



Wipro's Open Banking API Platform

Next generation of banking, through API marketplace

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Wipro's Open Banking API Platform brings a comprehensive set of offerings across regulatory compliance, data standards, governance, open ecosystems, and co-innovation to enable a seamless transformation journey for banks and financial institutions.

Through a combination of services, platform, and accelerators, we enable ready-to-use capabilities across the value chain to help banks comply faster and create new revenue streams within the Open Banking Ecosystem.

The set of offerings is focused on in-house modernization, partner collaboration, and ecosystem monetization.

API marketplace

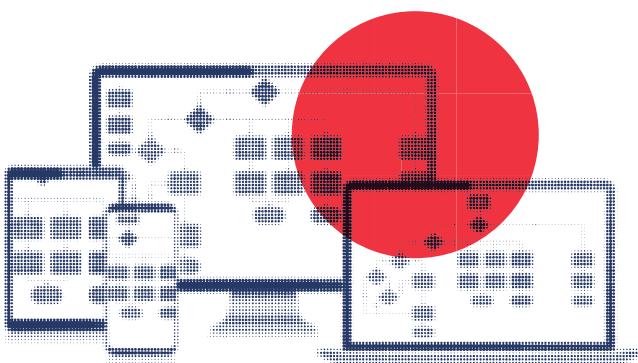
One-stop shop for APIs

Wipro's Open Banking API Platform offers ready-to-use and configurable products, tools, and accelerators across the value chain of transformation.

Enabling banks and financial institutions to create an open banking API marketplace where they can co-host industry-standard APIs for core competencies and functions, and open up to the API-enabled ecosystem partners and developers, to subscribe and consume.

Marketplaces deliver value through three approaches :

- **FinTech Marketplace:** An API store hosting FinTech and partner APIs for consumption by bank and third-party developers
- **Internal Marketplace:** An internal API store hosting all the published APIs from across the different products and business units of the bank
- **Product Marketplace:** An app store delivering banking products and services from both the bank and its partners (Third parties)



Business opportunities

Fostering an innovative internal ecosystem within the bank requires that data and APIs are democratized for easy access to developers. This is how Wipro's Open Banking API platform enables banks and financial institutions to co-innovate new products and services

- New opportunities with a one-stop shop to access bank's APIs
- Rapid prototyping and products rollout
- Enhanced developer experience with easy data access from other business units
- Fostering co-innovation between business units and developers

Key value propositions



Accelerate the bank's journey to building an API-enabled ecosystem of internal, partner, and third-party value network



Simplify onboarding FinTech services and integrating them securely with Bank's core services

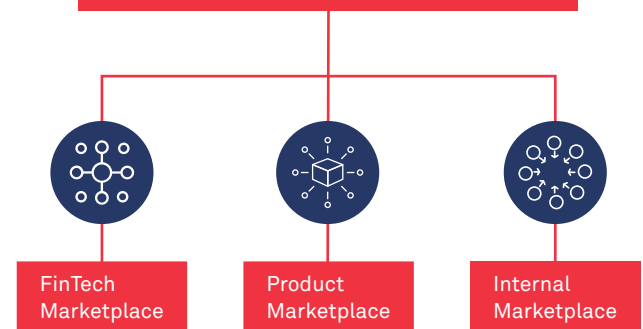


Enable compliance to open banking regulatory mandates and open banking market trends through standardization of APIs



Create new revenue channels through innovative business models

Open Banking API Marketplace



FinTech marketplace

- Platform to enable faster collaboration between the bank, FinTechs, and partners
- Seamless onboarding and management
- Metering monitoring, billing, and payments against the consumption of APIs
- FinTech lifecycle management

