

Accumulated 100-year experience in Global Strategy & IT Management

## Mikhail Krasnov

Co-Founder & Chairman



- An accomplished and innovative leader with a proven track record of over 30 years in the IT industry.
- Co-founder of Verysell Group in 1990, the preceding firm of Verysell Technologies, and in top 10 largest IT holdings in Russia from 2004-2011.
- Holds a Ph.D. in Economics and Certified Director by the London Institute of Directors.

## Petr Krasnov

Co-Founder and Group CEO



- Brings to the table 14 years of legal and financial experience with three years in IT corporate finance
- Spearheaded complex mandates which include cross-border mergers, restructurings, and commercial litigations.
- He graduated from Cornell University and speaks three languages as a Swiss national.

## Alistair Copeland

Chief Operation Officer



- A charisma leader with 20+ years' experience as a business leader and tech expert, prioritizes customer success and integrity, earning trust as an advisor.
- As the former MD of NashTech London, he led expansions, achieved growth, and holds a Computer Science degree from Queen's University Belfast.

# Verysell Global Presence



# Global Legal Entities

Each entity's familiarity with local regulations ensures contract documents adhere to specific jurisdictional requirements, reducing legal risks and potential disputes.



## United Kingdom

### Verysell Technologies Ltd

151 Wardour Street, London, England,  
W1F 8WB



## Switzerland

### Verysell Technologies S.A / SmartDev S.A

Rue de la Gare 11, 1260 Nyon,  
Switzerland



## Uganda

### Verysell Technologies Ltd

Zebra Plaza, Plot 23,  
Kampala Road of P. O. Box 21975,  
Uganda



## Singapore

### SmartDev Holding Pte Ltd

160 Robinson Road, 14-01 Singapore  
Business Federation Center,  
Singapore (068914)



## Vietnam

### SmartDev LLC

81 Quang Trung street, Hai Chau  
district, Danang, Vietnam



## United Arab Emirates

### VeryPay Holding Limited

Dubai International Financial Centre,  
Dubai, UAE



## Senegal

### VeryPay Suarl

Plateau, 66 Bld De  
La Republique Immeuble Seydou  
Nourou Tall, 1er ET BP 11417  
Dakar, Senega



## Zambia

### VeryPay Limited

12 Chilekwa Mwamba Road  
Longacres, Lusaka, Zambia



# SMARTDEV – AI Powered Software Development Company

2025



# AGENDA

# OVERVIEW



01 Introduction

02 Service Offerings

03 Development Capability

04 Collaboration Models

05 Case Study



# ABOUT SMARTDEV



Established in 2014, SmartDev is a part of **Vervysell Group**, headquartered in Switzerland.



SmartDev is a leading outsourcing company in Vietnam. We deliver projects globally, including SmartDev S.A (Switzerland), SmartDev Holding (Singapore) and SmartDev LLC in Hanoi and Da Nang (Vietnam)



Our clients' industry vary from: BFSI, Retail & Ecommerce, IT Services, Healthcare, Edtech Education, Manufacturing.



SmartDev achieved ISO 27001 certification in 2021 and SOC 2 Type 2 in late 2024. It was recognized as an SME 100 Fast Moving Company in 2021 and won five Sao Khue Awards in 2024 & 2025 for IT Services, Fintech Product (VeryPay), AI Solutions & AI Product (VERA)





# VALUE PROPOSITION

## Business Stability with Commitment from EU based group as business owners



**Business Stability** with the Commitment from the EU based group as business owner. **High Retention Rate and Growth Rate.**

## Excellent English competency



With **80%** of staff fluent in **English** and **10% native English-speaking expats** in client-facing teams across **London, Dubai, and Vietnam**, the company ensures effective communication. Operating under the **AGILE model**, all team members can speak **fluent English**.

## AI-Driven Efficiency with Cost-Effective Expertise



Specializing in **cost-effective** software outsourcing, we combine top expertise with **AI-driven innovation** to **deliver high-quality solutions faster and more efficiently.**



# SmartDev

## AI Powered Software Development

## Expert-Led Innovation in Finance & AI



Our focus is on **high-value services** where we have strong in-house expertise & synergies, particularly in **Financial services and AI technologies.**

## Effective and Flexible Delivery Models (Onshore – Offshore – Hybrid – Nearshore)



With **2 Development Centers** in **Vietnam** (Da Nang & Hanoi) and over **200 employees**, SmartDev can **easily and flexibly** adapt to any **delivery model.**

## Quality of Service with strong track records



Following **European processes** and **standard qualifications**, the company is highly regarded by clients, evidenced by a **95% client retention rate**. Additionally, **80%** of clients opt for a **second service** as an extension of their initial project.

# At SmartDev, we use AI to build faster, smarter and more reliable software.

## SmartDev AI-Powered Software Development



### Human + AI Synergy

AI speeds up tasks, but humans validate, customize, and enhance every step.



### Security First

AI-powered coding follows strict security policies and industry best practices.



### Transparent Codebase

No hidden AI dependencies—clients get full control over the final product.



### Clear ROI Metrics

We provide measurable outcomes to prove AI's impact on speed, quality, and cost.

