Case Study

Scalable Fintech Platform Architecture

For a global digital payments company supporting multi-currency transactions across 40+ countries

PROJECT OVERVIEW

The client, a fast-growing fintech enterprise in the cross-border payments space, was facing scale and agility limitations due to its monolithic platform. They needed a secure, modular, and API-first architecture to support high transaction volumes, ensure compliance across jurisdictions, and enable rapid onboarding of global partners.

SR360 was engaged to redesign the platform using an enterprise architecture-first approach, ensuring real-time processing, global scalability, and seamless compliance integration.

Capability	Industry	Country
Solution Consulting	Fintech	Global

KEY FEATURES

Modular Platform Design
Componentized architecture enabling independent scaling of services such as FX management, transaction routing, and settlement.

Real-Time Intelligence
Built-in AI-driven rules engine for fraud detection, transaction approvals, and KYC checks in milliseconds.

API Gateway
Established a secure, scalable API-first architecture supporting white-label solutions and fintech integrations.
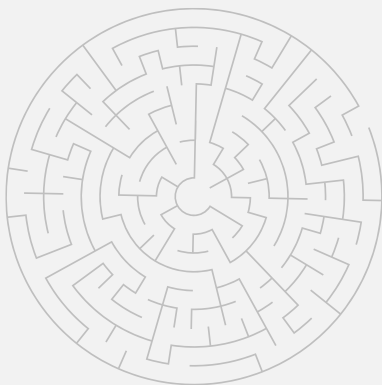
Global Compliance Support
Designed architecture compliant with PSD2, GDPR, and ISO 27001, including automated audit trails and data localization support.

CHALLENGES

- Monolithic architecture slowing down global expansion

- Inability to onboard new payment corridors rapidly

- Manual compliance processes across regions

- Fragmented systems and legacy modules

- Scalability constraints with increasing transaction volumes

SOLUTION

The solution delivered a secure, cloud-native, and modular fintech platform built using the Bluepoint 3.0 framework.

Agile Architecture Development

Used short sprints with real-time feedback to align architecture with market dynamics and fintech partner requirements.

Service Orchestration

Created a flexible orchestration layer for dynamic transaction routing based on geography, volume, and risk profile.

Secure Cloud Deployment

Implemented multi-zone cloud-native architecture with automated scaling, load balancing, and failover capabilities.

Compliance-by-Design

Built governance models and pre-configured compliance workflows to meet cross-border regulatory mandates.

TECHNOLOGIES & TOOLS

Cloud Platforms	DevOps & Infra	Risk & Compliance	APIs
aws	kubernetes	GDPR COMPLIANT	REST API
Azure	docker	PSD2	GraphQL
	Jenkins	ISO 27001 BUREAU VERITAS Certification	

BENEFITS

60%
Reduction in global onboarding time

70%
Decrease in manual operations with real-time automation

99.99%
Platform uptime across multiple global zones

100%
Compliance with key fintech regulations

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.