# **Federated Future**

Reimagining Banking with strategic API Management

Tim Biedenkapp





### Convince business to join your API program

#### I'm Tim

Director Technology at adorsys

Enterprise and Information Architect

People, Process and Technology Lover

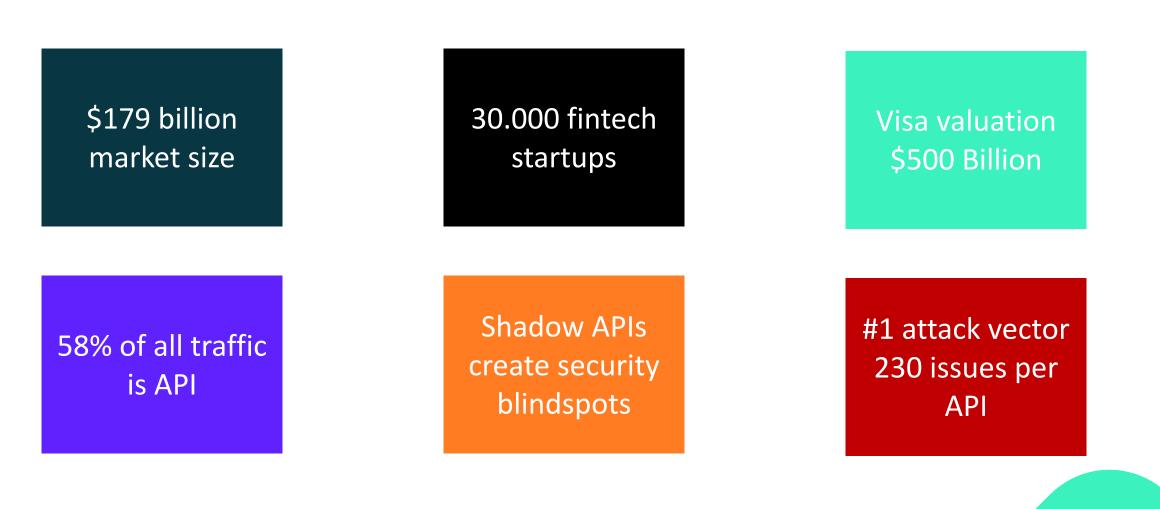
Podcast Tapas & Pretzels





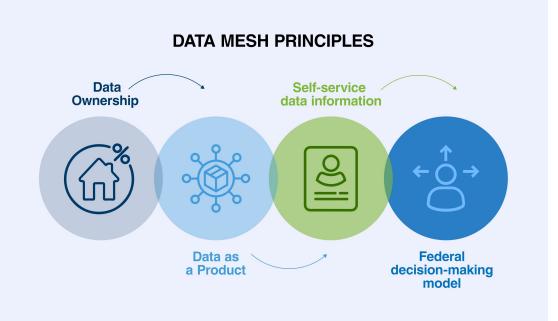


## Why is Strategic API Management so important





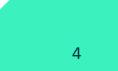
### Modern approaches to divide & conquer



