

Case Study: Internet Banking Platform

Unique Bank

- **Global Presence:** Operates across 28 markets, with a strong base in APAC and EMEA regions.
- **Regional Focus:** Strategically positioned to capitalize shifting focus on emerging markets Asia and ME
- **Leader in Digital Transformation:** Recognized for being forefront of digital transformation in finance sector
- **Commitment to Sustainability:** Actively support social entrepreneur to develop innovative solution for sustainability challenges.



Our Understanding

Current State Analysis

- ❑ Current system is legacy-based and built on off-the-shelf products
- ❑ Customers are happy with the current system, but new features and modern technology are necessary for competitiveness

Business Goals

- ❑ Build a new best-in class Retail Internet Banking platform using the latest technologies
- ❑ Custom software solution replacing the existing commercial product
- ❑ Focus on delivering a rich user experience and Responsive design, scalable system, and modern navigation
- ❑ Seamless migration process for existing users

Solution Highlights:

Human Centric design for UI:

A modern engaging and intuitive interface, prioritizing a delightful user experience driven by human centric principles

Increased agility:

Greater agility to swiftly adapt to changing demands and market dynamics by implementing agile development methodologies.

Accelerated release cycles:

Streamline release cycles using DevOps implementation to facilitate rapid updates, testing and alignment with evolving requirements.

API first approach:

An API first design philosophy to ensure well structured and interoperable interfaces.

Improved auditing exception handling and resilience:

Implement robust auditing, exception handling mechanisms and resilience strategies to minimize service disruptions.

Reduced technical debt and vulnerabilities:

Reduction in technical debts in the new state of the art architecture implemented using cutting edge technologies.

Modular and decoupled by choice:

A modular and decoupled architecture and design to enhance scalability and maintainability

Secure by design:

A security first architecture pioneering prudent principle of least privilege

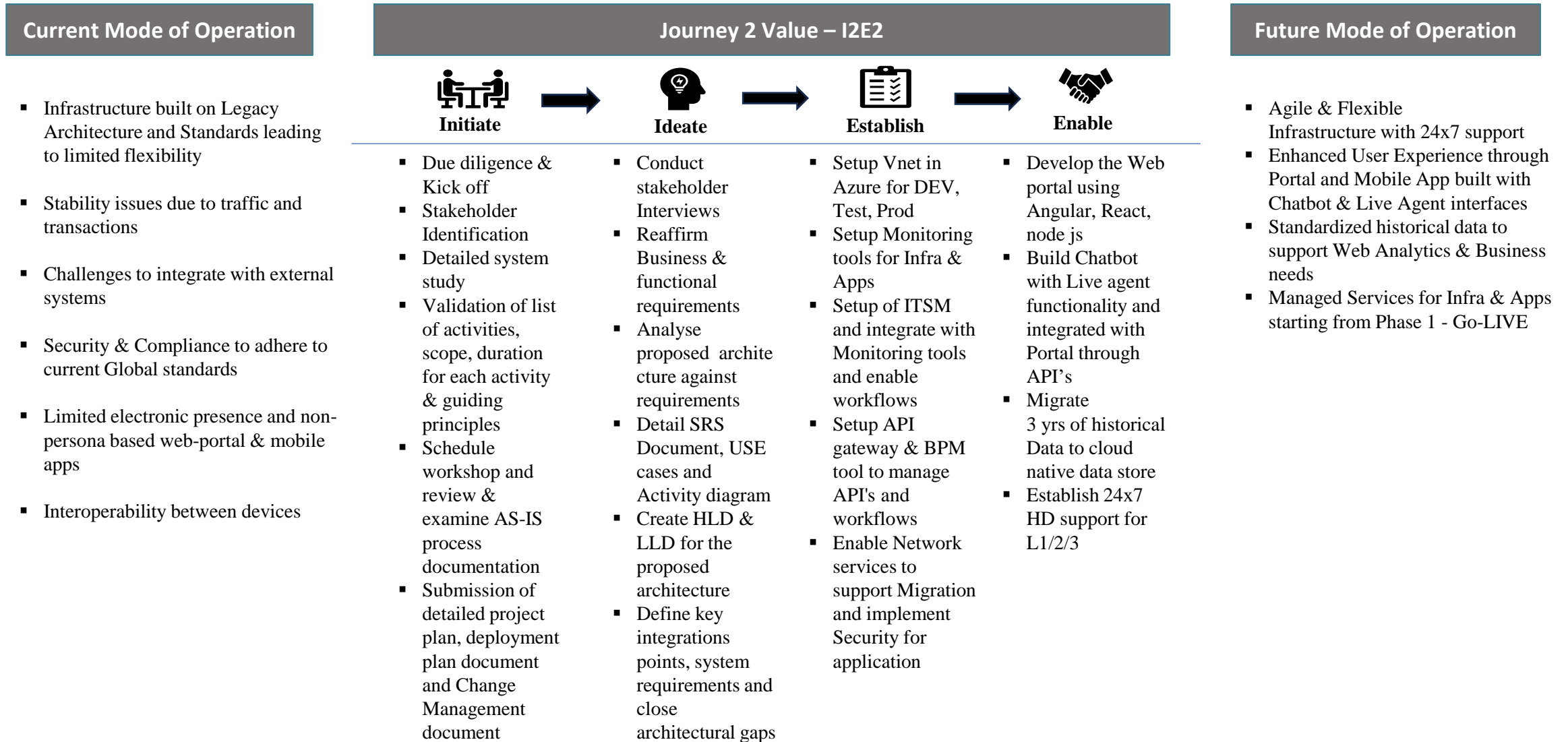
In house tools and accelerators:

Leverage our proven digital expertise, innovative thought leadership, unique partnership and exclusive tools to expediate and optimize digital modernization

Solution Value Proposition:

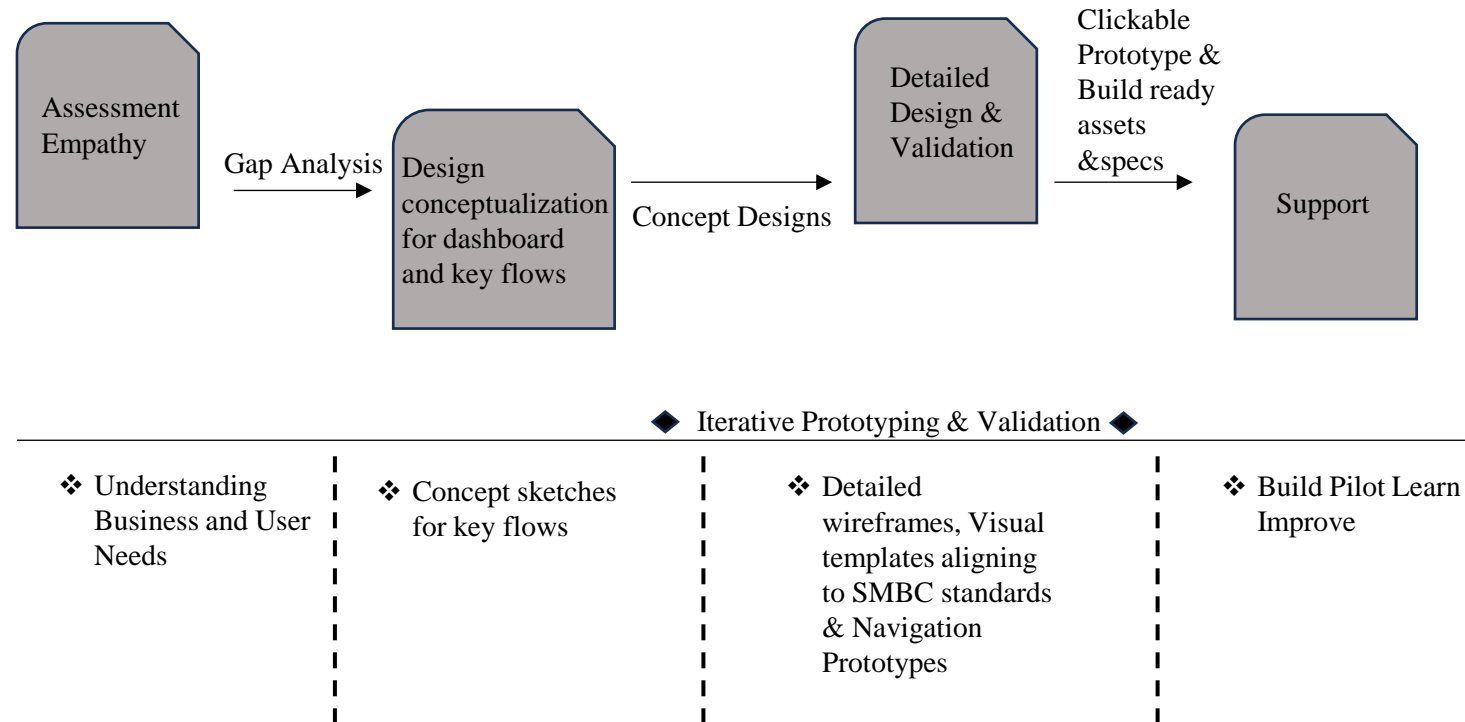
	Why	How (Our Vision)	Who, When, Where, What
Business	<ul style="list-style-type: none"> ❖ Gain Competitive advantage ❖ Reliable Data driven insights ❖ Trusted partner to support future roadmap 	<ul style="list-style-type: none"> ❖ Agile & Flexible Infrastructure ❖ Setup VNet in Azure for DEV, Test, Prod & DR ❖ Monitor and Manage Infrastructure & Apps (Azure Monitor) ❖ ITSM tool integration with Helpdesk (ServiceNow, Azure Service Manager) 	<ul style="list-style-type: none"> ❖ ABC Inc as your Trusted Partner to support your envisioned Transformational Roadmap Implementing a Scalable state of the art Web -Portal, Mobile App with Chat Bot ❖ Implementation to conclude in 12 Months and support to run in parallel for 3Y ❖ Having Integrated Tools across IT Infrastructure, ITSM, Network, Testing, DevSecOps & Monitoring & management ❖ Streamlined Governance, with Ownership and accountability during the Support Phase ❖ Enrich business user experience while accessing Web Portal & Mobile App with No disruption to existing services
Technology	<ul style="list-style-type: none"> ❖ Legacy infrastructure with limited flexibility ❖ Limited standardization ❖ Need for new technology adaption ❖ Portal and infra to be able to Scaleup 	<ul style="list-style-type: none"> ❖ Enhance User Experience ❖ Design and Implement a Web portal and Mobile App using suggested front & backend technologies for the use cases aligned to Motor insurance LoB ❖ The portal enables Chatbot with Live Agent functionality through Azure native Bot services 	
User	<ul style="list-style-type: none"> ❖ Need for Integrated User Experience for Stakeholders while accessing Web portals and mobile application 	<ul style="list-style-type: none"> ❖ Standardized Data & Improvise Reports ❖ Standardize and Migrate historical data and content to Azure native Data store 	
Operation	<ul style="list-style-type: none"> ❖ Cost efficiency challenges ❖ Need for SLA with measures ❖ Need for deduped data to enable reporting 	<ul style="list-style-type: none"> ❖ Stable & Secure Operations ❖ Co-creation of SLA's. OLA's & KPI ❖ Simplified Operating model & Governance with Ownership and accountability ❖ 24x7 support for Web-portal & Mobile App catering to L1/2/3 support ❖ Managed services for Infra & Apps 	