AI-Powered Software Development integrates AI across the entire development lifecycle — from planning to deployment. At SmartDev, we use AI to build faster, smarter, and more reliable software by automating tasks, enhancing code quality, and enabling predictive operations. This leads to shorter delivery cycles, fewer errors, and greater value for our clients.

# AI at the Core: Transforming Development at SmartDev



- Utilize GitHub Copilot, Cursor, and Windsurf for real-time code generation, boilerplate creation, and in-line documentation, along with AI-driven code navigation, smart refactoring, and rapid debugging—ideal for large or legacy codebases.



- PR Agent auto-analyzes pull requests, summarizes changes, detects anomalies, and provides actionable feedback directly inside GitHub.



- Internal AI copilots generate unit and integration test cases from source code.
- They simulate edge cases and surface untested logic automatically during development.



- AI models analyze sprint performance, developer activity, and issue resolution trends.
- Insights help in sprint retrospectives, planning, and risk mitigation.

**Write**

**Review**

**Test**

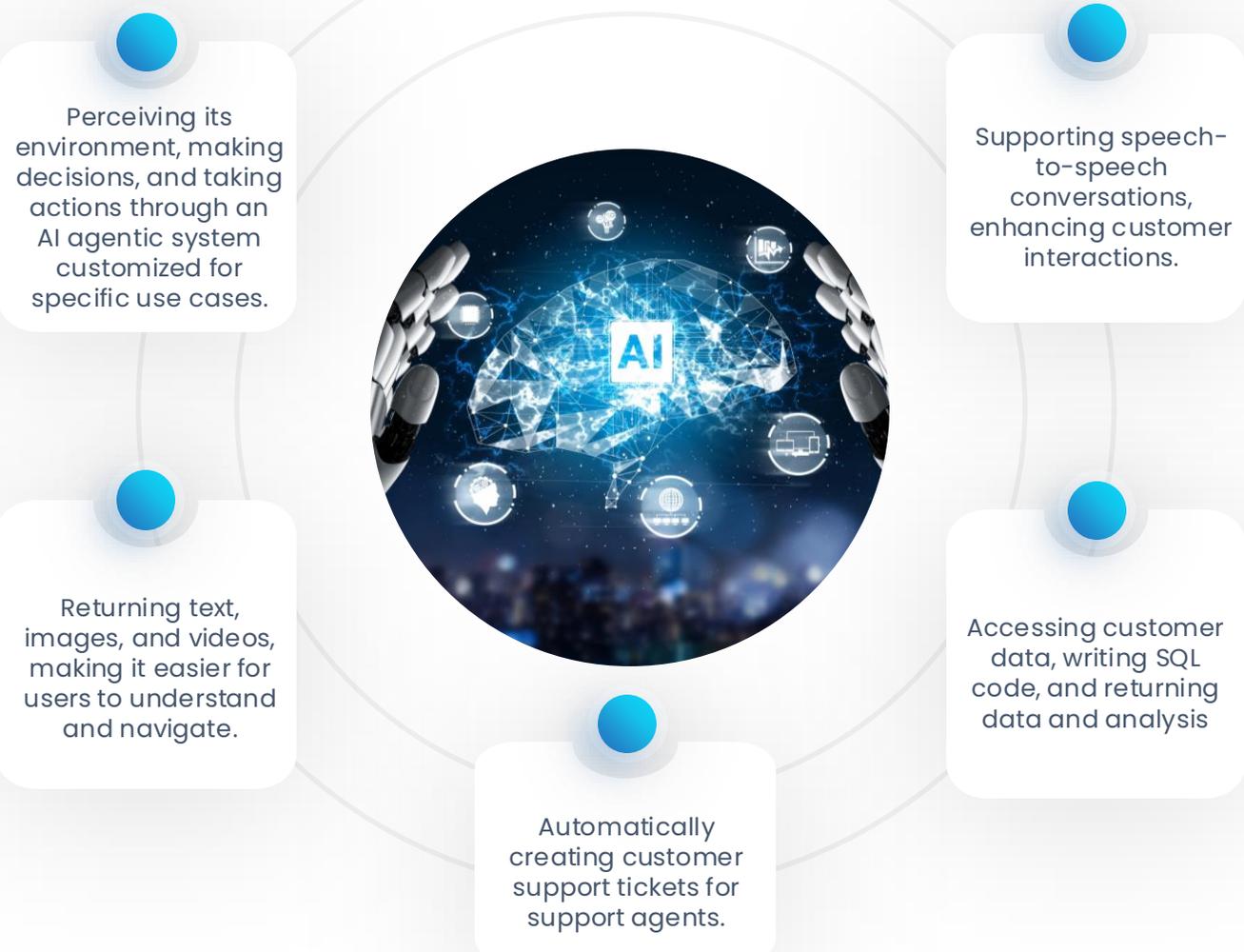
**Track**

# Our In-House Expertise & Synergies in AI with Vera Chatbot

SmartDev and Applied AI Lab conceptualizes, designs, builds, and implements **comprehensive AI solutions** for its customers, ensuring that it delivers results beyond mere consultation

## Vera – AI Agentic Customer Service System

With deep **AI expertise**, SmartDev delivers intelligent solutions like Vera, steering small and medium-sized businesses (SMBs) towards the most **suitable AI solutions**, tailored specifically to their **unique needs**.



