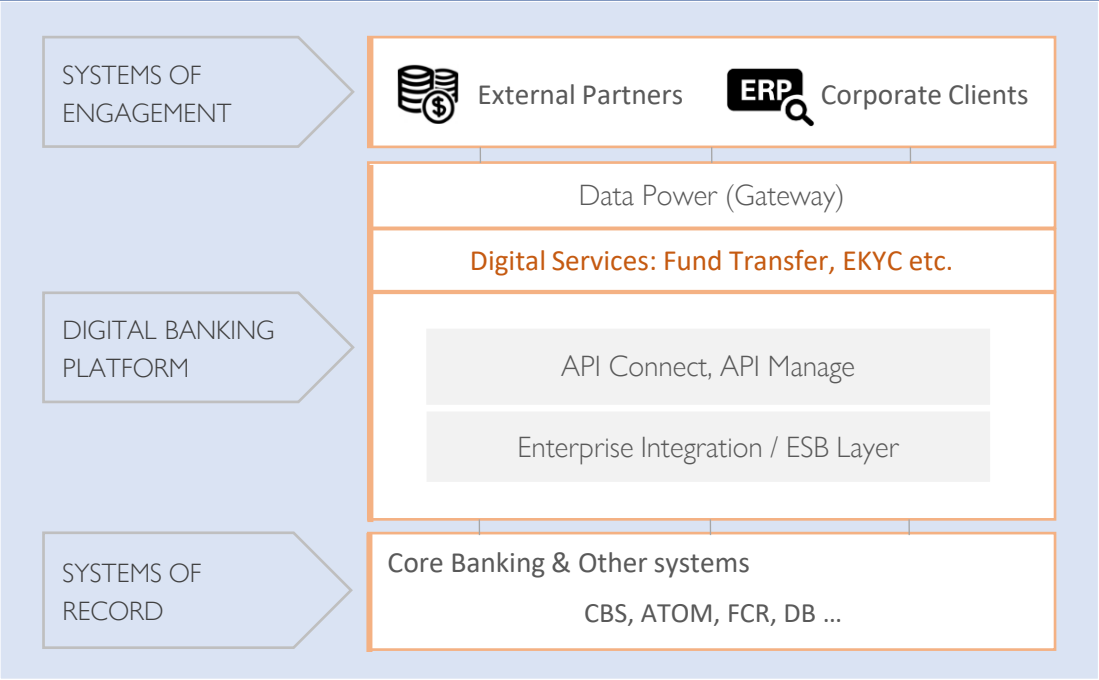API BANKING

A bank pioneered B2B digital services

Techzert manages Bank's APIs connecting 40+ corporate clients with 1.5mil+ calls per month

A bank pioneered B2B digital services by connecting bank's systems with corporate client's systems

Techzert is an exclusive service provider managing the client's API Banking Services from its inception

SYSTEMS OF ENGAGEMENT

External Partners | ERP Corporate Clients

Data Power (Gateway)

Digital Services: Fund Transfer, EKYC etc.

DIGITAL BANKING PLATFORM

API Connect, API Manage

Enterprise Integration / ESB Layer

SYSTEMS OF RECORD

Core Banking & Other systems

CBS, ATOM, FCR, DB ...

BANK APIs - EXAMPLES	IBM PRODUCTS	TECHZERT SERVICES
Fund Transfer	DataPower (Gateway)	Digital Service Management
Instant Money Transfer	API Connect	Infrastructure Management
EKYC	API Manage	Dev & Roll-out Support
Inward Remittance		Bank & Client Team Interfacing
Merchant Digital		

CHALLENGES

Reduce the lead times for the services such as fund transfer, refunds, Remittances etc. for the bank's corporate clients

Provide bank's interfaces to corporate client's systems

SOLUTION

Leveraged IBM API Connect to implement bank's APIs accessed by the client's systems - **25+ services, 40 clients, 2 new clients / mth**

Implemented DataPower for access, authorization and routing of the APIs including optimization - **1.5 mil+ calls / mth and, growing**

Supporting the teams and managing the infrastructure

RESULTS

Seamless and secure payment processing invoked from client's ERP systems and faster money transactions. Examples:

✓ Loan amount credited to customer's bank account in 3 mins

✓ Instant refund disbursement directly from the ERP systems