

Digital Transformation through API Management

Systems modernizes banking services using APIs

Case Study



Industry

Financial Services

Country

Pakistan

Profile

Our client is one of the largest Islamic banks in Pakistan that provides a comprehensive range of Islamic banking products and services. It is one of the fastest growing banks in the country with a network of over 600 branches in more than 150 cities across Pakistan.

Business Challenge

Emerging technologies have brought tremendous changes to the financial industry. In response, our client sought to reinvent itself as a modern financial institution. It required a solution that digitalized transactions for both B2B and B2C customers to provide an alternative to the traditional way of managing payments and funds by opening up Application Programming Interfaces (APIs) to payment partners.

Need

- Redefine client's image as a tech-savvy bank
- Create an open, connected partner ecosystem
- Establish service differentiation
- Scalable, monetized, and measured API-led connectivity

Solution

Systems helped the bank extend its enterprise services and open new markets to external app developers by implementing API Connect, IBM's API management platform, to easily leverage, publicize, and aggregate the bank's core financial services for broad-based consumption.

IBM API Connect

A comprehensive API management solution for the entire API lifecycle, from creation to management.

DataPower Gateway

A purpose-built security and integration platform for mobile, web, API, SOA, B2B, and cloud workloads

Multi-cloud Design

Provides unmatched scalability and performance through new container and microservice-based design to deploy components on Docker, AWS, Azure, IBM Cloud Private, and more

Built-in Analytics

Provides API usage analytics for both API providers and consumers, with customizable dashboards and easy offloading to third-party tools.

Flexible Deployment and Licensing

A modern, cloud-native design based on microservices and Docker for hyper scale and high performance, available with hybrid cloud licensing for on- and off-premises deployments with a single license.

Benefits



Speed

The solution reduced time to market by allowing quick partner onboarding and automatic API access authorization and authentication management.



Security

DataPower Gateway provided built-in security functions and allowed additional data policies to be custom-made for the bank.



Innovation

Monitoring API consumption for individual partners and API providers allowed the bank to create new products and assign associated charges through quick assembly and publication or reposition existing products through revised subscription plans.



Cost Control

Using APIs enabled the bank to simplify customer transactions while significantly reducing operating and technology costs.



Independent LOBs

Transfer of control from central IT to LOBs – LOBs do not have to depend on traditional IT cycles to get their APIs out to partners and customers..

About Systems

Founded in 1977, Systems Limited is a leading global technology and business process outsourcing service provider, delivering innovative business solutions and technology-led BPO services. With over 3,500 employees globally, our professionals help organizations around the world maximize their IT investments and create specialized solutions that drive business results. These solutions leverage our deep technical skills, accelerators, frameworks, domain expertise, and industry best practices to create competitive advantage for our clients and ensure they achieve their business goals.

Systems Limited provides industry insights and business acumen focused on helping its clients achieve high ROI. We offer mission-critical enterprise software solutions by leveraging a deep, technology-agnostic skill set that remains unmatched in the industry. By successfully delivering on hundreds of projects, we have developed industry-specific and cross-industry solutions, tools, and accelerators that help our clients realize business benefits faster, with increased efficiency and lower overall IT costs.

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