

CASE STUDY

**Empowering Digital Banking
Presence with Kony Platforms**

softserve

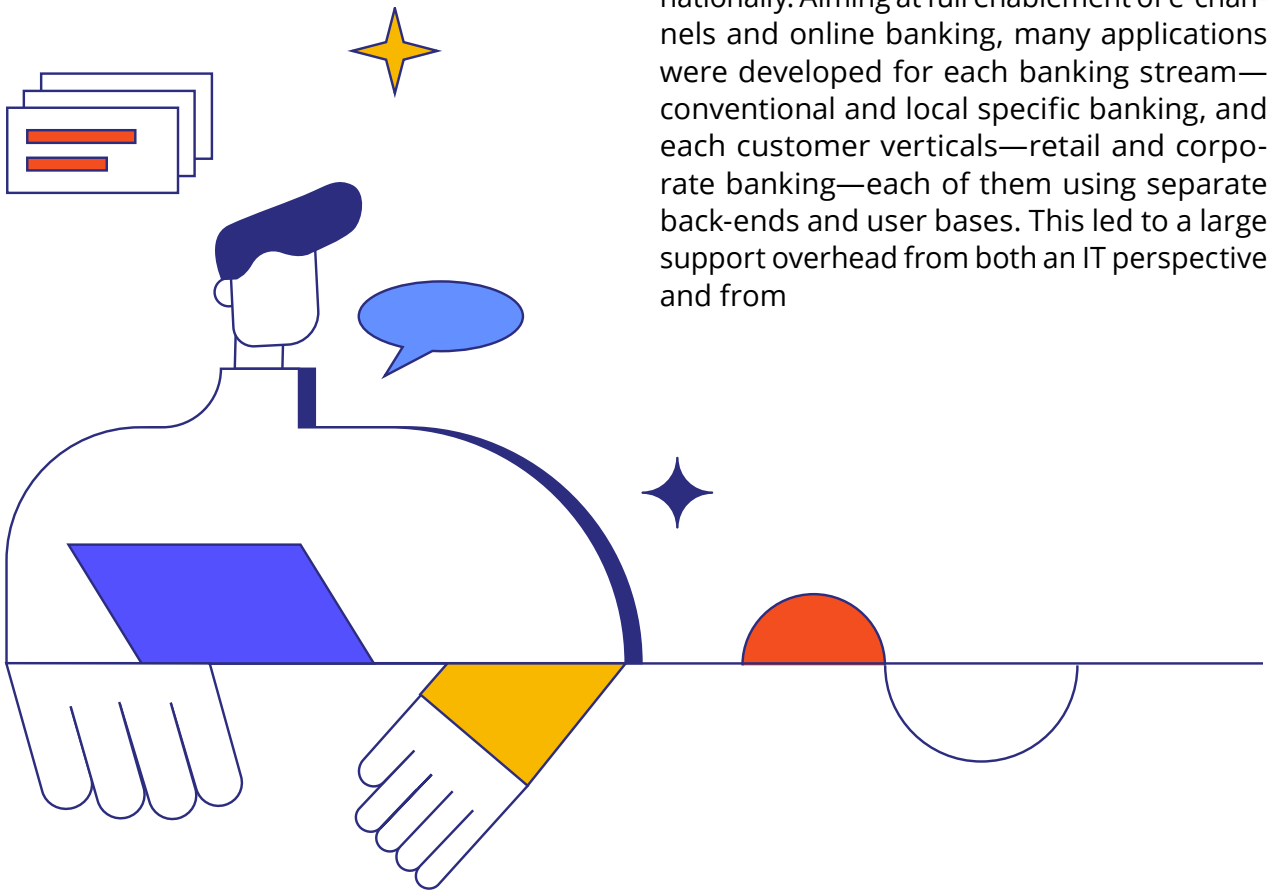
Client Background

SoftServe's partnership with Kony started back in 2013 and has since delivered over 20 projects for Kony banks in North America. Kony is a cloud-based provider of mobility, omnichannel, and IoT systems and services. After an acquisition in late 2019, SoftServe supported its parent company—Temenos, the world's top banking software company, in their strategic efforts to extend Kony's product markets in EMEA.

Business Challenge

Kony's banking platform, Infinity DBX, is well known as an off-the-shelf banking solution for US. clients. However, the platform does not have application for corporate banking. Kony needed a partner who had the analytical and technical capabilities to align Infinity DBX to the specific EMEA banking regulations and develop corporate banking app to open opportunities on this new market.