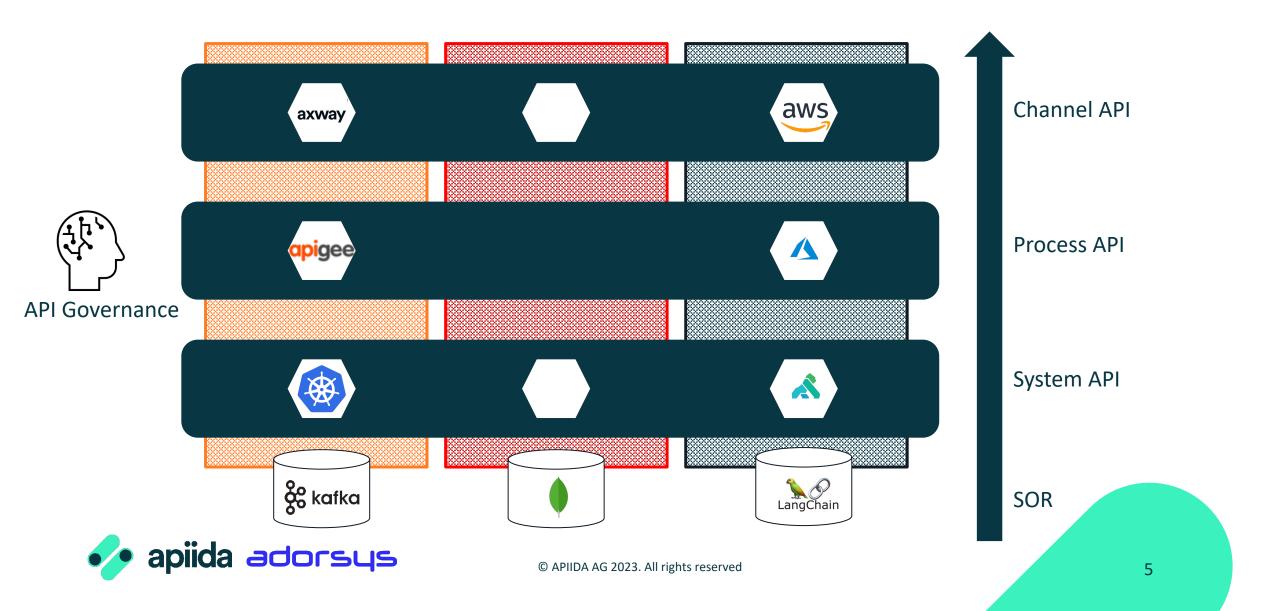
The New Banking Industry Value Chain. , Ö Ö End-users  $\infty$ 00  $\infty$  $\infty$ **Embedded Finance** Services E-commerce Mobility Neobanks API Layer Open Open Banking Finance **Financial Products** Future Existing Banking-as-a-Service Financial Financial Accounts Loans Platforms Products Products KYC / KYB Payments Lending Accounts AML-CFT Payment Initiation Mortgages Savings Investments Core Banking Platform Insurance **Core Banking Regulated Entities** General Ledge Balance Sheet Licensing Source: Skaleet - "Why APIs are essential for the rise of Embedded Finance

