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CASE STUDY

Future of Digital Banking:

A Leading Digital Bank's Strategic Leap

API Microservices | OutSystems



Background

One of the leading universal banks in the Philippines marked a pivotal step in redefining the digital banking landscape by revamping their mobile and internet banking solutions to have a unified look, feel, and experience. Faced with the challenge of transitioning from monolithic legacy systems to scalable, interoperable microservices, the bank sought to revolutionize its mobile banking application through OutSystems, a low-code platform promising rapid development and deployment.

Through a unique collaboration with Stratpoint's agile dedicated teams specializing in both API microservices and rapid OutSystems development, the bank not only addressed pressing technical hurdles but gained an unparalleled capability to deliver an innovative and seamless banking experience. This strategic partnership positioned them as a leader in digital banking innovation, demonstrating significantly faster feature rollouts, dramatically reduced integration complexities, and a streamlined digital banking platform perfectly aligned with evolving market demands.

Breaking free from monolithic constraints

The bank's legacy systems were heavily designed with monolithic architectures, making integration with other systems cumbersome and time-consuming. Their primary goals were to:



Transition existing monolithic services to microservices through legacy modernization



Establish a scalable API gateway capable of supporting both native and OutSystems services



Enhance the mobile banking application's functionality and user experience

The bank also faced a resource gap in leveraging OutSystems effectively for these transitions, further complicating their vision of becoming a frontrunner in digital banking innovation.

Collaborative roadmap to banking innovation

Stratpoint's role as a trusted partner began with a deep dive into the bank's unique challenges and goals. With proven expertise in delivering robust software services including API microservices architectures and OutSystems low-code development, Stratpoint developed a comprehensive roadmap:

Transition to microservices

- Legacy modernization by strategically converting monolithic back-end services into decoupled, scalable microservices to service multiple digital channels
- Implemented an API gateway with optimized request routing to enable seamless interaction between native and OutSystems-developed functionalities



OutSystems enablement

- Leveraged the platform's low-code capabilities to accelerate development timelines
- Designed and delivered new features for the bank's mobile app, enhancing functionality and user engagement



Fostering agility

- Adopted agile methodologies to address the bank's extensive backlog efficiently
- Delivered incremental value, enabling rapid rollout of essential banking features





Driving market leadership

The project delivered improvements that empowered the bank to expose internally developed functionalities to external systems in a controlled and cost-effective manner. Repurposed existing components between previously disconnected systems reduced development time and costs. The improved development agility enabled faster feature releases, reinforcing the bank's position as an innovation leader in digital banking.

The bank's commitment to innovation, supported by Stratpoint's expertise, resulted in a digital banking platform poised for scalability and resilience. By embracing OutSystems and microservices, the bank was able to enhance customer experiences and fortify its competitive edge in a rapidly evolving market.

Sustaining innovation in the financial sector

The success of the revamp underscores the bank's strategic approach to leveraging cutting-edge technologies for sustained growth. They are looking to expand the platform's capabilities and explore further opportunities to ensure continued leadership in digital transformation.

The bank's engagement with Stratpoint is a powerful testament to our unique value proposition: a true partnership committed to sustained innovation and digital leadership. By strategically embracing OutSystems and a transition to scalable microservices, the bank has not only streamlined operations but has firmly cemented its position as a pioneer in delivering advanced, future-proof banking solutions. This project exemplifies Stratpoint's dedication to empowering our partners to not just adapt to market demands but to actively shape the future of digital financial services.

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About Stratpoint

Stratpoint is the digital acceleration partner for companies ready to transform. With expertise in agile software development, quality assurance, Cloud, data, and AI, it empowers businesses to boost efficiency, improve decision-making, and gain a competitive advantage in today's digital economy.

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