



### Business challenge

To build its innovative open banking platform, Epiphany S.R.L. needed a cost-effective cloud solution with an architecture and features to speed application development and deployment.

### Transformation

When IBM Business Partner Epiphany conceived its groundbreaking open banking platform, it needed a rich and robust cloud environment to build and deploy it. The startup chose the IBM® Cloud Kubernetes Service on IBM Cloud® and uses additional IBM Cloud services, gaining the agility and availability required to grow its business and wow its banking customers.



Paolo Spadafora  
 Founder and  
 Chief Executive  
 Officer  
 IBM Business  
 Partner  
 Epiphany S.R.L.

## Results

### Helps reduce startup costs

with automated deployment and monitoring of containerized apps

### Provides a framework for innovative microservices

to drive digital transformation

### Supports business growth and customer satisfaction

through a global network of data centers designed for security

# Epiphany S.R.L.

## How the startup uses IBM Cloud to help banks achieve digital transformation

Founded in Milan, Italy in 2017, [Epiphany](#) develops technology solutions for the banking and financial sectors. Its flagship product, the Epiphany ONE open platform, provides the framework for a set of microservices and applications that modernize traditional banking systems into digital banking platforms. Solutions include the Epiphany PSD2 compliance package, the Account Aggregation application for data collection, InstaCredit for offering lines of credit and InstaPay mobile payment processing. Epiphany employs roughly 20 people.

*“With IBM Cloud, it’s easy to put together an architecture.”*

—Paolo Spadafora, Founder and Chief Executive Officer, IBM Business Partner Epiphany S.R.L.

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## Support for a digital banking platform

Today's banks face challenges from nearly every direction. A new generation of customers expect everywhere convenience and personalized service. Untraditional, non-bank competitors are disrupting the market with unique offerings. And governments keep issuing new and more complex regulations.

It's no secret that the future of banking is digital. With its Epiphany ONE digital banking platform, IBM Business Partner Epiphany is helping smooth the path to digital transformation.

Paolo Spadafora, the company's Founder and Chief Executive Officer, explains the motivations behind developing his innovative technology: "Legacy systems don't give banks the agility they need to implement all the new services. It's also difficult to stay up to date with the big technologies that allow them to make products quickly. Another challenge is customizing services and personalizing them for specific needs. And then there are complex regulations like PSD2 [Payment Services Directive 2], which has about 800 requirements."

According to Spadafora, Epiphany ONE is the only truly open banking platform in the industry. The solution provides an environment for organizations to test and deploy

highly customized digital banking products and expose them as microservices for use by customers.

The platform also provides the framework for a set of vertical solutions, including the company's Epiphany PSD2 compliance application. As a ready-to-use compliance package, the application is designed to eliminate the burden of PSD2 compliance within two weeks.

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***"Compared to other solutions, IBM Public Cloud is much simpler to use, to move across all the features, and also more intuitive."***

—Paolo Spadafora, Founder and Chief Executive Officer, IBM Business Partner Epiphany S.R.L.

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Spadafora founded the business in 2017 and started operations in 2018. To build and support the Epiphany ONE platform, the startup needed a cost-effective cloud solution with an architecture and features that would help speed application development and deployment. Rapid provisioning, flexibility and security features were also critical, not only for Epiphany but also for its customers.

"I engaged with IBM in early 2018 to test and validate the architecture," recalls Spadafora. "But then I found out there were a lot of benefits. So we

applied to become an IBM Business Partner, did all of the certification and succeeded."

## A rich and robust cloud environment

Today, Epiphany runs its platforms on the IBM Cloud Kubernetes Service on IBM Cloud and relies on a host of additional IBM offerings to power its technology.

Spadafora, who has worked with other cloud platforms, comments: "Compared to other solutions, IBM public cloud is much simpler to use, to move across all the features, and is also more intuitive. It is more cost-effective and faster for provisioning, and met all of our requirements for security."

Epiphany uses the IBM Cloud Kubernetes Service as a cloud container application and appreciates that the technology is designed for high availability and automation. "We are a cloud domain, so we have to have an architecture like Kubernetes," says Spadafora. "And we use the API provided by IBM to manage the Kubernetes and for automation."

In the near future, Epiphany will move a piece of its platform, the Account Aggregation application, to IBM Cloud Pak® offerings to facilitate deployment and take advantage of their AI services. To meet the requirements, the company certified its platform on Red Hat® OpenShift®

on IBM Cloud technology. "We completed our certification and our application meets all the criteria," says Spadafora. "So we will start to migrate a few components to the Cloud Pak."

Epiphany has also installed and configured several IBM Cloud services to work with its Epiphany PSD2 compliance application. A few of these technologies, which are fully managed by IBM, include:

- IBM Db2® on Cloud service as its SQL database
- IBM Cloud File Storage technology for NFS-based file storage
- IBM Log Analysis with LogDNA service as its management system
- IBM Cloud Monitoring with Sysdig technology to monitor full-stack data
- IBM Cloud Container Registry software as its Docker images management system
- IBM API Connect® service as its API management system
- IBM Cloud Object Storage technology for data archiving and backup

"The full IBM stack is really good," adds Spadafora. "Everything is kind of integrated. Sometimes there are things you just cannot do with some other technology vendors." Today, Epiphany works with IBM under an Embedded Solution Agreement (ESA). The agreement enables the startup to integrate its technology in IBM offerings and increase its market reach and exposure.

## Business growth and innovation

Banks are excited about the Epiphany ONE platform. For a recent presentation to a prospective customer, Epiphany and one of its partners built a working customized demo of the platform in just two weeks.

“The client was surprised we delivered the POC [proof of concept] in such a short time,” recalls Spadafora.

Spadafora and his staff also appreciate IBM Cloud for its ease of use, and the support they get from IBM. In addition, IBM’s global network of data centers helps the company expand into new markets and satisfy customer requirements.

“When we have an issue, IBM support responds quickly and efficiently.”

Spadafora says his customers also benefit from IBM Cloud and IBM technology in many other ways: namely, resiliency, stability, agility and faster time to market.

“It’s the cloud itself,” he concludes. “You get everything up and running quickly. It’s a proven architecture so every time we get a new customer, it’s the same reference architecture. You don’t introduce any regression even if you do some customization. The availability, resilience and security that it offers is important too. It’s all certified.

“In the end, we’ve always appreciated the IBM technology.”

### Solution components

- IBM® API Connect®
- IBM Cloud®
- IBM Cloud Container Registry
- IBM Cloud File Storage
- IBM Cloud Kubernetes Service
- IBM Cloud Monitoring with Sysdig
- IBM Cloud Object Storage
- IBM Cloud Pak®
- IBM Db2® on Cloud
- IBM Log Analysis with LogDNA
- Red Hat® OpenShift® on IBM Cloud

### Take the next step

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