

SUCCESS STORIES

# Personalized payments & open banking APIs for real-time payments for a leading US bank

## About the Customer



The customer is a leading U.S.-based financial institution that provides a full range of retail, corporate, and investment banking services.

The bank serves a large national customer base and offers solutions for payments, lending, wealth management, and treasury services. It uses cloud and data-driven platforms to support its digital banking and analytics operations.

## Business Problem

The client wanted a superior payment experience, including a customized payee portal supporting real-time (RTP) and ACH payments, along with online account validation to ensure regulatory compliance.

## Key Challenges



### Limited integration capability

The bank's payment stack lacked published open banking APIs, preventing seamless integration with corporate portals, ERP systems, and partner platforms.



### Scalability constraints

Legacy architecture could not support real-time transaction processing or a multi-client model at scale.



### Manual, fragmented onboarding

Payee onboarding and payment workflows were manual and inconsistent, causing delays and poor user experience.



### Compliance complexity

Implementing real-time account validation while meeting regulatory and security standards (e.g., PCI-DSS, SOC II) increased architectural and operational complexity.



## Business Solution

Incedo partnered with the customer to design a serverless, event-driven architecture, enabling faster automation, real-time insights, and streamlined backend operations. Using proprietary platforms—IncedoPay™, Design Studio, and Data Science Studio—the solution delivers secure transactions, seamless digital experiences, and AI-driven automation, helping the customer modernize and scale confidently.



### Open Banking API Framework

Enabled secure payee onboarding, payment submission, and real-time transaction tracking using standardized authentication and audit mechanisms.



### Cloud-Native Microservices

Leveraged containerized microservices for modularity and scalability, with event-driven Lambda functions for efficient asynchronous processing.



### White-Labeled Payee Portals

Delivered configurable self-service portals with simplified UI/UX, supporting brand customization for corporate clients.



### Payments Insights Engine

Implemented AI-powered analytics for anomaly detection, transaction monitoring, and actionable business insights.

## AWS Services Used

- ▶ **Amazon API Gateway:** Publishes and secures open banking APIs for client integrations.
- ▶ **AWS Lambda:** Handles event-driven validations, webhooks, and background processing.
- ▶ **Amazon ECS:** Hosts containerized microservices for onboarding, payments, and APIs.
- ▶ **Amazon RDS:** Stores payee records, transactions, and audit logs.
- ▶ **Amazon CloudWatch:** Centralized logging, metrics, and alerting; supports anomaly alerts.
- ▶ **AWS WAF:** Protects APIs and web endpoints from common web exploits.

## Business Impact

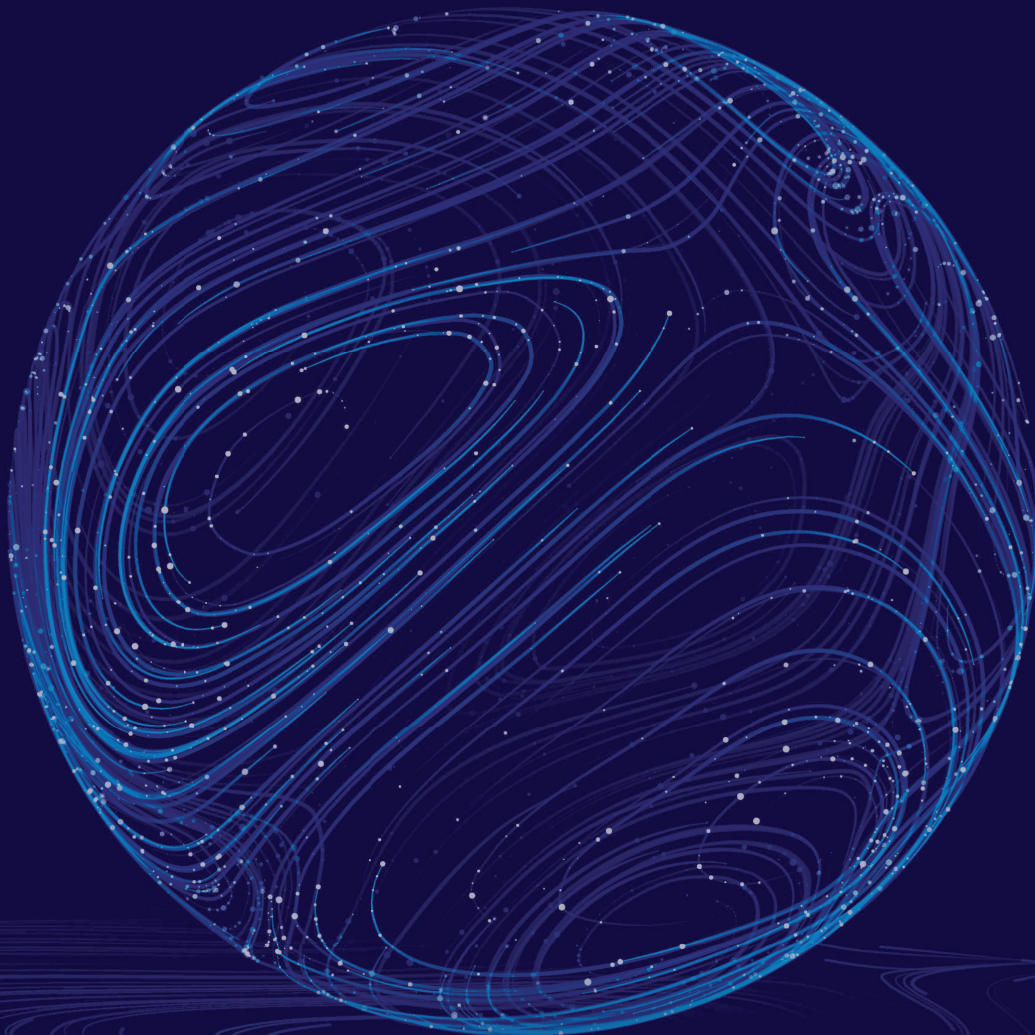
Cut corporate onboarding time by ~50% for faster launches.

Enhanced experience with branded portals and real-time payments.

Improved efficiency and compliance through automated validation workflows.

Built a secure, scalable open-banking framework for future growth.

# incedo



## About Incedo

Incedo is a global AI and data transformation specialist empowering companies to realize sustainable business impact from their digital investments by delivering ROI from AI@Scale.

As a long-term partner for strategy to execution, we operate at the intersection of business and technology. Our integrated services and platforms are built on the foundation of AI & Data, digital engineering, and operations transformation, bringing deep domain expertise and full stack capabilities together.

With over 4,000 people in the US, Canada, Latin America and India and a large, diverse portfolio of Fortune 500 enterprises and fast-growing clients worldwide, we work across banking & payments, wealth management, telecom, hi-tech and life sciences.

**9+**

**Fortune 500  
Customers**

**10+**

**Global  
Locations**

**4k+**

**Employees  
Globally**

## Our Global Presence

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