Kony selected SoftServe to lead the implementation of Infinity DBX platform for one of its bank customers in the Middle East. The challenge this customer faced stemmed from its strategic initiative to conduct business internationally. Aiming at full enablement of e-channels and online banking, many applications were developed for each banking stream—conventional and local specific banking, and each customer verticals—retail and corporate banking—each of them using separate back-ends and user bases. This led to a large support overhead from both an IT perspective and from



Project Description

The main goals of the project were to improve Kony's digital platform engagement with end users, and improve retail and corporate users experience with holistic design of mobile and web applications by implementing the Infinity DBX solution into the digital banking ecosystem.

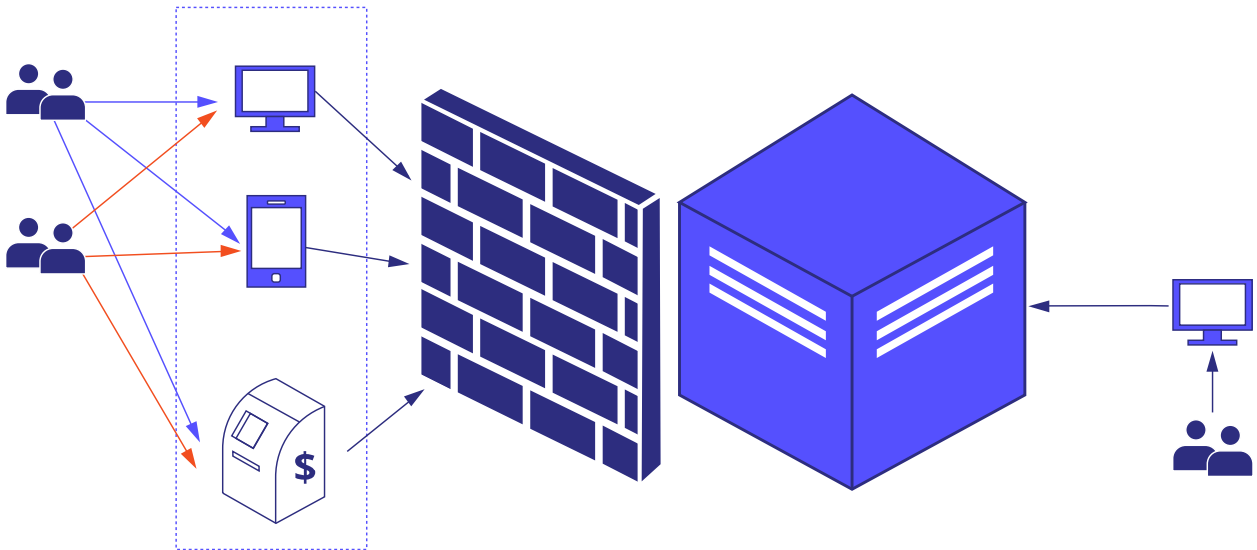
Infinity DBX needed to provide a common approach for engaging and communicating with end users via mobile (iOS and Android) and web applications. The solution architecture had to respect mission-critical attributes defined to applications to fulfill high availability, scalability, and maintainability.

The main interaction points for users are two different products—retail (personal) banking and corporate (business) banking. Although

these had some common functionalities, such as basic account management and bill payments, they served different user sets and specific flows.

Each of the products had two separate branches—conventional and region specific. The peculiarity of this part of the project was that each of the branches had to be deployed into a separate infrastructure with a different user base—serviced data had strict rules about not being mixed.

To run both banking services on same application server nodes the data had to be kept out of nodes on a separate data storage service with data isolation support.



