



Putting customers first

Federal Bank creates an API banking system to better integrate with other organizations and ecosystems

IBM Automation

4-minute read

In the last few years, as the banking industry transformed with the technology boom, Federal Bank Limited positioned itself as a bank that is “digital at the fore, human at the core,” as stated by Executive Director Shalini Warriar.

To build the technology that would give customers a top-notch banking experience, Federal Bank wanted to build a robust, secure and scalable API solution that would help open Federal Bank up to work with different fintech companies while maintaining the same level of security, reliability and efficiency for which Federal Bank is known.

Working with

40 - 50

collaborators every day

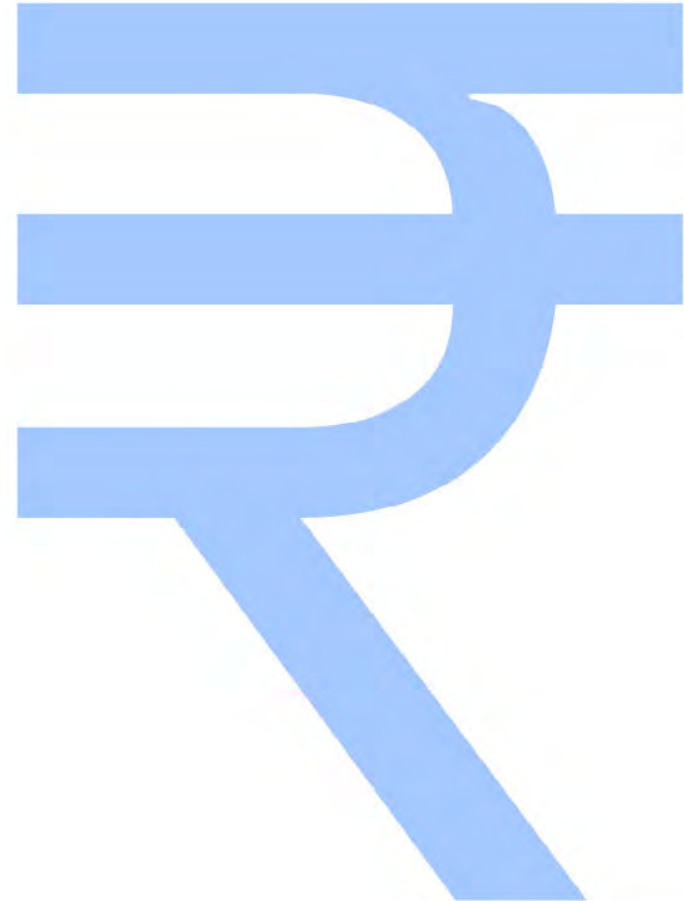
More than

200

APIs are already available

“I think what stood out for us was the agility of the platform, the flexibility that the IBM API Connect platform afforded, the ease with which my technology team was going to be able to use it, and that it was backed with IBM’s support and expertise.”

Shalini Warriar, Executive Director, Federal Bank Limited



Assembling the team



As the Kochi-based bank realized the need for an API solution to enable integration with different fintech companies, it started looking out for organizations who could help build this. After taking various parameters into account—flexibility, support and teamwork, after-sales support that is available round the clock, and the costs—the bank decided to go with IBM.

The [IBM Cloud® Integration Expert Labs](#) team led the implementation of the API solution for the bank along with the bank's in-house IT team. The hybrid model of IBM Expert Labs plus Federal Bank's IT team was formulated to ensure the skills enablement of the in-house team on [IBM API Connect®](#), and to facilitate the bank's continued digital transformation journey.

Having a long history of collaboration with the Federal Bank, IBM already had a fair understanding of the bank's IT landscape, requirements, and expectations. Based on the hybrid team model, the Expert Labs integration architect led a team of API developers from IBM and from Federal Bank's IT Team.

The solution envisaged all the required features, like high availability and disaster recovery, to help build a robust API platform. IBM and the bank's in-house IT team published 20 APIs related to the Remittance and Fund transfer use cases. A hybrid team ensured that Federal Bank's IT specialists were well equipped with the skills, tools, and processes to be able to maintain and build out the subsequent API requirements for the Bank.

“The API banking gateway ... has helped us get to 200+ APIs in a fashion which makes it very easy for our partners to literally plug and play.”

Shalini Warriar, Executive Director,
Federal Bank Limited



An ongoing evolution



IBM in collaboration with Federal Bank went live with 20 APIs. However, the number of APIs now available has quickly grown to over 200. The IBM API Connect platform enables Federal Bank for a cloud and hybrid cloud journey.

A lot of the companies the bank currently teams with have deployed this solution in cloud infrastructure. Working with IBM, Federal Bank is using the IBM API Connect Strong-Loop framework for rapid microservices development. Because of this teamwork, microservices development became easier, deployments became faster and the bank had access to higher quality documentation.

Warrier says, “We have about 200 APIs already available. We are working with about 40 - 50 partners, and our APIs keep evolving. Through this extensive offering of APIs, we believe that our partners will be able to connect with us easily and thereby enhance the ease and convenience of banking.”

The development team at Federal Bank adds: “The IBM industry expertise helped us in fine-tuning the performance and monitoring. Prior to this, the onboarding of heterogeneous players was a major challenge. API Connect helped us in streamlining the partner onboarding process with industry-level security.”



About Federal Bank Limited

[Federal Bank](#) (external link), headquartered in Kochi, is a pioneer in the Indian banking sector by being the first bank to digitize all its branches in the country. With a customer base of 10 million, the 89-year-old bank handles more than 16% of India's inward remittances.

Solution components

- IBM API Connect®
- IBM Cloud® Integration Expert Labs
- IBM® DataPower® Gateway

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