

## 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.

  
Capability  
Enterprise  
Architecture

  
Industry  
Banking &  
Financial Services

  
Country  
Australia

## 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.



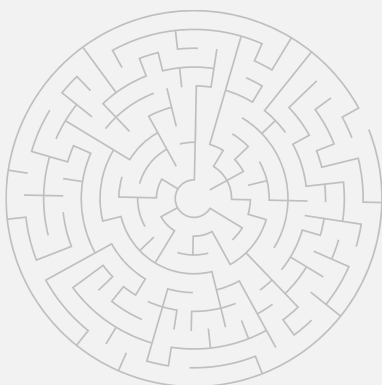
### Integration Readiness

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- Outdated legacy core banking system with limited flexibility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.