Journey 2 value



Human Centric Design Approach (UX)

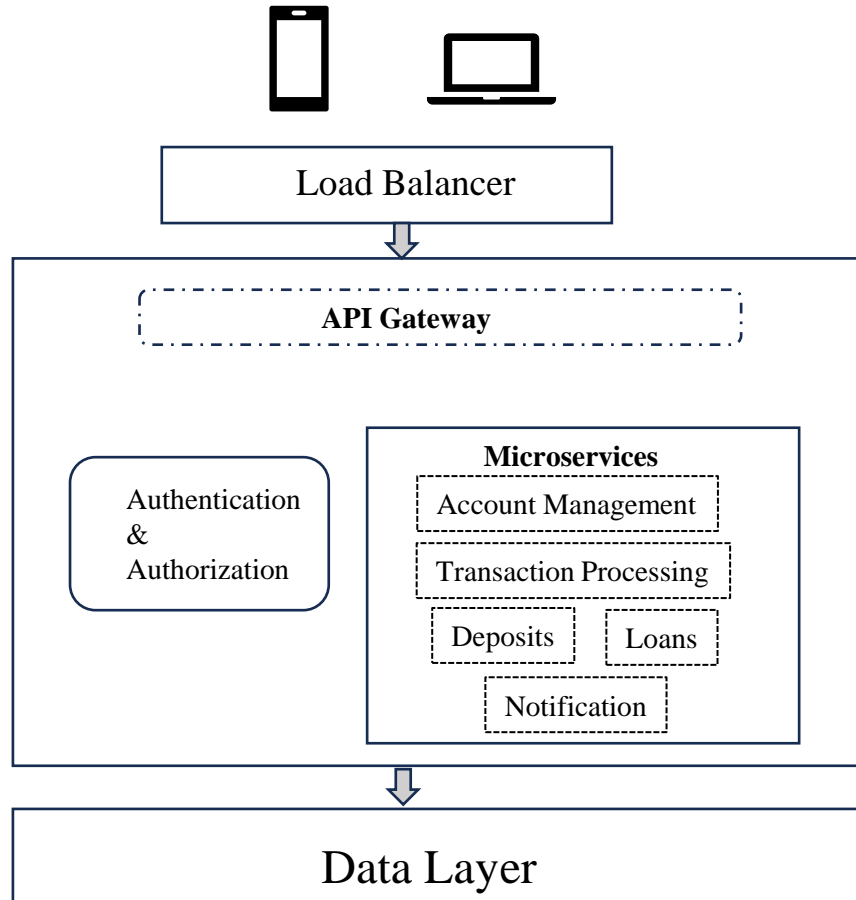
Applying human-centred approach towards design that addresses user needs aligning with industry trends, strategy and prototyping to craft simple, best in class and remarkable digital experience.



Human centred research approach providing design that aligns with industry trends. Solution provides best in class user experience within technology framework achieving.

- ✓ Improved Navigation
- ✓ Better decision making
- ✓ Simplified interactions enhancing productivity
- ✓ Best in class interactions
- ✓ Consistent UX align with branding standards.

