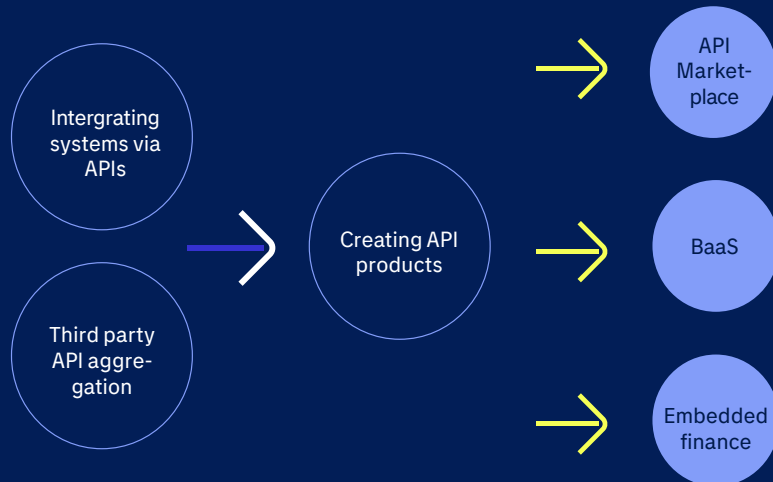


Unlock the power of APIs: transforming banking

Step by step approach to API Banking



The focus of many banks today is integration. Though high-performance integration comes first, compliance can become a component to fuel excellence and trust.

When creating API banking and new services like embedded finance and BaaS, discover new income streams and offer diverse, personalized services to customers.



Developer portals

Leverage commercial API use cases for marketplace solutions, embedded finance, agency banking, and BaaS business models



API management

A comprehensive API management solution automates routine tasks and makes the API development process easier, allowing for quicker creation and deployment of new services



Regulatory compliance

A fast-to-market, cost-effective and reliable solution to meet national API banking or open finance requirements

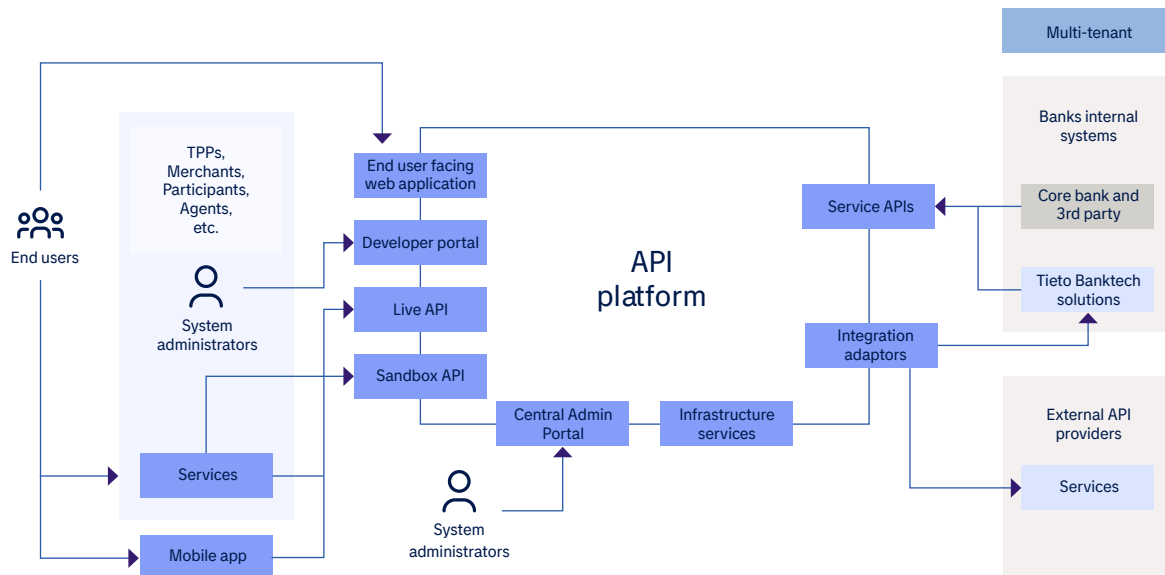


API aggregation

Gain a competitive advantage accessing, aggregating and creating value of aggregated APIs

Step-by-Step API Strategy for Banks: Integrated Solutions

In today's fast-paced banking world, embracing innovation is crucial. We provide a tailored API strategy to help banks efficiently manage internal and external APIs. Our robust API management solution ensures easy internal handling. When ready, banks can expose APIs externally through a developer portal, creating a versatile marketplace. This approach allows for selling onboarded APIs, integrating merchants with embedded finance, and offering bank products via BaaS platforms—all while meeting compliance requirements



Use cases of open APIs



Marketplace

A one-stop-shop for customers to access a wide range of financial offerings, including loans, insurance, investments, and more, all within a single platform provided by the bank.



Embedded finance

Banks can offer their financial services to be integrated into a wide range of user journeys provided by fintech companies through APIs



Banking as a Service

Enables non-bank entities to leverage existing banking infrastructures for core systems, regulatory compliance, and payment processing, without building proprietary banking platforms.