Perceiving its environment, making decisions, and taking actions through an AI agentic system customized for specific use cases.

Supporting speech-to-speech conversations, enhancing customer interactions.

Returning text, images, and videos, making it easier for users to understand and navigate.

Accessing customer data, writing SQL code, and returning data and analysis

Automatically creating customer support tickets for support agents.

# Our BFSI Expertise with **VeryPay** – Transforming Digital Payments

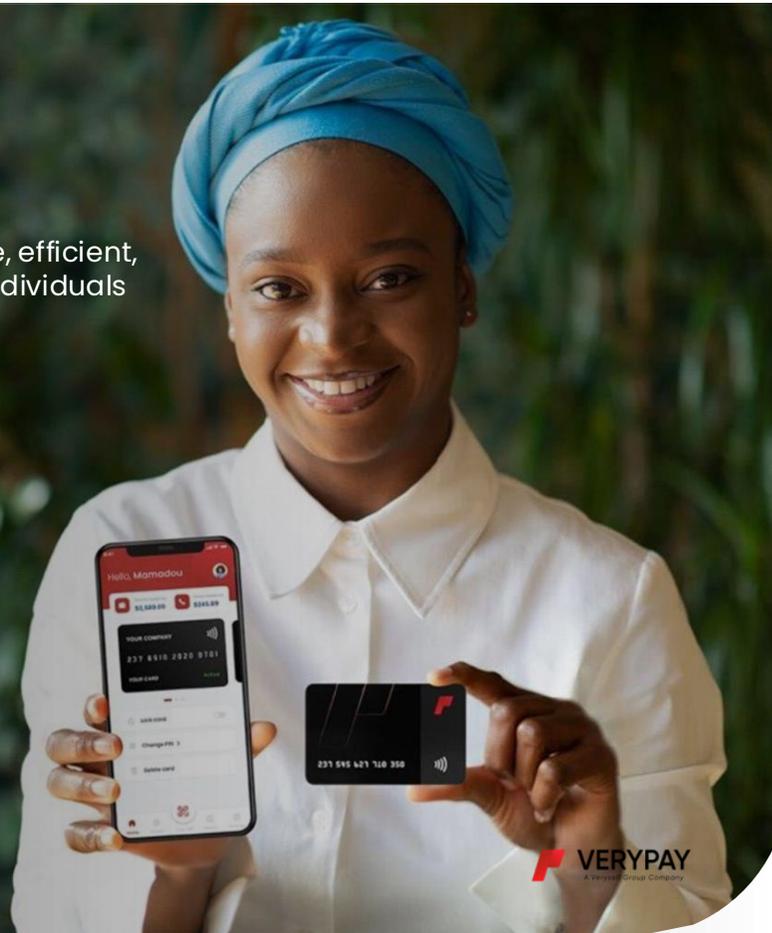
Driven by **SmartDev's** passion for BFSI innovation, **VeryPay** – a mobile payment solution revolutionizing financial transactions to help African MNOs digitize daily spend by enabling quick, easy contactless payments for underbanked citizens.

**VeryPay** offers versatile digital payment solutions, powering multiple use cases across different sectors: retail, transit, social aid, and education.

## VeryPay

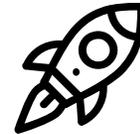
Our fintech platform offering secure, efficient, and stylish payment solutions for individuals and businesses.

- NFC Cards
- NFC Bracelets
- Customer App
- Merchant App
- Merchant Dashboard



**10K+**

Users across projects within three months.



**4**

Projects live: Uganda – Cashless Schools and Transit, Zambia – Retail, Senegal – Cashless Schools.



**4**

Cooperation agreements with leading MNOs: MTN MoMo, Orange Money, Airtel Money and Zamtel Money

### VeryPay's trusted partnerships



# GENERAL SERVICE OFFERINGS

## AMS ( Application Maintenance & Support )



Application Support & Maintenance

## AI Powered Software Development



AI/Machine Learning Services



Cloud Service/ Cloud MSP

## Traditional ITO/ Digitalization



Business Application Development/ Maintenance



Migration/ Modernization



Offshore Development Center/IT Dedicated Team



Testing Service



# AI SERVICE OFFERINGS

Wherever you are on your AI journey, **we turn your most demanding challenges into opportunities** for progress. Our expert consultants provide customized, data-driven AI decisions to meet your unique needs, delivering tangible results and positioning your business ahead of the competition.

01

## EXPLORE

### AI Strategy and Consulting

Harness your business's full potential **by simplifying AI complexities into practical, actionable strategies**. Our AI consulting aligns with your unique value chain and streamlines market competitive advantage.

02

## INNOVATE

### R&D Lab

Accelerate innovation proving the concept for the particular user cases with our advanced AI approach. We partner with businesses **to define the path for AI adoption**, ensuring ROI of future advancements.