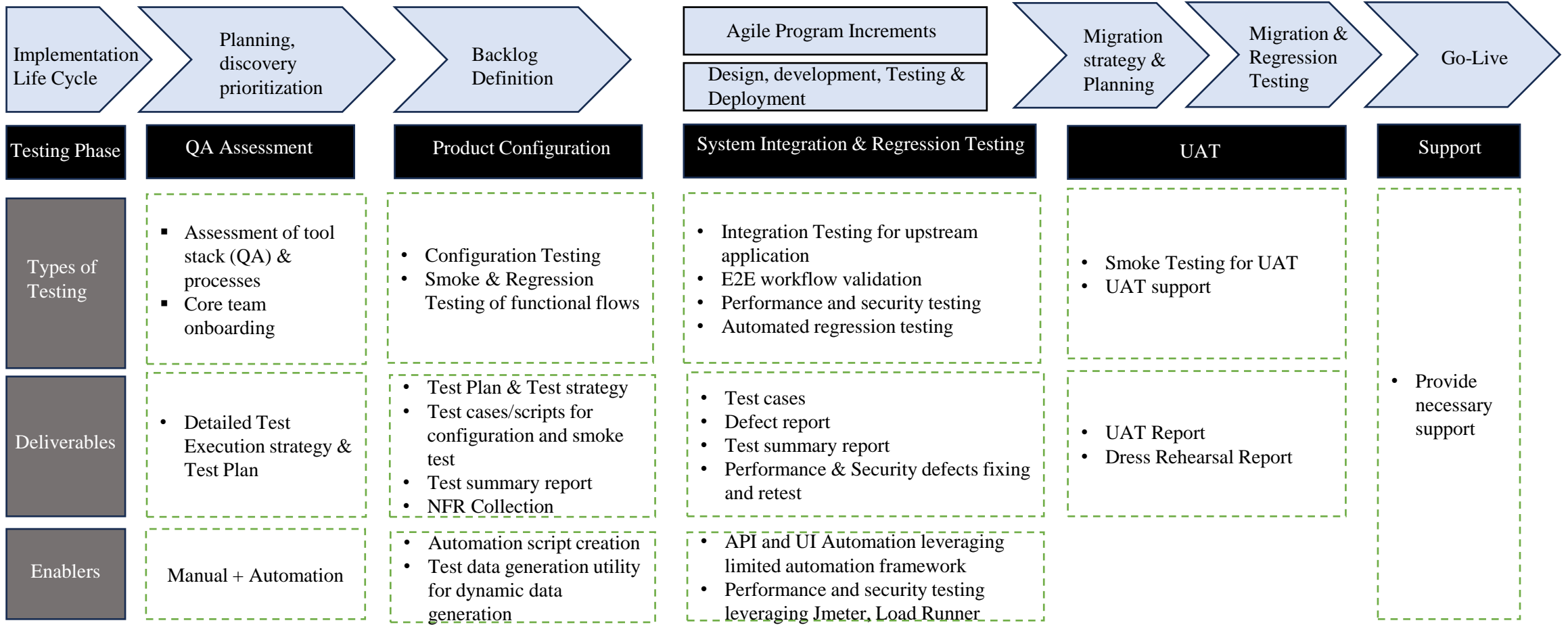
Solution Architecture



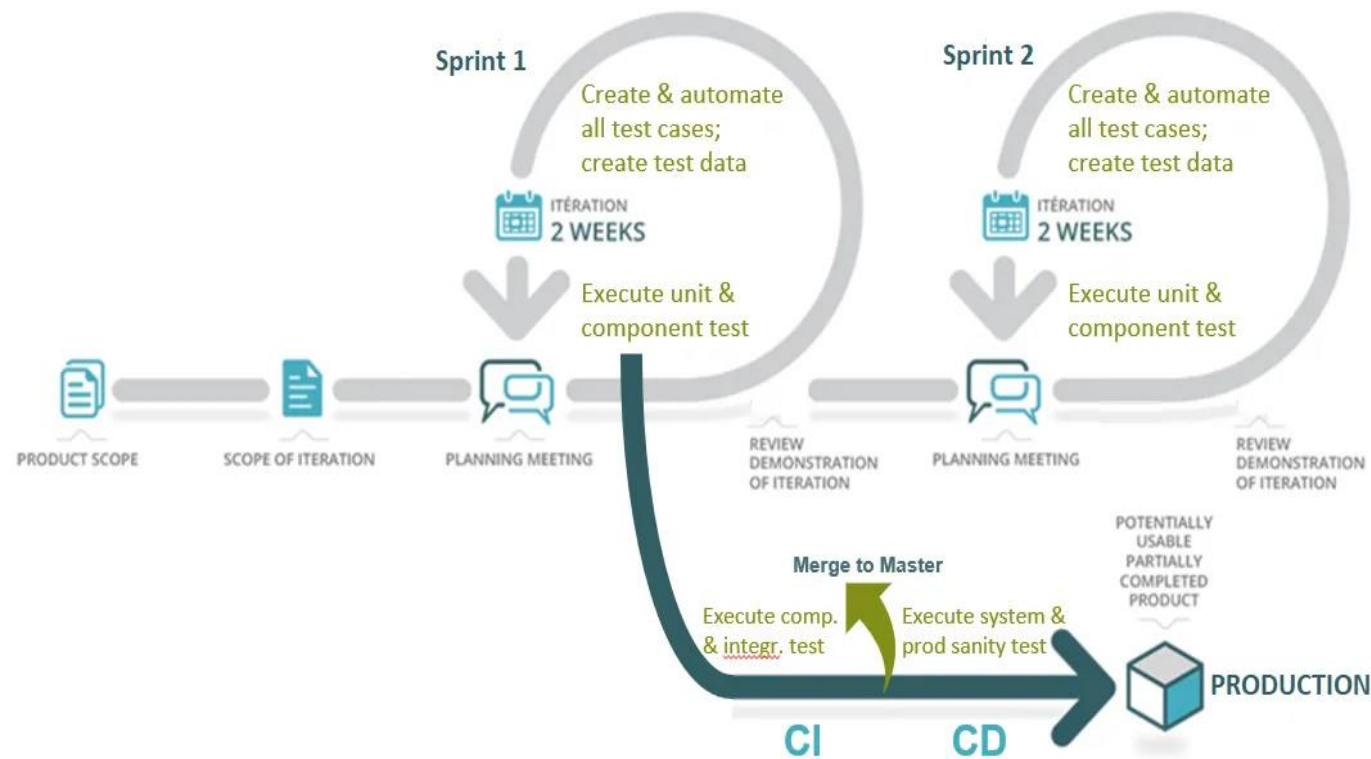
Key Highlight

- Azure Kubernetes Service (AKS) for hosting containerized microservices, experience APIs, and integration APIs built on Spring Boot.
- Angular App and Drupal CMS on AKS for web applications and content management.
- Polyglot persistence using Azure SQL Database (PostgreSQL) / Azure Cosmos DB / Azure Blob Storage for flexible and scalable data storage solutions.
- Azure API Management for securing, publishing, and analyzing APIs.
- API Management Gateway for internal and external services integration.
- Azure Notification Hubs for push notifications.
- Azure Cache for Redis for caching data and improving performance.
- Azure Key Vault for secrets and key management.
- Web and mobile app integration with Azure Application Insights for performance monitoring and analytics, and with third-party services.
- Azure Monitor and Azure Log Analytics (part of Azure Monitor) for application performance management (APM) and cloud resource monitoring.