📀 apiida adorsys





### Modern API Architectures – Technology first approach

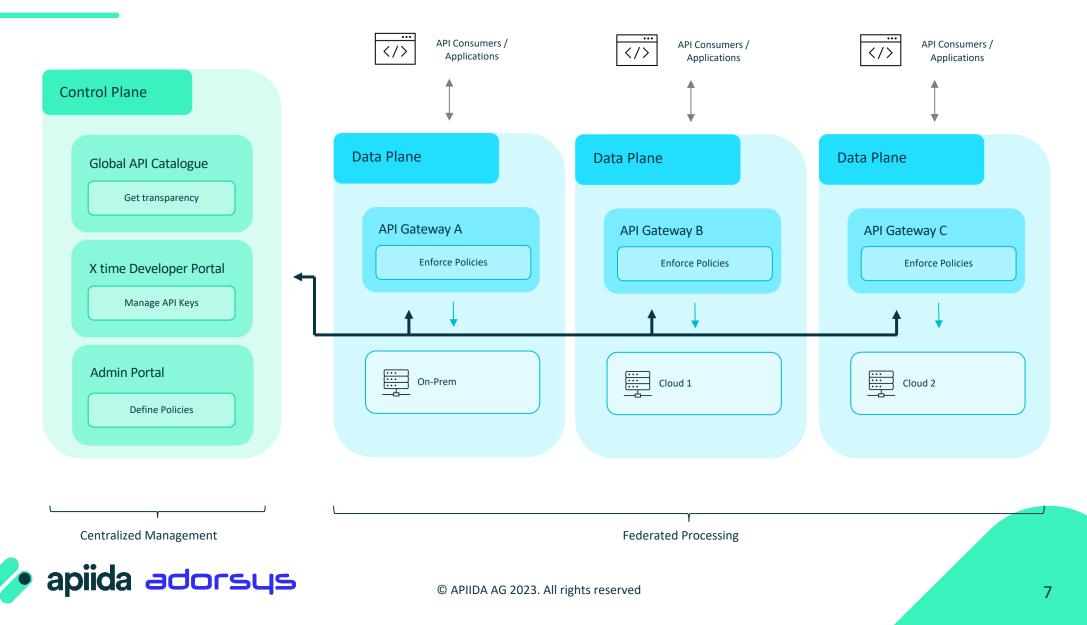


## What about the Process?

Federated it is



### Introducing Federated API Management



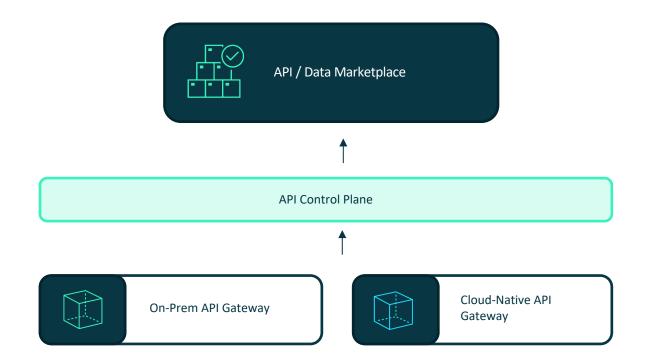
## What about People

customer stories



#### Move to the Cloud

#### New Cloud? New API Program!

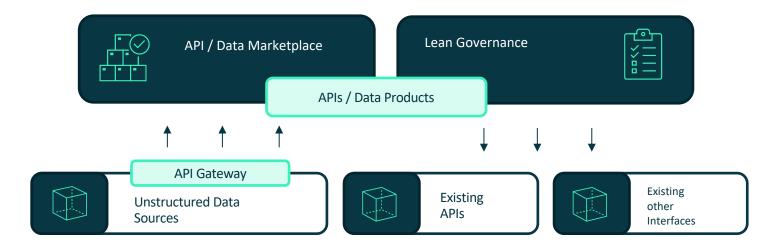


Augment the existing on-premise API Management with another cloudbased one.

- Get the best out of both worlds
- Extend the life of your on-premise API Management
- Leverage cloud-native technologies



## **Unified API Catalogs and Governance**



#### Are we API first? and how many?

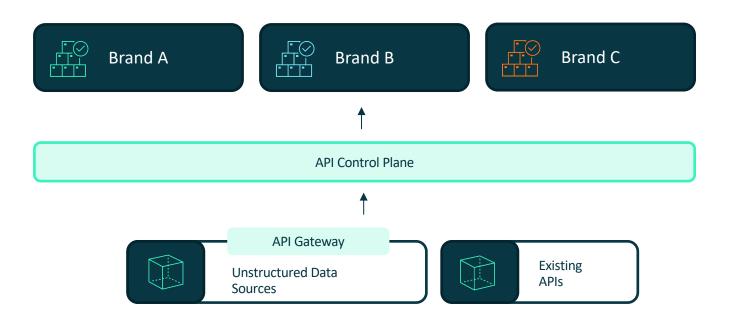
Centralize catalogs and governance but keep execution federated.

- A unified developer experience
- Applying the same style guides and constraints across the whole API ecosystem
- Enabling consistent self-service





#### The new Cash Cow!



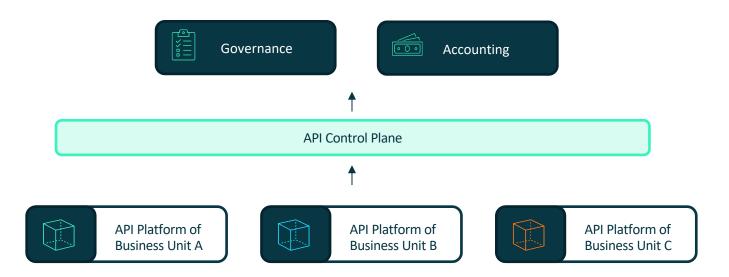
Offer a company's APIs in multiple developer portals for different brands or a different audience.

- Use a consolidated infrastructure while still representing your distinct brand identities.
- Offer portals for different scopes on a need-to-know basis



#### **Group Structures**

#### Love it or hate it!



Allow different business units to choose the technology they want (or already have).

- Central IT governs all APIs, sets the style guides and constraints and is able to enforce them across the board
- Centralized usage monitoring allow for a realistic cost split across business units.



## Convince to join your API program

