



THE API GLOBE- TROTTERS

Using Application Program Interfaces (APIs) and microservices help increase or improve speed to market, provided they don't have to be rewritten for every new region.

Infosys®



GETTING TO THE CORE OF THE PROBLEM

As with many large, established banks, our client's infrastructure was centred on a core banking system that was dependent on packaged systems and highly complex backends. Each time a new product was launched or changed, the back-end had to be reintegrated with the customer-facing channel.

This was time-consuming and the bank wanted to speed up their time to market, in order to respond to the customer demand for product innovation. They therefore, needed to move from a predominantly peer-to-peer (P2P) oriented multiprotocol architecture to an API-based integration platform, and set out to find a partner by issuing a request for proposal (RFP). We were keen to respond, but wanted to present a proposal with a difference.


GET IT RIGHT FROM THE START

With so many geographies involved, there was an opportunity. While APIs would simplify the integration problem, this process was often not globally standardized. A region-specific API could not be reapplied elsewhere, so the process would have to be repeated for each geography. We decided that the client would be best served if we mapped out global standard APIs from the start. Write it once, use it again and again.

It would enable the bank to provide consistent and resilient data access across multiple channels, as well as optimize the cost of change. It would have the flexibility to offer a broad range of customer interaction channels, with improved time to market and delivery efficiency for system integration.

BREAKTHROUGH

We mapped out global APIs from the start. Write it once, use it again and again.

A photograph of three business professionals (two women and one man) sitting around a white table in a modern office setting, engaged in a meeting. They are dressed in professional attire. The background shows large windows and office furniture.

5,000 INTERFACES OR JUST ONE LAYER?

The original architecture required approximately 5,000 point-to-point interfaces that ultimately connected back-end systems to the customer. We replaced this complexity with just 440 APIs (375 of which are globally standardized), in a single core banking integration layer.

The standardization now makes it easier to incorporate fresh inclusion requests and improves time to market, whilst also creating new digital channels of engagements such as developer apps, partner apps, and open banking. It has also enhanced security, paved the way for open APIs, and reduced the bank's dependence on legacy (AS/400) skills and applications.

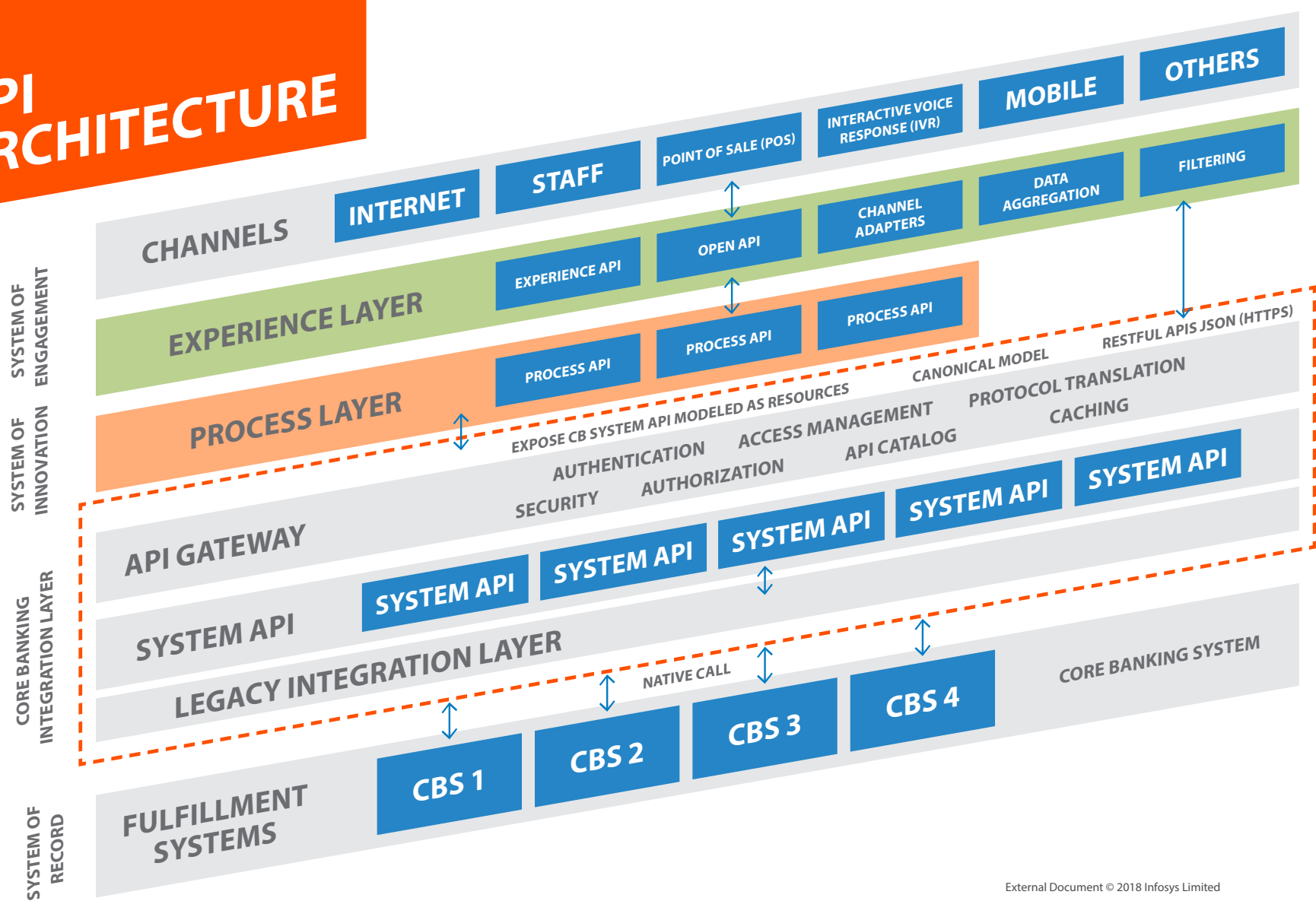


VELOCITY THROUGH AGILITY

Since there were so many APIs to write, we thought carefully about the most efficient way to do it. The result was the Agile Factory, an Agile-based methodology that maximized value to our client by streamlining the whole API development process and raising our output velocity.

Overseen by the Core Banking Integration Layer (CBIL) workstream owner — and with Infosys teams using Agile ‘pod’ working models — the process started with business analysis, which then led to a 10-day API resource modelling sprint. Then came a further 10-day API development sprint, followed by testing and onboarding. Using tools such as CA Service Virtualization (LISA), Jenkins, and the open-source Mulesoft AnyPoint platform and API gateway; the Agile Factory reduced the time required for each stage, and enabled our client to quickly establish the vital API layer that they needed.

API ARCHITECTURE



REDUCING

5,000

POINT-TO-POINT
INTERFACES WITH

440 APIs

TO GREATLY REDUCE
TIME-TO-MARKET FOR NEW
PRODUCT LAUNCHES

We decided that the client would be best served if we mapped out global standard APIs from the start. Write it once, use it again and again. We aimed to simplify, standardize, and future-proof.

WE DID THIS FOR
THEM. WE CAN
DO IT FOR YOU.

Find out more about how you can replace the complexity of point-to-point interfaces with the elegant simplicity of APIs. Reach out to us at askus@infosys.com