Our Quality Assurance Approach



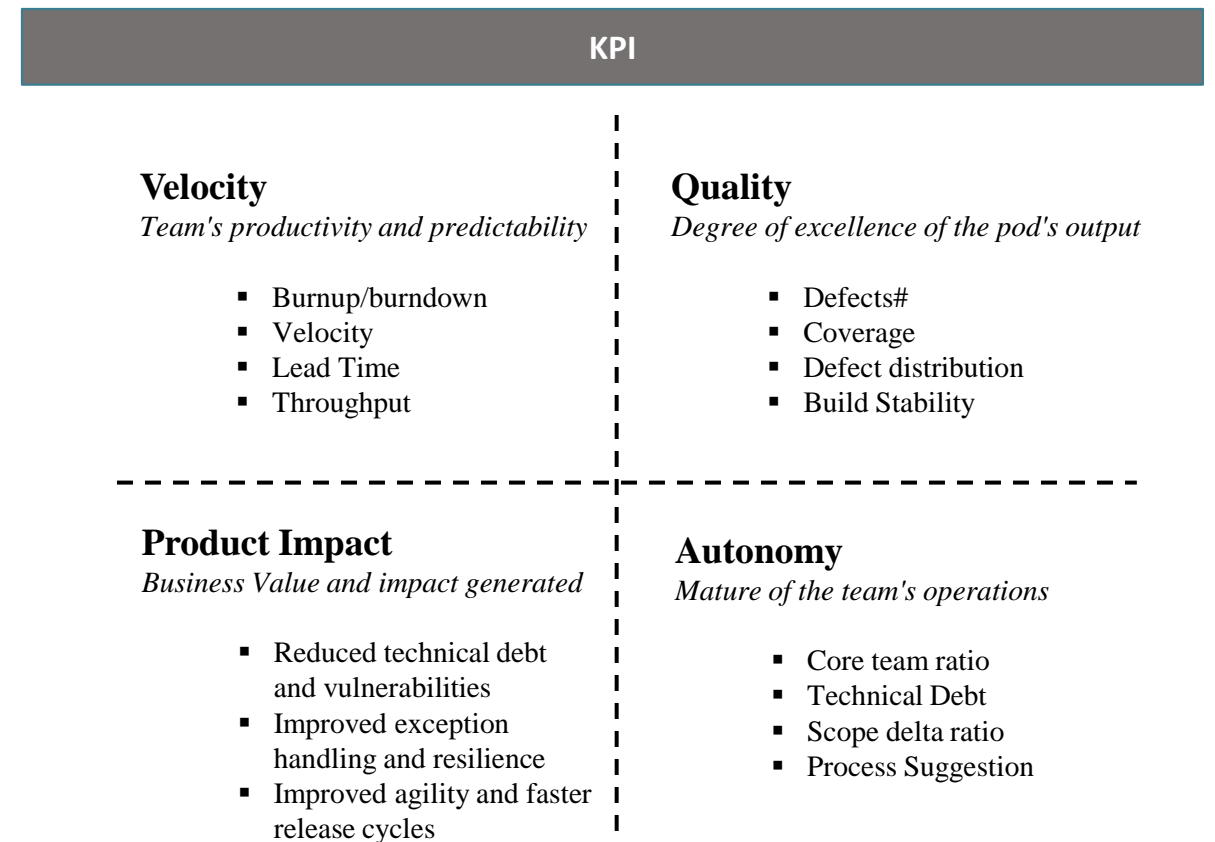
