

Driving Banking Innovation in the Age of Assistance

Create cutting edge experiences for your customers, employees, and partners

The Age of Assistance is here. In this new age, digital disruption is occurring at every level in the banking industry. The culmination of several powerful trends, including: rising regulatory pressures which are compressing margins; evolving customer expectations and declining branch traffic; and stiff competition from non-traditional competitors are posing existential threats to traditional banks. Banks must now digitally transform to be able to think in new and innovative ways.

The transformation is already underway. Many banks now have more developers than most technology companies. The challenge lies in leveraging legacy data and systems to create innovative, high-quality customer experiences and services at the speed of the market, while remaining compliant with tight security requirements and shifting market regulations.

That's where application programming interfaces (APIs) come into play. They are the foundation upon which digital business is built, allowing developers to create applications that can serve the needs of partners, customers, or internal teams. APIs are not new in banking, but with the explosion of apps and experiences required in the digital world banks need better solutions than ever to manage their APIs and API-driven businesses. API management enables them to create, manage, secure, analyze, and scale APIs.

API management enables API developers, who expose assets via APIs, to unlock the value of business assets by rapidly creating APIs from existing data and services. API management provides the ability to design and build APIs that are intuitive and easy for developers to adopt and use.

Apigee Full Lifecycle API Management Platform

Apigee is the industry leader with a proven track record in offering a world-class API Management Platform. Apigee is built to support banks as they change their growth models; it offers an API-first architecture that delivers scale and flexibility as banks increasingly grow through their partnerships with non-banks and fintechs.

Among Apigee's global customer base, 70+ are in the Financial Services industry. Many of these customers see their API programs as strategic business drivers that power the way their organization in an increasingly competitive industry.

Drive **key business outcomes** for your bank

- **Unlock** **new revenue streams** by providing best-of-breed financial services
- **Reduce** **time to market** for product development, including features & regulatory compliance
- **Create** connected **customer experiences** across channels
- **Accelerate** **innovation** opportunities through partnerships
- **Empower** the business to capitalise on **market opportunity** or respond to market needs
- **Build** an **API ecosystem** to facilitate new partnerships
- **Secure** externalized or externalizable services by enforcing **consistent security policies**