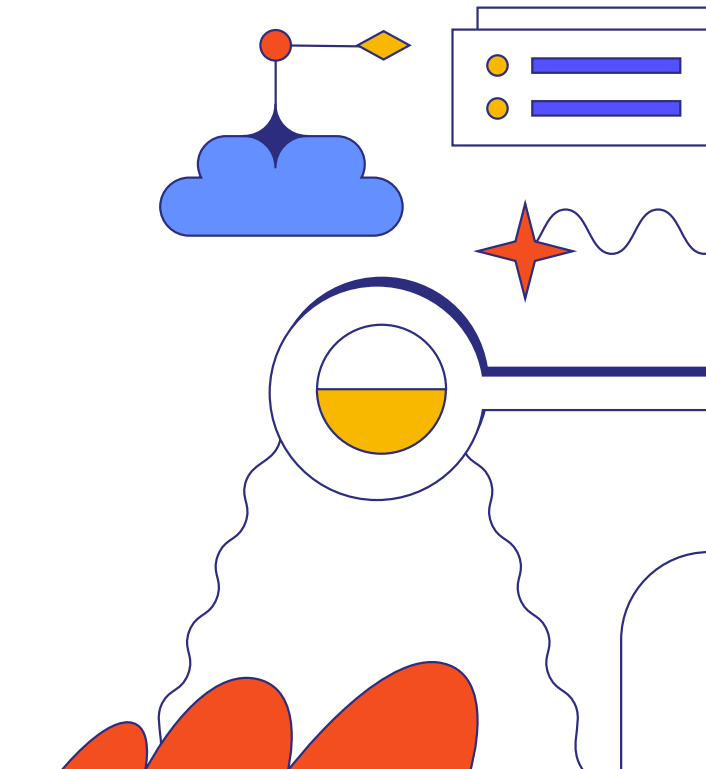
Business level view of solution architecture

The project began with a discovery workshop. During the discovery phase, SoftServe was involved in researching, creating, and preparing the required assets, and ensuring these were ready for the implementation phase. The outcomes of the discovery revealed that the following applications needed to be implemented using the Infinity DBX platform:

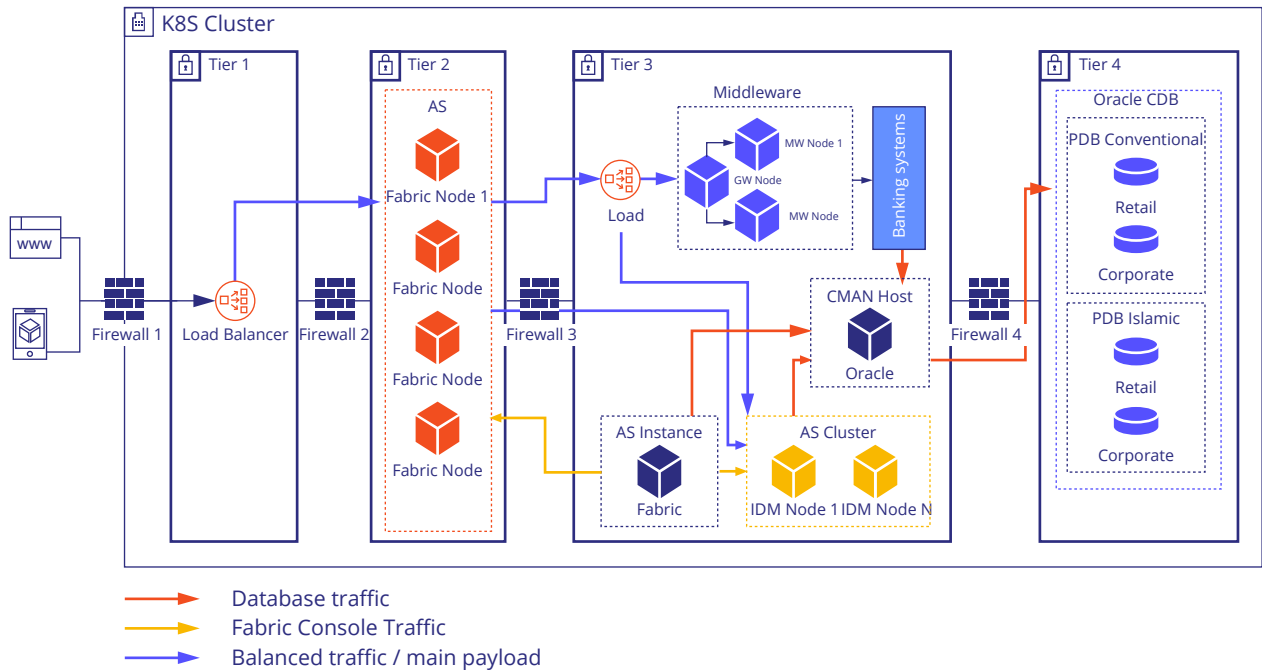
- Retail Conventional Banking Mobile
- Retail Conventional Banking Responsive Web
- Retail Specific Banking Mobile
- Retail Specific Banking Responsive Web
- Corporate Conventional Banking Mobile
- Corporate Conventional Banking Responsive Web
- Corporate Specific Banking Mobile
- Corporate Specific Banking Responsive Web
- Back-office support interface for all applications (Customer 360)
- Integration with different touch points such as smart watches, ATMs, kiosks, call centers, chat bots and other third-party systems for sales, leads generation and marketing

Per the requirements, a 360-degree customer overview and centralized management of all the applications were implemented. The highlight of the development was the corporate banking app, which was a functionality not supported by the DBX platform.

