RETAIL BANK CASE STUDY

Client Profile

Large bank within Middle East formed after merger of a Retail and a Digital bank .

DEFINING TARGET STATE ARCHITECTURE

Engagement Objectives

- *Defining the Target state Architecture and Technology Roadmap for a large Retail Bank .*
- *Defining the Banking Architecture using BaaS (Banking as a Service) to support omni-channel capabilities, modular design that scales, providing real time predictive analytics.*
- *Migration of current infrastructure to Cloud .*
- *Defining DevOps roadmap to improve time to market .*

Program Characteristics

- *Organization wide transformation covering the entire business operations .*
- *Goal was to increase efficiencies and deliver higher customer values .*

Key Challenges

- *Rigid and traditional infrastructure setup with the notion of fixed resources like compute, network, and storage .*
- *Lack of governance in the architectural process leading to design inconsistencies, sub-optimal choice of tools and technologies .*
- *Tightly coupled systems lacking standardization thereby leading to greater development time, testing effort and operational overhead .*
- *Not enough monitoring and dashboard capabilities to monitor the key application metrics and alerting mechanisms .*

Interventions Planned

- *Broad architectural principles that should guide us during the architectural simplification process .*
- *Banking Architecture should be modeled as BaaS (Banking as a Service) .*
- *Implementation of Service Architecture model .*
- *Establishment of architecture as a service remit whereby effective feedback loop is in place to iterate the artefacts between the customer and Arch team .*
- *API mediation layer handling all request for inner and external APIs .*
- *API mediation layer handles the cross-cutting concern .*
- *Each Service are self-contained .*
- *Centralized messaging platform for all messaging requirements .*

- *Data re-distribution is avoided .*
- *Leverage CQRS pattern to mitigate the performance issue with write and read throughputs .*