



# OPEN BANKING TRANSFORMATION FOR EQUITAS

Google

4.0 ★★★★★☆

Clutch

4.9 ★★★★★☆

glassdoor

4.5 ★★★★★☆

Countries we operate from





# PROBLEM STATEMENT



Equitas, a forward-thinking banking enterprise, needed to modernize its operations to comply with regulatory mandates (like PSD2) and compete in the fintech-integrated digital banking era. However, its legacy systems and manual processes were stalling both compliance and innovation.

No Open Banking infrastructure, limiting collaboration with fintechs and third-party service providers.

Siloed systems and rigid workflows inhibited the launch of new customer-facing products.

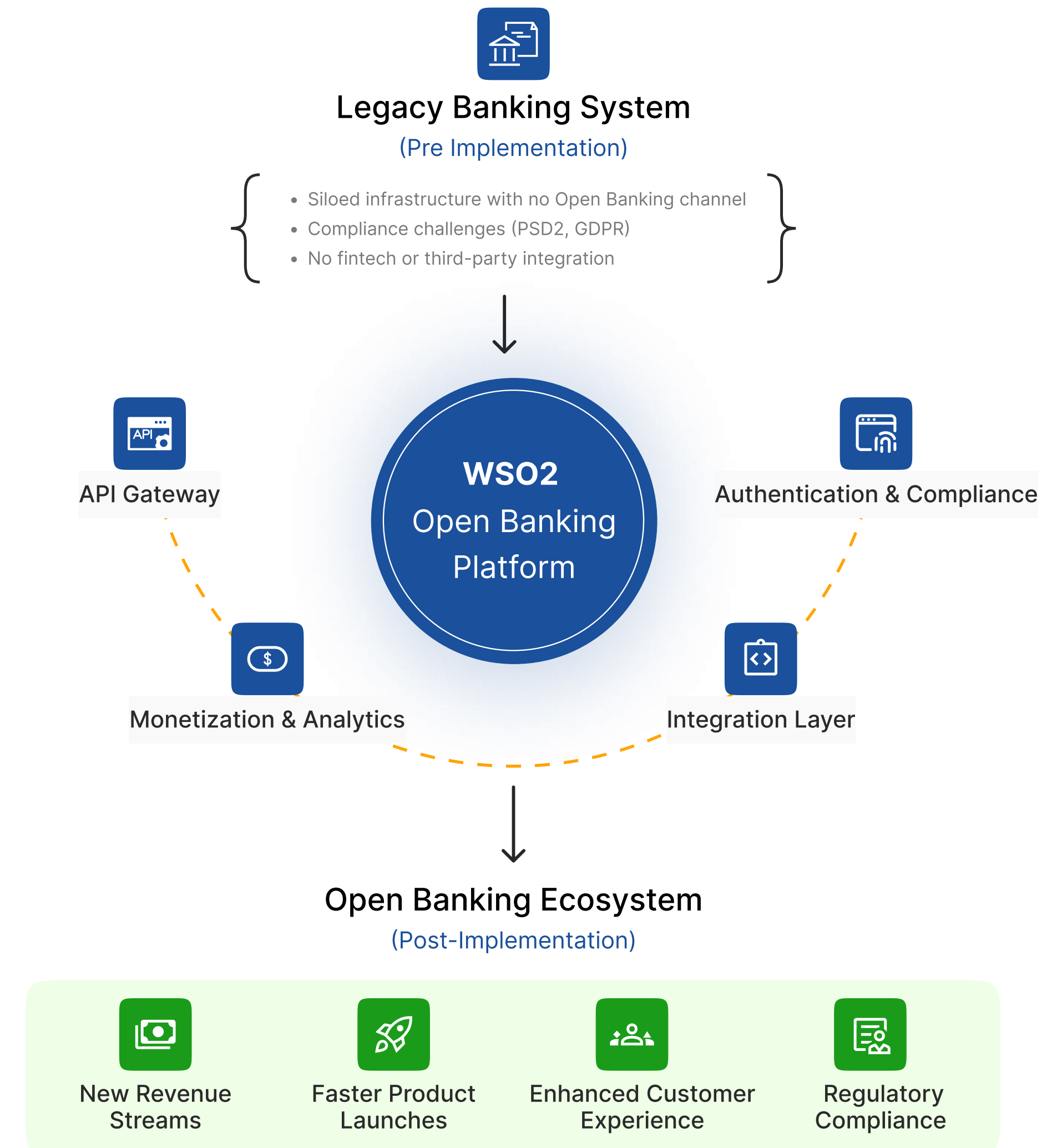
Regulatory compliance gaps in areas such as data sharing and authentication.

Lack of scalable process orchestration, making innovation slow and resource-heavy.



INT. implemented a **Business Process Management solution layered over WSO2's Open Banking platform**, enabling:

- ✓ **Automated API lifecycle management** for banking and fintech services.
- ✓ **Seamless third-party integration workflows**, including payments and data sharing.
- ✓ **Workflow-level security, identity, and compliance** orchestration (e.g., PSD2, GDPR).
- ✓ **Real-time analytics and monetization dashboards** to track process efficiency and revenue from new channels.