SoftServe developed and proposed a primary and alternative architecture solution on application service clustering, providing Kony with the flexibility to achieve its goals—improve the portability, scalability, and maintainability of the solution.



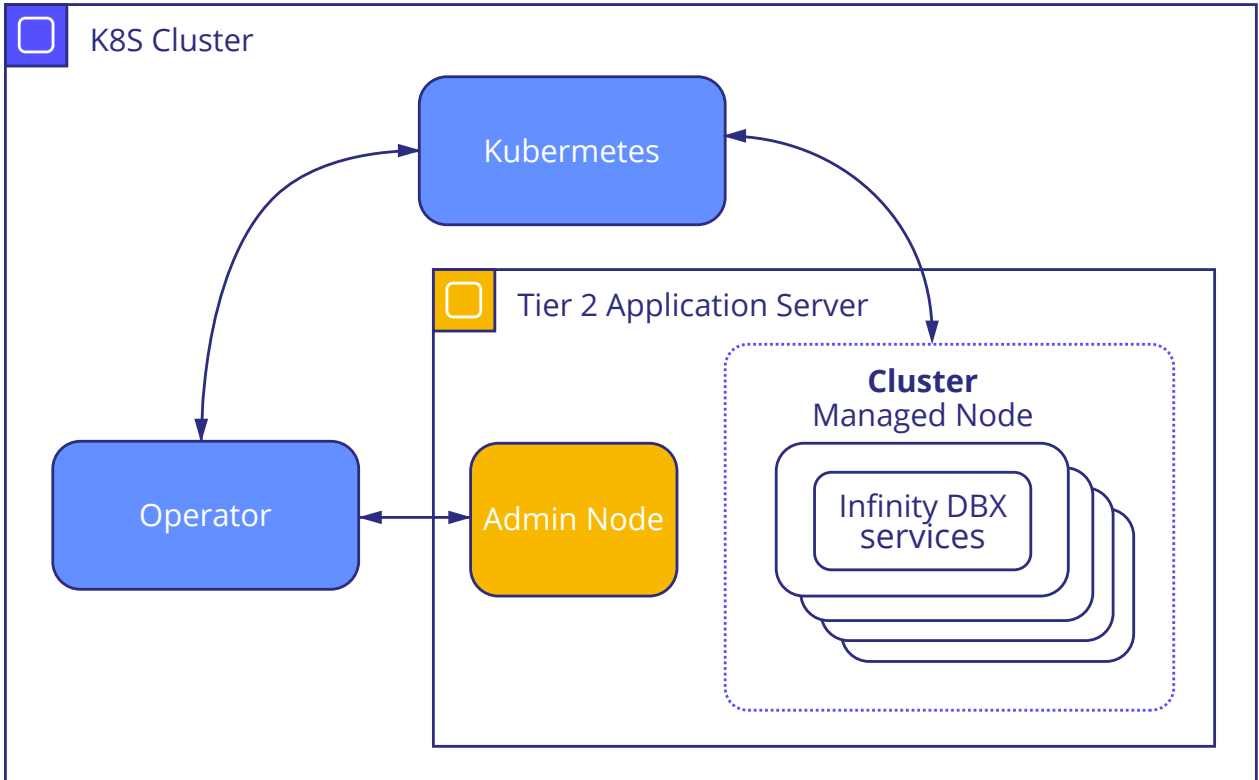
Technology Stack



Alternative vision with Kubernetes stack

Development languages, frameworks, and libraries:

- JavaScript
- Java
- Kony Fabric
- Infinity DBX
- Kony Quantum
- Git
- Source control System