03

## INTEGRATE

### On-Demand AI & ML Expertise

Fast-track your digital transformation with industry-leading hands-on AI and ML expertise. We align your product with a go-to-market strategy to **ensure the efficient implementation of AI technology**.

# DELIVERY CAPACITY



**Total**

## 450 employees

divided into the following categories:

80%  
Engineers

10%  
Pool

10%  
Back Office

**Delivery by region:**

85%  
in Viet Nam

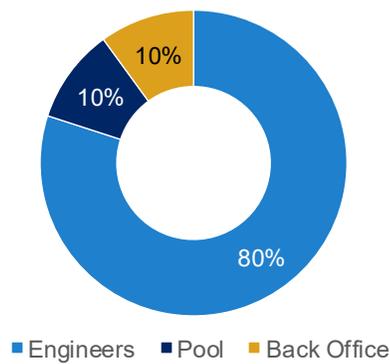
15%  
Oversea

**Delivery by English Competency:**

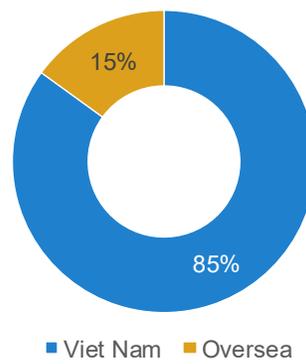
70%  
Speaking English  
Fluently

30%  
Basic Communication  
(Normal Speaking)