# INT. applied its **end-to-end modernization methodology**

## 01

### **Assessment & Gap Analysis:**

Mapped legacy banking workflows to open banking targets using BPMN modeling.

## 02

### **Platform Implementation:**

Deployed WSO2 API Gateway and Identity Server with business logic orchestrated through BPM.

## 03

### **Workflow Automation:**

Created end-to-end flows for onboarding, transaction authorization, and consent management.

## 04

### **Integration & Testing:**

Connected internal systems with fintech APIs via secure, scalable middleware.

## 05

### **Deployment & Scaling:**

Enabled future-ready open banking operations with continuous process optimization and monitoring.



## **Faster product launches**

with automated integration processes.

## **New revenue streams**

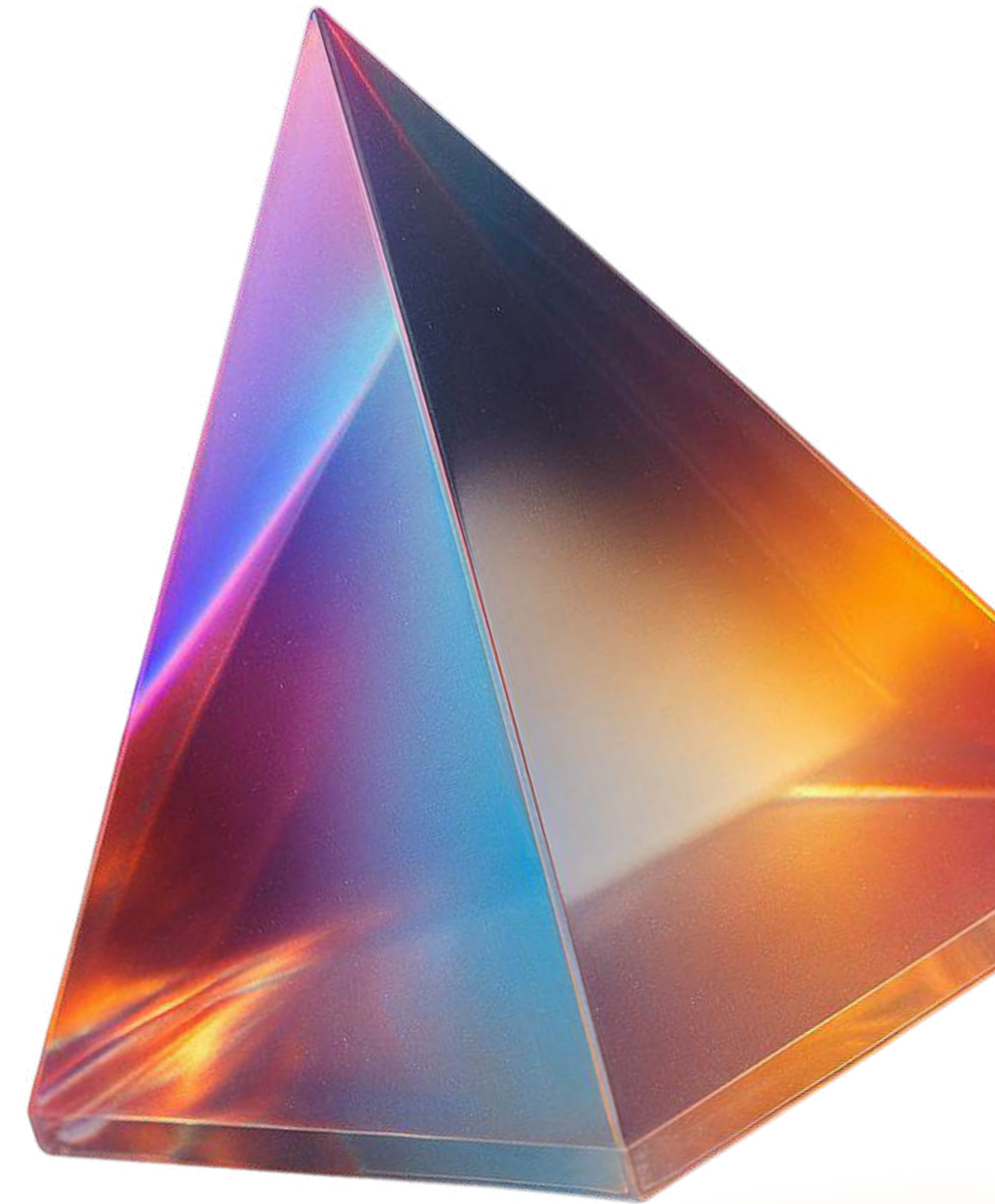
**unlocked** through API monetization and fintech partnerships.

## **Enhanced customer experience**

with streamlined, secure service delivery.

## **Regulatory compliance**

**ensured** through BPM-enabled enforcement of authentication and consent flows.







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