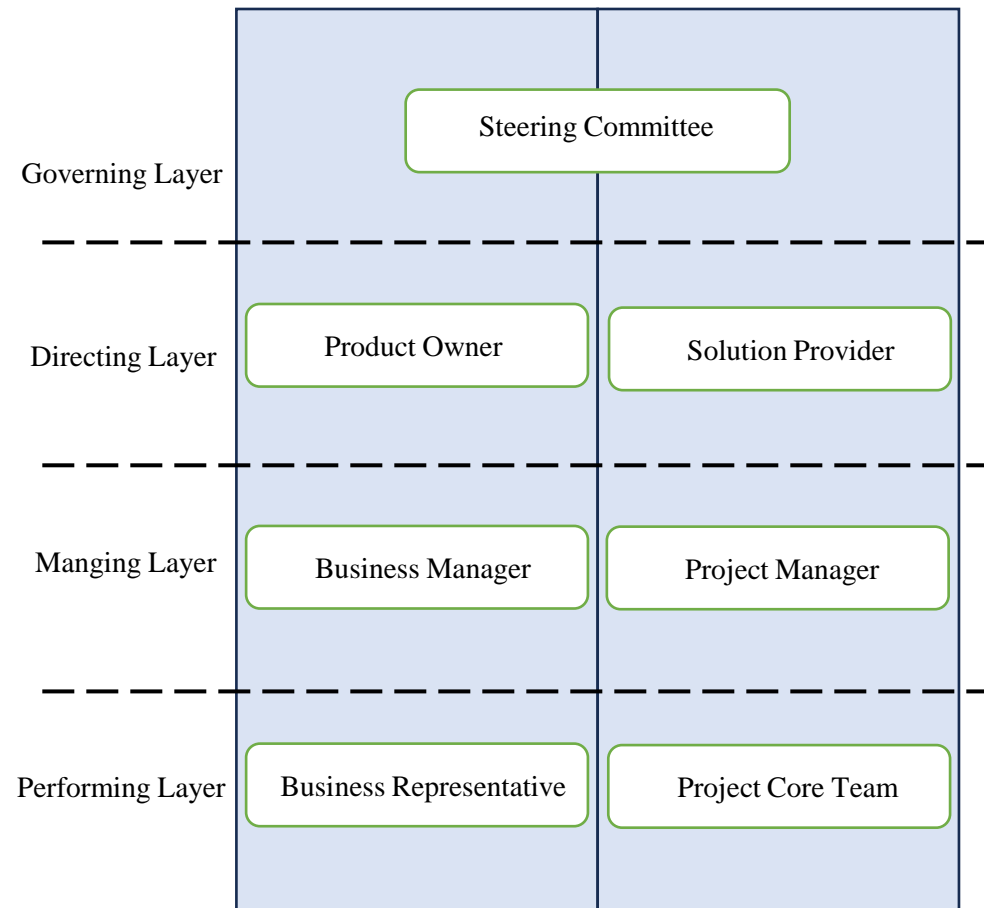
Deployment Methodology – Iterative/ Incremental