Internal marketplace

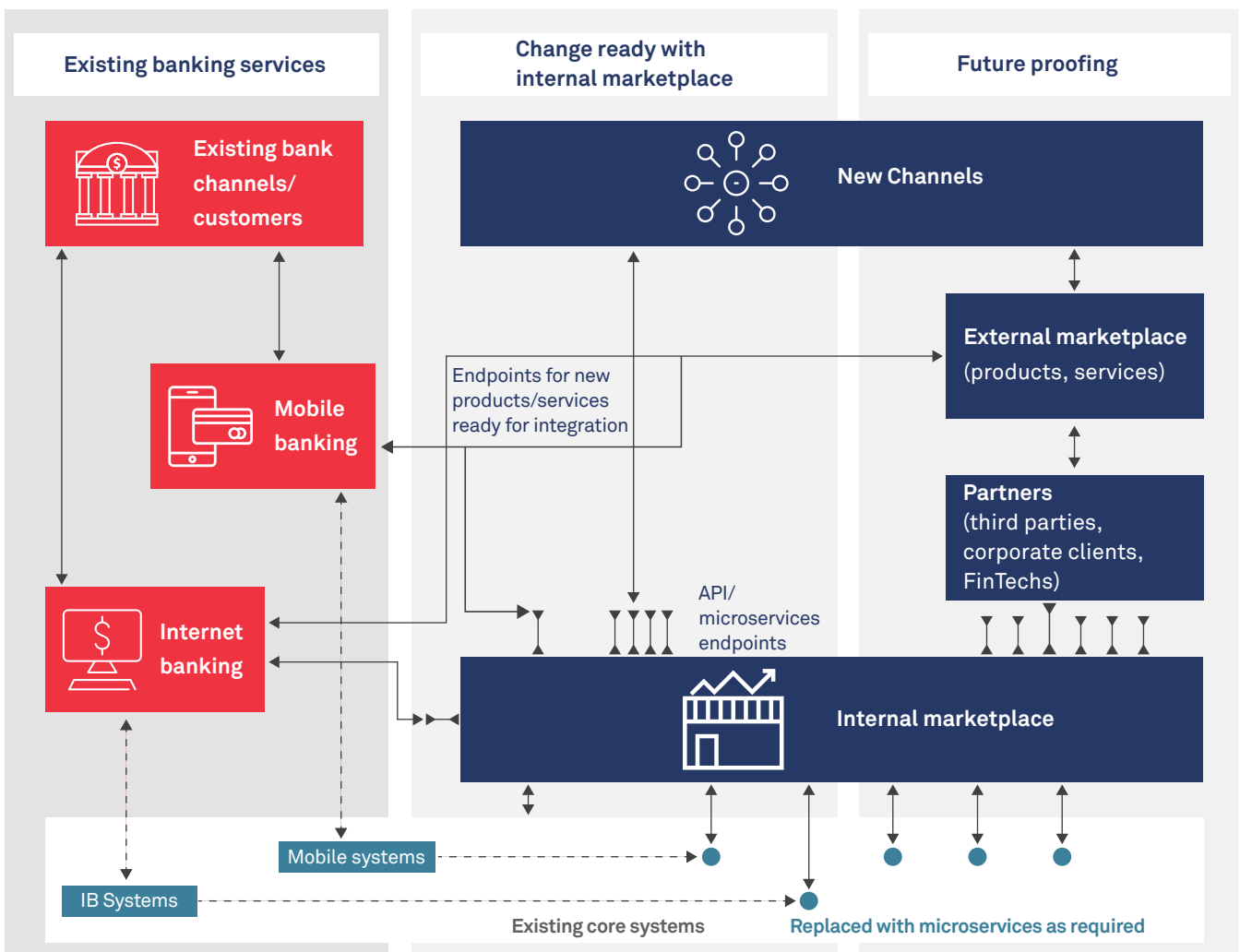
- Unified experience across bank's engineering teams, multiple API gateways, and value streams
- Consistent, standardized way to publish and manage APIs across API gateways
- Enhances agility, collaboration, and innovation across teams with gamification
- Metering and monitoring of APIs through dashboards and alerts

Product marketplace

- Catalogue of products created by bank or partner or both (co-created or white-label)
- Create new revenue channels through innovative business models
- Build and extend end-to-end digital user journeys for customers
- Enable collaboration between bank and third-party developers

As the industry moves toward Marketplace Banking and Coreless Banking, it is critical that agility is infused into the IT and business architecture to be able to address future needs.

The decoupling of a bank's systems and services from the core enables the rapid creation and distribution of new products into the market through collaboration with third parties.





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strong commitment to sustainability and good corporate citizenship, we have over 180,000 dedicated employees serving clients across six continents. Together, we discover ideas and connect the dots to build a better and a bold new future.

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