



# Opening the doors to open banking

Alinma Bank envisions a modernized future  
using IBM Cloud Pak for Integration

by Kristin Fern Johnson

5-minute read

When Saudi Arabia created its Vision 2030 in 2016, Alinma Bank was immediately on board. That level of commitment is hardly surprising since the Islamic bank, launched in 2008 and deeply dedicated to delivering fully Shariah-compliant products and services, is partly government owned.

Vision 2030 lays out a strategic plan for boosting Saudi Arabia's economic independence, technological prowess and overall eminence in the Middle



East. Key to realizing the vision is the country's ability to establish technological leadership through automating and digitizing business processes and modernizing applications, particularly in the areas of banking and finance.

It's an intrinsic part of Alinma Bank's mission, as well. And in the face of rapidly emerging competitors, such as digital banks and financial technology companies (fintechs), Alinma Bank is tapping into open technologies to foster faster, more agile collaboration

with partners and deliver on the Saudi Arabian vision.

Such was the case when Alinma Bank sought to improve its B2B onboarding process. At the time, the bank was running web services for activities like fund transfers, bill payments and payroll disbursements in an IT environment using IBM DataPower® Gateway physical appliances. The solution provided a powerful platform, but the process for onboarding government and corporate partners involved a considerable amount of effort and time.

To increase the speed and efficiency of its onboarding process, the bank needed a system that would enable government and corporate partners to rapidly connect with the bank and easily test APIs. The bank also sought to modernize its onboarding applications as part of a larger move to do so across applications companywide.

Reduced the number of steps in its partner onboarding process by

50%

with new API management capabilities

The time to develop a new service for partners now takes less than

5

days instead of weeks

# Laying the groundwork

The relationship between Alinma Bank and IBM goes back to the bank's founding. In fact, much of the bank's core infrastructure is made up of IBM technology. And while Alinma Bank considered competitors' offerings, it chose the [IBM Cloud Pak® for Integration](#) platform as the foundation for its new B2B integration solution. Not only was the solution compatible with the bank's existing infrastructure, but the API management capability was highly ranked by the Gartner analyst firm. Interestingly, one of the other solutions the bank looked at was [Red Hat® OpenShift®](#) container platform, which IBM acquired shortly thereafter and is now a core technology for all IBM Cloud Paks.

Working with the IBM® Expert Labs team, Alinma Bank mapped out the architecture,



hosting environment and migration strategy for its new onboarding platform. The plan consisted of moving the bank's B2B web services over to the API management capability of IBM Cloud Pak for Integration and replacing the

existing infrastructure of its onboarding platform with Red Hat OpenShift.

Development began in January 2020. Two months later, COVID-19 hit. It was a critical time for the installation,



and the pandemic created enormous challenges. The implementation team had to contend with extremely rigorous banking requirements for accessing financial institutions' IT infrastructures remotely. Working together, IBM and Alinma Bank were able to overcome the access difficulties.

The project required installation of four environments: one each for Red Hat OpenShift development, systems integration testing, user acceptance testing and production. The team moved

from one environment to the next, installing IBM Cloud Pak for Integration, customizing the environment, and migrating existing services from the IBM DataPower Gateway to the API management capability of IBM Cloud Pak for Integration.

Once the infrastructure was ready, the team started further customization and development — adding its own B2B services to the new platform, replacing the older SOAP web services with REST APIs and incorporating the Alinma

Bank look and feel into the API portal. In addition, it migrated the assets from the physical IBM DataPower Gateway appliances to the virtual DataPower capability that is part of IBM Cloud Pak for Integration.

The overall implementation took approximately one year. Before putting the platform into action, the bank tested the new services. The platform performed perfectly, and Alinma Bank officially launched it in December 2020.

“In line with the strategic objectives of Alinma Bank, the bank seeks to be one of the leading financial institutions in supporting national initiatives aimed at developing an advanced digital economy, including the Open Banking initiative. The progressive B2B environment will provide a solid foundation for supporting this initiative.”

**Yasser AlOufi**, CIO, Alinma Bank

# Vision in action

The new B2B onboarding platform has delivered excellent results to date, enabling the bank to reduce the number of steps for onboarding by half and to double the number of services it offers, such as REST services for virtual account management and transaction inquiry services. By reducing time to market for enrolling partners and creating new B2B services, Alinma Bank more easily opens up new revenue channels — a competitive advantage over other banks in the market.

In the previous onboarding process, when an Alinma Bank business representative submitted a request to add a partner, the request went to the technical team for implementation and integration with the IBM DataPower



Gateway appliances and other internal systems, which could take days or even weeks. Today the business side of Alinma can use the API portal to enroll new partners, granting them access to specific services and disabling others.

Ahmed Gamil, B2B Channels Advisor for Alinma Bank, estimates the testing

process that previously took weeks now takes a single day.

Documentation and versioning of APIs is also greatly improved with the new platform. Before, sharing services was difficult to track, and ensuring partners were using the latest versions of the bank's applications was an ongoing

challenge. Now partners can log in directly to the API portal to find current documentation.

New features provide added value. “The analytics component of the API management capability is very powerful for us for tracking transactions, utilizing the API management capability and gaining insights into any API issues,” says Gamil. “We can easily track and monitor that activity through the analytics dashboards — which is also very helpful for the B2B platform.”

Red Hat OpenShift has truly revolutionized the onboarding platform’s flexibility and scalability

and enables a host of robust services. Whereas new virtual servers previously took days or weeks to acquire and install, Red Hat OpenShift can spin up nodes to scale as needed. It can also dynamically deploy new services without requiring a restart of the application.

Going forward, the bank will continue its move to containerization and Red Hat OpenShift across its B2B integration layer, as well as other back-end systems. It’s all contributing toward a broader vision. “In line with the strategic objectives of Alinma Bank, the bank seeks to be one of the leading financial institutions in supporting national initiatives aimed

at developing an advanced digital economy, including the Open Banking initiative,” says Yasser AlOufi, CIO of Alinma Bank. “The progressive B2B environment will provide a solid foundation for supporting this initiative.”

“Alinma Bank and IBM have been on a highly successful journey together since the bank was launched in 2008,” concludes Gamil. “We’ve used many IBM ready-made products and services during that time, but this may be our first project with IBM professional services. The experience has given us confidence in its value. I think we’ll see more collaborations like this one in the near future.”



### About Alinma Bank

Founded in 2007, [Alinma Bank](#) (external link) is one of the largest financial services institutions in Saudi Arabia, serving retail, corporate and government customers. The Islamic bank is partially government owned and operates in complete accordance with Shariah-compliant banking standards. Alinma Bank is headquartered in Riyadh, Saudi Arabia, and has branches and ATMs throughout the country.

### Solution components

- IBM Cloud Pak® for Integration
- Red Hat® OpenShift®

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