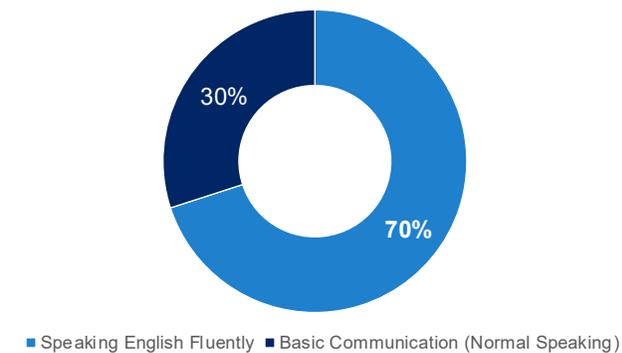
### Employees Structure



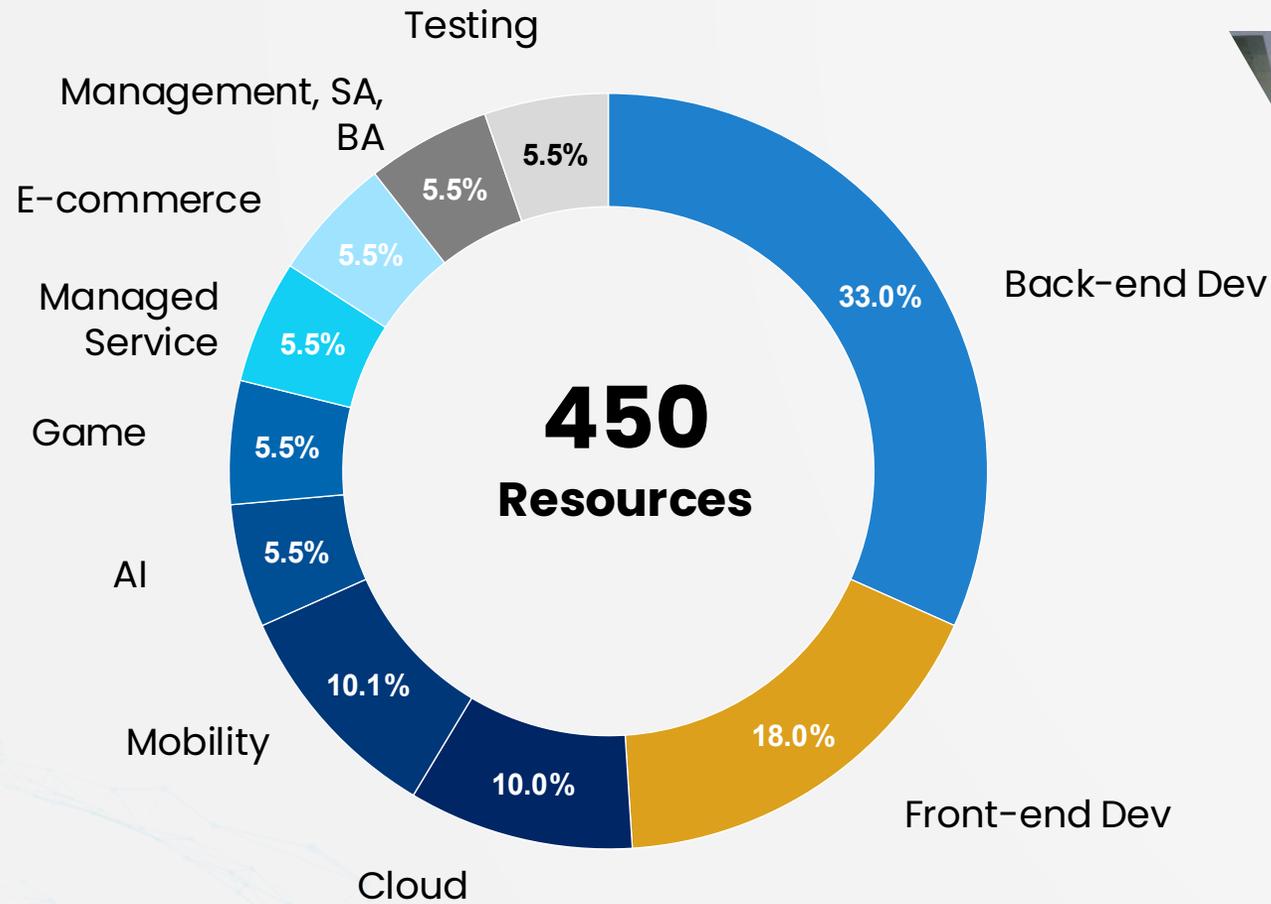
### Delivery by region



### Delivery by English Competency



# RESOURCE DEVELOPMENT OVERVIEW



# AI EXPERT TEAM

With a cumulative experience of over 50 years in AI, our team is well-equipped to deliver excellence. We aim to help technology companies solve their biggest business challenges by adopting AI at scale.



- **35 Years** of Industry Leadership
- **500+** Successful Collaborations Worldwide
- Trusted partner of **AWS** and an esteemed member of the **Nvidia** Inception program.



- **3 AI Strategy Consultants** with a strong focus on AI & Digital Transformation.
- **2 Principal Consultants** with extensive expertise.
- **6 Subject Matter Experts** specializing in BFSI, Retail, and E-commerce.
- **4 Enterprise AI Architects** skilled in complex AI integrations.
- A team of **20+ AI/ML engineers**, including **4 PhD holders**, ensuring cutting-edge technological advancements.



**Dr. MIKHAIL KRASNOV**  
**AI & DIGITAL TRANSFORMATION LEAD**



**YURII LOZINSKYI**  
**HEAD OF AI BUSINESS**



**Dr. ALEXEY MININ**  
**STRATEGY ADVISOR ON AI**



**HUY TA**  
**PRINCIPAL AI ARCHITECT**



## **02. Technology Capabilities**

# Programming Languages & Platforms

Requirements & Design



Development Phase

## Frontend Development



## Backend Development



## AI / Data Science



Testing



Low-Code / No-Code



Cloud & DevOps

## DevOps Tools



## Cloud Providers



Cloud & DevOps



# Programming Languages & Platforms for AI

Development Phase

## Programming Languages & Frameworks



## AI/ML Modeling



## Framework

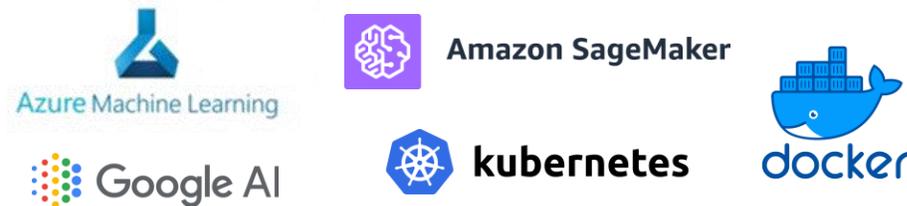


## Workflow



Deployment & MLOps

## Infrastructure & Platform



## Cloud & AI Computing





## **03. Engagement Models**

# HOW TO COLLABORATE WITH US

## PROJECT BASED

01

Requirement

02

Analysis

03

Proposal

04

Client  
Approval

05

Contract  
Sign-off

06

Project  
Kick-off

01

Requirement

02

CV  
Preparation

03

Client  
Qualification  
& Approval

04

Contract  
Sign-off

05

Setup &  
Boarding

06

Team  
take-off

## OFFSHORE DEVELOPMENT CENTER

# BOT MODEL

## BOT models protect your future business interests



### BUILDING EXPENSE

The building Estimation is quoted for: 10 Headcounts are working at SmartDev Office, Using shared office facilities with SmartDev employees, from meeting room to pantries, etc



### IT SERVICE

The Estimation is quoted with all IT infrastructures: Server, Email, Project management tools, etc. from Client. SmartDev only provide Cloud (optional)



### HR - ADMIN HEADCOUNT

There shall be 1 HR-Admin-Accountant general to coordinate process and SmartDev will help to train him/her for transferring this headcount to Client later on



### OPERATION EXPENSE

Regular Operation Expenses, paid in advance quarterly - One-time fixed expenses for employee such as Building Legal Entity, Recruitment Fee and IT Devices (upon request)



### MANAGEMENT FEE

Management Fee is for the Legal entity, risk management and other management cost -30% of gross salary of employees - Paid monthly in the salary payment to employees



### TERMINATION COST

1,5 month gross salary including: - 1 month advance notice Code - Payment on Annual leaves



### TRANSFERRING CONDITION

The Transferring model only been made after minimum 2- years of Operation



### TRANSFERRING OPTION

Op1: Transferring with same working location, for convenient support, Client pays for the Working space expenses

Op2: Different Office space, SmartDev will quote for new- space setting up



### TRANSFERRING COST

Op1: After 2-years of Operation, Transferring Fee = 12 months Gross salary of all Headcounts

Op2: After 3+ years of Operation, Transferring Fee = 9 months gross salary of all Employees

**B**  
 Building Quotation

**O**  
 Operation Quotation

**T**  
 Transferring Quotation

# RECRUITMENT CAPABILITIES



## TEAM

The **Dedicated Talent Acquisition Team** has extensive experience in the **IT industry**, with an average of **7 years** of expertise and a deep understanding of the **local market**.



