

Case Study

Core Banking Modernization Using Enterprise Architecture

For a regional cooperative bank aiming to enhance service agility and fintech integration



PROJECT OVERVIEW

The client, a cooperative bank with legacy infrastructure, faced challenges in delivering modern digital banking services. Fragmented systems, lack of scalability, and slow integration with fintech partners hindered their growth. They needed a business-aligned core banking transformation roadmap to streamline operations, reduce costs, and support future innovations.



KEY FEATURES



Business Capability Model

Defined and prioritized banking capabilities such as payments, customer onboarding, and credit management to guide transformation.



Target State Architecture

Developed a scalable, cloud-ready architecture aligned with the future state vision and regulatory standards.



Integration Readiness

Enabled plug-and-play fintech partnerships with API-led connectivity and microservices adoption.

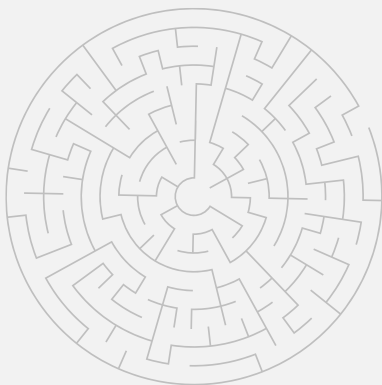


Governance & Compliance Layer

Built-in architecture controls to ensure alignment with banking compliance mandates such as RBI, ISO 27001, and PCI DSS.

CHALLENGES

- Outdated legacy core banking system with limited flexibility
- High operational costs and manual workflows
- Inability to launch new digital products quickly
- Siloed customer data and fragmented reporting
- No roadmap to integrate third-party fintech services



SOLUTION

SR360, powered by its Bluepoint 3.0 framework, delivered a strategic enterprise architecture transformation plan:



Capability-Led EA Blueprint

Mapped current vs. future-state capabilities and defined actionable, milestone-driven transformation phases.



Technology Stack Optimization

Identified redundant systems and proposed a lightweight, service-oriented architecture to improve agility.



API Ecosystem Enablement

Designed an open banking-ready framework to seamlessly connect with fintech ecosystems and customer experience platforms.



Roadmap & Value Model

Outlined a 12-month roadmap with defined ROI metrics, business case validation, and implementation support.

TECHNOLOGIES & TOOLS

EA Tools



Core Systems



Integration



Compliance



BENEFITS

60%

Reduction in time-to-market for new digital services

40%

Improvement in customer onboarding time

100%

Fintech integration readiness for open banking

3x

Faster decision-making with unified data visibility

ABOUT SR360

SR360 is an Australia-based boutique service specializing in Business Strategy and Enterprise Architecture. Powered by our proprietary Bluepoint 3.0 framework and a large team of Business and Technology SMEs, it delivers 360-degree industry-specific solutions that drive agility, flexibility, and strategic transformation. By integrating all architecture layers, it enables scalable, high-impact, and unique technology design patterns that align with business objectives, helping global enterprises achieve sustainable growth.