Primary architecture vision

Value Delivered

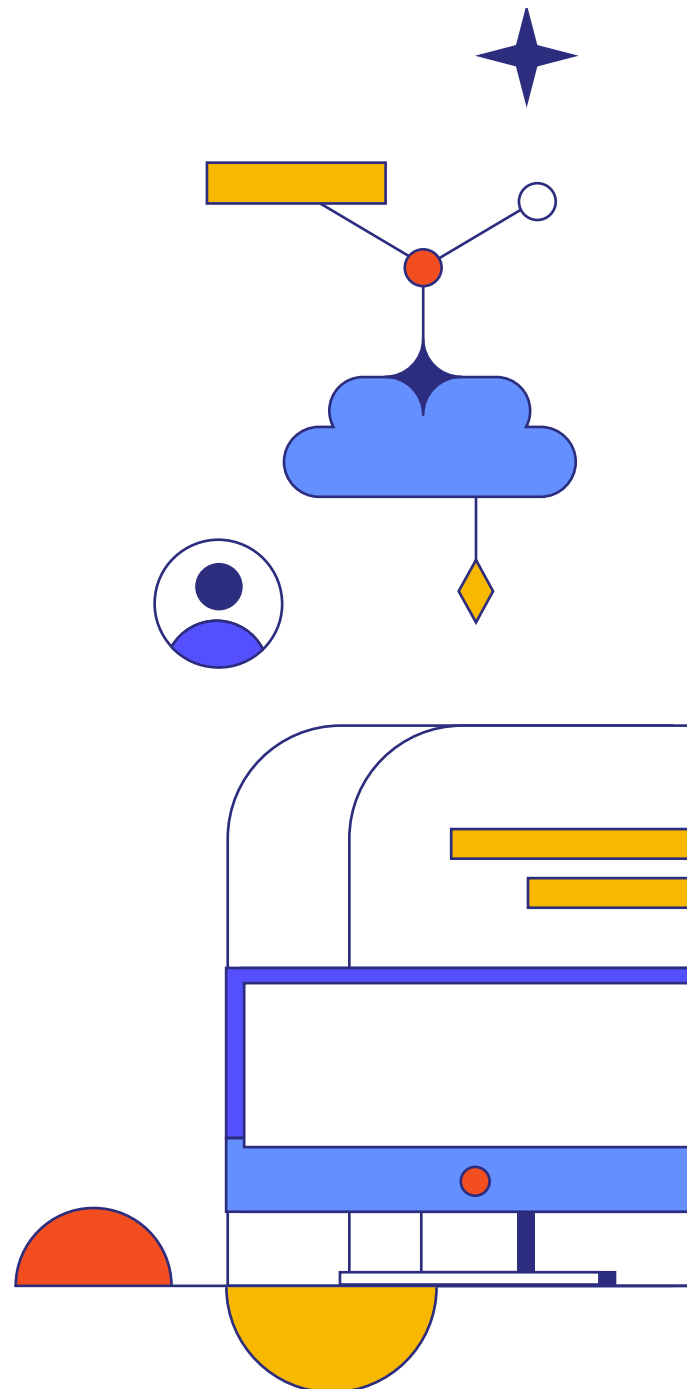
Value delivered to the bank customer through the Discovery phase:

- Obtain an understanding of existing problems and minimize uncertainty
- Assure optimal solution definition
- Provide project estimations
- Speed-up the implementation phase

After the solution was implemented, SoftServe helped the bank customer create the main prerequisite to achieve its global business goals:

- Increase market share for existing products
- Ensure a customer-oriented experience to improve customers' involvement and satisfaction
- Ensure technology advancement and usability to lay the groundwork for future development

SoftServe provided strong support to our partner Kony to bridge the gap between their customers' business needs and Kony's platform capabilities, thereby creating opportunities for new markets.



ABOUT US

SoftServe is a digital authority that advises and provides at the cutting-edge of technology. We reveal, transform, accelerate, and optimize the way enterprises and software companies do business. With expertise across healthcare, retail, energy, financial services, and more, we implement end-to-end solutions to deliver the innovation, quality, and speed that our clients' users expect.

SoftServe delivers open innovation, from generating compelling new ideas, to developing and implementing transformational products and services.

Our work and client experience is built on a foundation of empathetic, human-focused experience design that ensures continuity from concept to release.

We empower enterprises and software companies to (re)identify differentiation, accelerate solution development, and vigorously compete in today's digital economy. No matter where you are in your journey.

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