## PROCESS

Clear high standard process from Sourcing to Hiring and On-boarding



## TOOLS

Professional Support Tools such as LinkedIn Premium or local Job boards or other sourcing channels to Technical Testing Tools



## TRAINING

Updated knowledge / sharing in Talent Acquisition Skills by professional Training Workshops



## DATABASE

**Rich candidate database** of about **15K** profiles acquired from years of working in the Vietnamese IT field



## EMPLOYER BRANDING

SmartDev engages in various **Employer Branding Activities** and programs to boost its visibility within the local **IT community**, including partnerships with **Google Developer Group Vietnam** and **BUV, HNU, Danang Universities**, etc.



# THE 5 KEYS FUNDAMENTALS OF SUCCESS

Being present, visible and engaged with everyone in the project is our top priority.



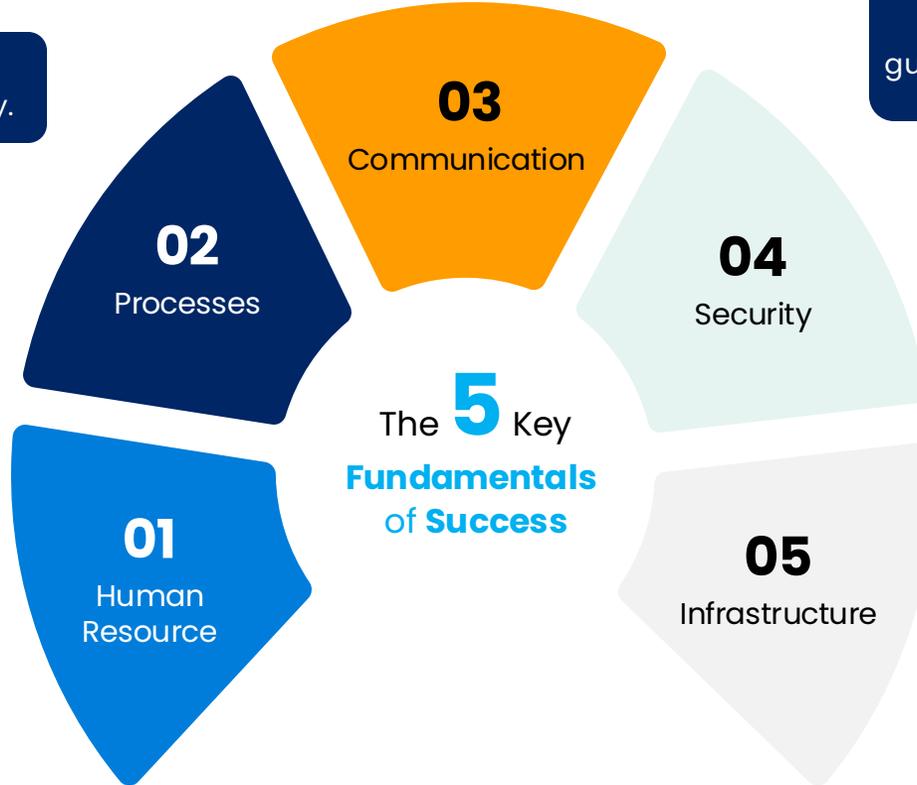
Having a well-managed development environment makes everything run smoothly.



Certified engineer



Working environment



The quality and security of services are 100% guaranteed by following stringent global standards.



International standard infrastructure is fully equipped with security systems and smart conference rooms.



## **4. Case Studies**

# CASE STUDY LIST

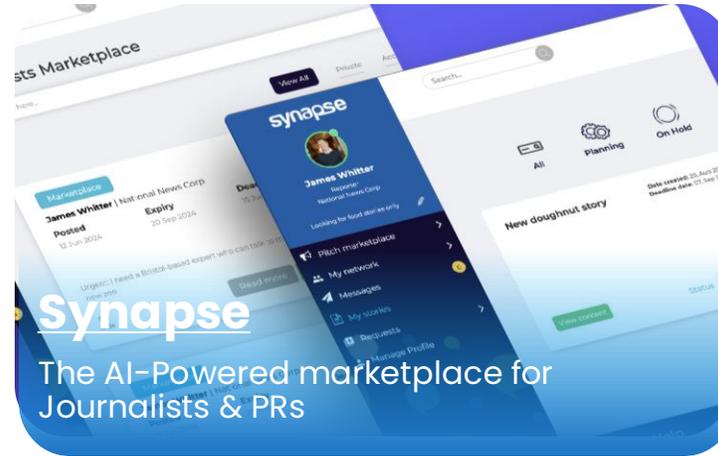
[See more clients' video testimonial](#)