DevOps Tech Stack

- ❑ CI/CD: Jenkins for continuous integration and deployment.
- ❑ Version Control: Git for source code management.
- ❑ Containerization: Docker for containerization of microservices.
- ❑ Orchestration: Kubernetes for container orchestration.
- ❑ Monitoring: Prometheus and Grafana for monitoring and visualization.
- ❑ Infrastructure as Code: Terraform for provisioning infrastructure.
- ❑ Application Security tool like Sonar, OWASP ZAP to verify that the applications are secure before release.

Governance Mechanism



Timeline & Key Assumptions

Activity	Q4-2024	Q1-2025	Q2-2025	Q3-2025	Q4-2025
Planning Discovery & Prioritization					
Development & Deployment Next Gen Portal (MVP)					
Enhancement & Scaling					
User & Data Migration					

- Project Manager
 - Business Analyst
 - Solution Architect
 - Test Manager
 - UI/UX Manager
- Project Manager
 - Business Analyst
 - Solution Architect
 - Test Manager
 - UI/UX Manager
 - Dev Lead
 - Developer
 - Tester
 - DevOps Engg
 - SRE Engg
- Project Manager
 - Business Analyst
 - Solution Architect
 - Test Manager
 - UI/UX Manager
 - Dev Lead
 - Developer
 - Tester
 - DevOps Engg
 - SRE Engg
- Project Manager
 - Business Analyst
 - Solution Architect
 - Data Team
 - Test Manager
 - Dev Lead
 - Developer
 - Tester
 - DevOps Engg
 - SRE Engg

Key Assumptions

- Scope limited to functional and business capabilities for Retail Banking only
- Unique Bank to identity key stakeholders and provide relevant documentation at least 1 week prior to kick-off
- It is assumed that the key stakeholders in Core team will be able to spend the required time for interviews and workshops.
- Any deviation in the plan, will have an impact on the overall timelines.
- Existing branding and style guidelines will be used and provided at the start of the engagement that includes fonts, colours, logos, and imagery including usage guidelines.
- QA team will execute testcases on 4 desktop browsers and on 2 browsers on mobile devices - IOS & Android
- Web UI (7- End to End Flows) and API(15 APIs) are considered in scope for Performance testing.
- Web application DAST/Pen-Testing, SAST and Web Services DAST will be executed as part of security testing.

Thank You