



Building a Mobile-First Digital Bank

Adding 70% increased market share and \$950m+ in assets with digital banking solutions for a top bank in the US



As one of the top-performing financial institutions in the US, with over \$69 billion in assets, this digital, mobile-first bank provides consumers with fast, easy, and secure access to premium financial products and services, along with valuable insights. Focused on the US and China markets, this digital bank aims to serve as a financial bridge for global consumers and businesses.

Amid growing consumer demand for seamless digital interactions, banks are increasingly adopting digital solutions to cater to tech-savvy consumers, offering convenient, accessible, cost-effective, innovative, and globally connected financial services. This organization aimed to take this to the next level by introducing a completely digital and disruptive mobile-first

banking platform, offering a seamless digital experience for customers from onboarding to servicing.

Given the complexity of this endeavor, the organization sought a partner with advanced technological capabilities and innovative solutions, such as cloud computing, data analytics, API orchestration, mobile app development, and UX design. Brillio emerged as the ideal choice, combining expertise, technological capabilities, scalability, regulatory compliance, and alignment with the bank's strategic objectives. Additionally, Brillio has a proven track record of successfully developing and implementing digital solutions in the banking and financial services sector.

Brillio collaborated closely with the bank to develop solutions such as fraud analytics, data insights, digital core banking sources, and interstitials.

Crafting a Blueprint with Proprietary Frameworks, MuleSoft API, and Azure

The deployment process began with comprehensive workshops and assessments to understand the bank's existing infrastructure, objectives, and challenges. These sessions involved key stakeholders from both the bank and Brillio to ensure alignment on goals and expectations.

Following the initial analysis, the bank was presented with a detailed technical design and solution and a roadmap for the digital platform, including a homegrown fraud analytics system co-developed by Brillio for login, payments, and onboarding and an Azure data storage platform designed for the client's data analysis needs.

The solution was implemented using the MuleSoft API orchestration layer, addressing challenges encountered by the bank in designing the mobile-first platform. This sophisticated three-layer communication architecture comprised the system, process, and experience layers within the API gateway.

This architecture tackled challenges such as modularization, scalability, and maintainability of the API gateway infrastructure, enabling efficient handling of complex communication scenarios while ensuring flexibility and adaptability to evolving requirements.

Additionally, microservices were unified into an API for streamlined customer onboarding, integrated with core banking vendors for account creation and transfers, and data engineering foundations were established for P2P payments and fraud detection.

Furthermore, processes like identity verification were automated, enhancing onboarding for businesses and digitally transforming the retail banking platform with real-time data processing and a data-as-a-service solution for strategic decision-making.

Leveraging a proprietary API-first framework, Brillio integrated various vendors for payment, authentication, KYC, and risk assessment.

70% Market Share Growth and Accelerated MVP Launch

Brillio played a pivotal role as a strategic partner for the bank, assisting in generating ideas, implementing solutions, and developing fully digital channels to support an omnichannel customer experience, delivering a mobile-first digital bank that offered services for savings, deposits, payments, and cards.

The deployment of the digital banking solution positioned the bank for long-term growth and success. By partnering with Brillio, the bank achieved significant benefits, including a 70% increase in market share, a \$950 million increase in assets under management, a 23% increase in operational efficiency, and a 43% faster time to market. Additionally, the bank accelerated the timeline for releasing the minimum viable product (MVP) by two months. Key intangible benefits included enhanced agility and adaptability, improved brand perception, and valuable data insights.

70% Increased Market Share

\$950m Added Assets Under Management

23% Boosted Operational Efficiency

43% Faster Time-to-Market

2 -Month Accelerated MVP Timeline





ABOUT BRILLIO

Brillio is one of the fastest growing digital technology service providers and the partner of choice for many Fortune 1000 companies seeking to turn disruption into a competitive advantage through innovative digital adoption. We help clients harness the transformative potential of the four superpowers of technology: cloud computing, Internet of Things (IoT), artificial intelligence (AI) and mobility. Born digital in 2014, we apply our expertise in customer experience solutions, data analytics and AI, digital infrastructure and security, and platform and product engineering to help clients quickly innovate for growth, create digital products, build service platforms, and drive smarter, data-driven performance. With 17 locations across the U.S., the UK, Romania, Canada, Mexico, and India, our growing global workforce of nearly 6,000 Brillians blends the latest technology and design thinking with digital fluency to solve complex business problems and drive competitive differentiation for our clients. Brillio has been certified by Great Place to Work since 2021.



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