## THE COUNTDOWN APP

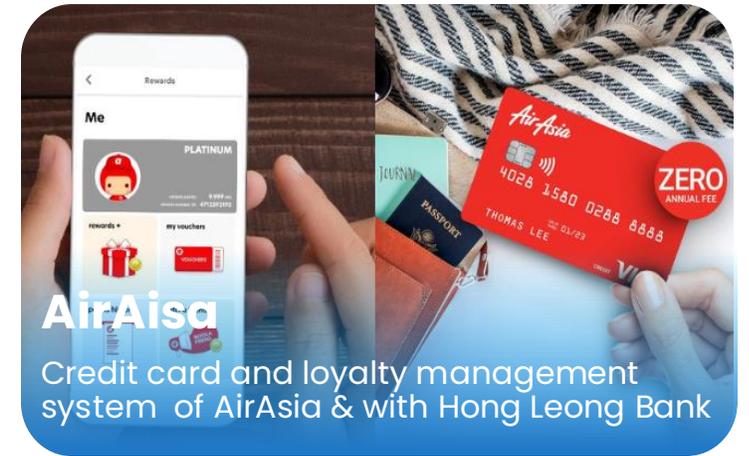
### Next-Gen Countdown App

An AI-powered mobile app for content generation and lifelike digital avatars



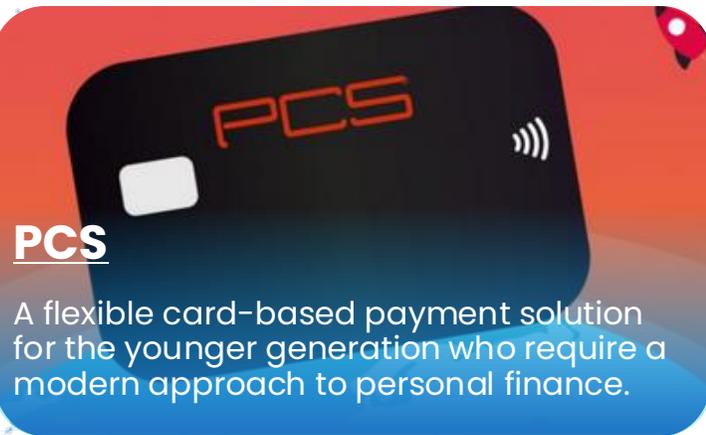
### Synapse

The AI-Powered marketplace for Journalists & PRs



### AirAsia

Credit card and loyalty management system of AirAsia & with Hong Leong Bank



### PCS

A flexible card-based payment solution for the younger generation who require a modern approach to personal finance.



### SWISSCARD

Integration and development of a mobile payment channel for a leading European credit card provider.



### LOW CODE PLATFORM

### Low-Code Solutions

Transforming a Big 4 Accounting Firm in Saudi Arabia with Low-Code Solutions

# Next-Gen Countdown App: Innovating User Engagement with SmartDev



**Industry:** Productivity Tool

Head-counts (AI Engineers,  
QA Engineer, UI/UX Designer,  
Backend Engineer)

Ongoing  
(Since 2024)



Germany



## Challenge

Our client faced the challenge of integrating AI-generated content and digital avatars into their mobile app, requiring SmartDev to use advanced technologies to ensure personalized, contextually relevant content while maintaining a seamless user experience.

Additionally, ensuring the app's scalability, performance, and security, especially with GDPR compliance, added complexity. Cross-cultural collaboration between the company and SmartDev also presented communication challenges, which were further intensified by the tight four-month timeline for MVP development, demanding a highly efficient and agile approach.



## Solution

SmartDev tackled the challenges by leveraging their AI and agile development expertise. They used advanced AI models like Claude.ai and LLaMa 2 to create modular, scalable components, smoothly integrating them into the app. The team adopted a microservices architecture to optimize performance and support growth. To ensure security and GDPR compliance, SmartDev implemented end-to-end encryption, secure API management, and regular audits. The architecture allowed seamless scaling as the user base grew. Employing an agile methodology with regular sprints and real-time feedback, SmartDev kept the project on track despite the tight timeline. They addressed cross-cultural communication challenges through regular virtual meetings and a workshop in Da Nang to align project goals.



## Technology Stacks



Flutter



Watch our full client  
testimonial:  [Watch Now](#)

# AI-Driven Media Engagement Platform for a Leading Journalism and PR Marketplace



**Industry:** Journalism & Media Industry

5

Head-counts (1 AI Architect, 1 AI engineer, 1 Full Stack PHP developer, 1 QA, 1 Project Manager)

12 Months



United Kingdom



## Challenge

**Legacy Technology and Data Overload:** Synapse struggled with outdated technology, leading to an overwhelming influx of irrelevant PR pitches, obstructing effective communication and reducing opportunities for impactful storytelling.

**Complex Integration Requirements:** Upgrading the PHP-based platform to incorporate advanced AI capabilities for personalized recommendations and content suggestions required careful planning, presenting a challenge in maintaining robustness and user-friendliness.



