



Let's Solve

# Case Study

Enhanced Banking Experience with API  
First Architecture for Global Banking &  
Financial Services Company



A Larsen & Toubro  
Group Company

## Client

Global Banking & Financial Services Company

## Challenges

A legacy application landscape characterized by ~600,000 point-to-point integrations led to business process inefficiencies, a fragile integration landscape and high total cost of operations, which hindered the bank from improving the overall customer experience and decline in product sales. Furthermore, a decentralized view of their payment landscape led to non-adherence to compliance and penalties.

## LTI Solution

- Created an ESB Layer design, based on the API First Architecture principle.
- API-enabled application reusability by merging data from customers, accounting, and risk & regulatory division, to enhance the technical design of products and services viz. cards, loans and core banking systems.
- A hybrid model for reusable functional services and messaging, to optimize operations across the bank's various LOBs.

## Business Benefits Delivered

- USD 1.9 million cost savings achieved by reducing the development and test cycle effort by 75%.
- 70% reduction in time-to-market for new implementations, with interface standardization and application & legacy complexity masking.
- "Best Transformation Program" Award in FIIA - IDC 2017 across Asia.

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