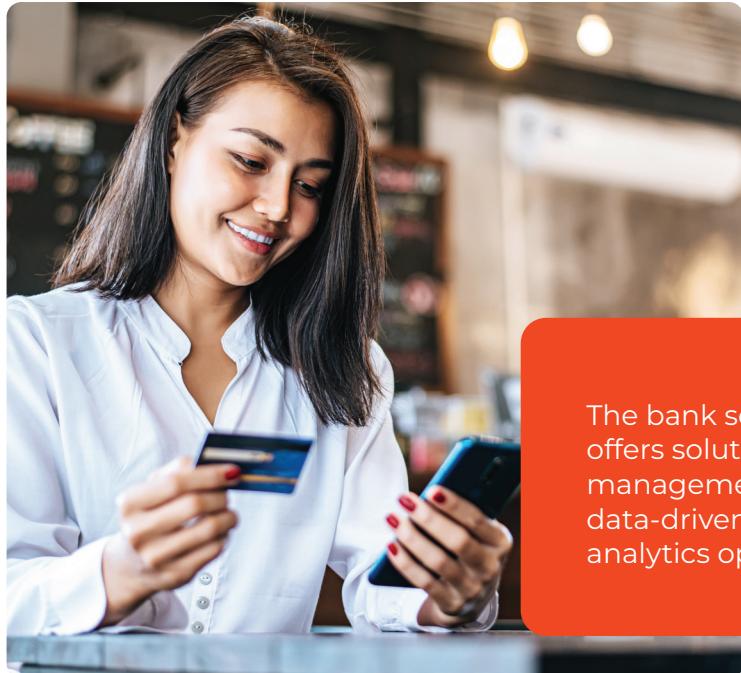




Personalized payments & open banking APIs for real-time payments for a leading US bank

SUCCESS STORIES

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

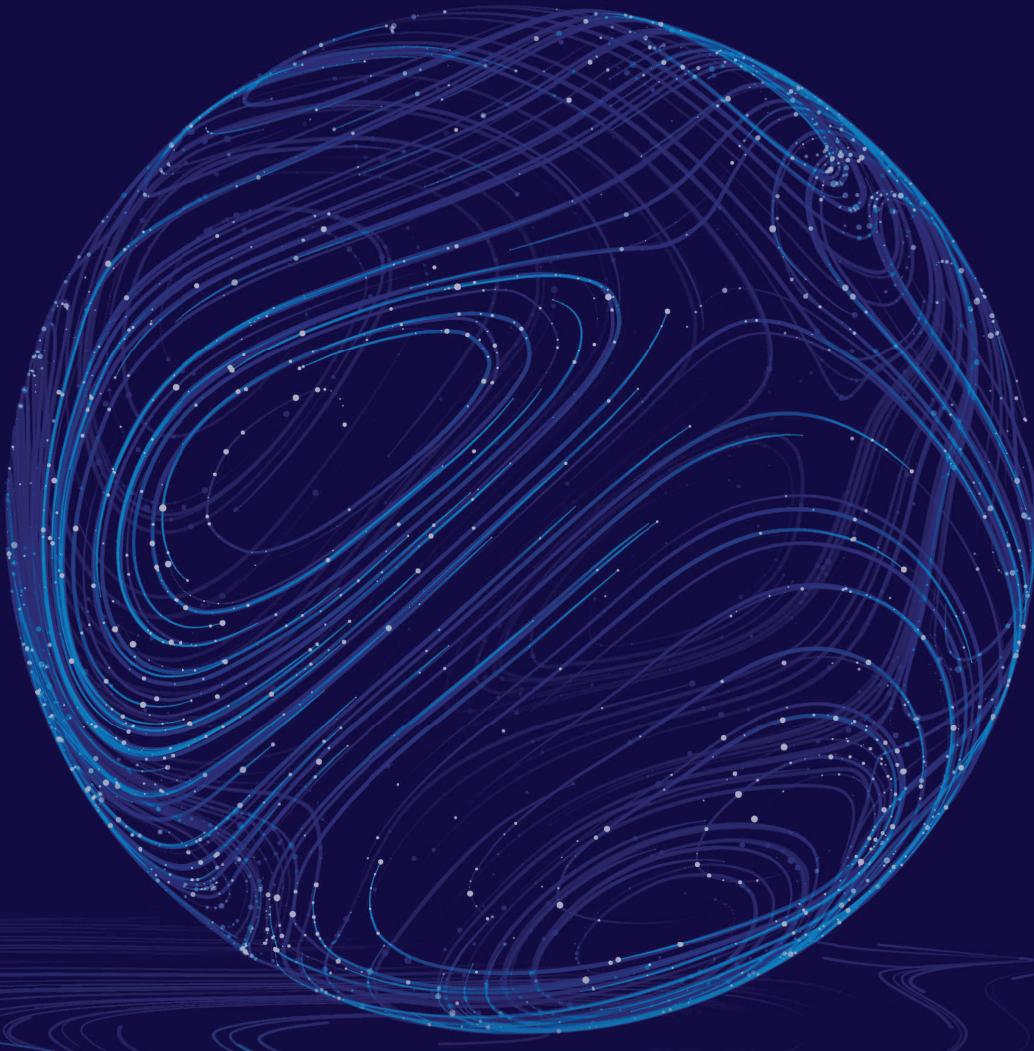
Cut corporate onboarding time by ~50% for faster launches.

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.

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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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