## Solution

**Targeted AI Development:** SmartDev clarified project requirements by focusing on AI-driven functionalities, ensuring clear direction and effective progress. This approach aligned the development process with the client's specific needs, resulting in a more tailored solution.

**Scalable Integration:** SmartDev developed a flexible codebase for seamless integration with the existing PHP framework and third-party systems. This not only enhanced data handling but also laid a robust foundation for future scalability, accommodating new functionalities and increased data volumes.



## Technology Stacks



# Credit card and loyalty management system of AirAsia corporated with Hong Leong Bank



**Industry:** Hospitality & Tourism

**20**

Head-counts  
(Front-end & Full Stack Developers)

**18**

Months (Ongoing)  
iOS, Android & Backend Administration



Singapore



## Challenge

AirAsia, in collaboration with Hong Leong Bank Berhad, has transformed its traditional airline loyalty program into a true travel and lifestyle business, by launching a credit card that earns AirAsia points with every spend, allowing cardholders to earn and redeem points like cash for flights and other services, with the aim to democratize loyalty points and provide a seamless, integrated and superior customer experience.



## Solution

SmartDev was chosen as the outsourcing partner to help airasia team debut their first mission to go beyond the normal Loyalty program.

With the successful of AirAsia Visa Card program in Malaysia, AirAsia has been launching different corporations with other banks in SEA region: Bangkok Bank airasia credit card in Thailand; AirAsia – Permata Bank Platinum Credit Card & Debit Card in Indonesia & AirAsia – RCBC Bankard Credit Card in Philippines.



## Technology Stacks



Adonis Framework



NextJS



MySQL

# The 1<sup>st</sup> Prepaid Payment Card in France

**PCS**

**Industry:** Banking & Finance

**22** Head-counts

**18** Months  
iOS, Android App &  
Bank integrations



## Challenge

PCS wanted to provide a flexible card-based payment solution, which would not require stringent financial checks or link to a bank account. Users simply atop up their card and can then enjoy spending everywhere.

PCS wanted a mobile wallet pp that allowed cardholders with a mobile phone to operate a virtual bank account.



## Solution

We built the backend management platform that handled all transactions, logged and tracked of workflows and integrated with PCS and Mastercard's platform services.

The platform had to handle and distribute all requests to complete transactions made by wallet owners; supporting checkout, transfers and card management requests. Additionally, the platform supported user management, KYC, transaction monitoring and auditing.



## Technology Stacks



iOS



Android



Java Script

# Mobile Channel for a leading European credit card provider



AECS  
**SWISScard**

**Industry:** Payment

**50**

Head-counts (iOS,  
Android & Full  
Stack Developers)

**46** Months



Switzerland



## Challenge

A leading credit card provider in European was seeking for a trusted partner with extensive capacity to develop the mobile channel to acquire users and bring more convenience to users using payment services in modern life.



## Solution

SmartDev joined as outsourcing partner for the development, integration and maintenance in 46 months.

Customer's testimonial: "They delivered under a tight schedule and worked well with our other suppliers to achieve our goals. They aligned with our corporate methodology quickly and the team has been supportive and solution-oriented for the integrations they managed for mobile strategies."



## Technology Stacks



iOS



Android



Java Script



Appium



Spring

# Powering Innovation: How Low-Code Solutions Transformed An Accounting Big4 in Saudi Arabia



**Industry:** Productivity Tool

4

Head-counts  
(1 PM, 1 SA, 1 Tech Led,  
1 Developer)

3

Months  
Application  
Development &  
Integration Services



Saudi  
Arabia



## Challenges

**Legacy Systems and External Applications:** Our client relied on legacy systems, on-premise databases, and third-party applications that lacked built-in connectors. Integrating disparate systems required extensive customization to ensure smooth data flow and interoperability without compromising security or performance.

**Scalability for Large Datasets:** Their app needed to process large amounts of data efficiently. However, retrieving and managing extensive datasets caused performance bottlenecks, slowing down the applications and affecting user experience.



## Solution

**Integration with Legacy Systems:** SmartDev used **Power Automate** to create automated workflows and API-based integrations. Where standard connectors were unavailable, custom connectors were built to ensure secure and flexible integration. The On-Premises Data Gateway was also set up to safely connect PowerApps with in-house databases, maintaining data integrity and security.

**Optimizing Performance:** Queries were optimized using indexed columns to make data retrieval faster. Heavy processing tasks were moved to Azure Functions and Power Automate, improving speed and scalability for growth.



## Technology Stacks





# SmartDev

A Verysell Group Company

## AI Powered Software Development

# THANK YOU



### Phone

+84 236 3666 767



### Email

contact@smartdev.com



### Website

<https://smartdev.com>



160 Robinson Road,  
14-04 Singapore Business  
Federation Centre, Singapore.



Rue de la Gare 11,  
1260 Nyon, Switzerland.



151 Wardour Street, London,  
England, W1F 8WB.



Plot 2092/2093 Block 216,  
Mengo, Kyadondo, Kiwatule,  
Ntinda Uganda



81 Quang Trung,  
Hai Chau, Danang.



19 Duy Tan,  
Cau Giay, Hanoi.



Dubai International  
Financial Centre,  
Dubai, UAE.