

DIGITAL BANK Deloitte Digital Banking Solution

Using exponential technology to deliver a simplified digital banking experience

The future of banking is a future shaped by vast changes in technology, where the customer is smarter, more connected and more powerful than ever before. In today's integrated and digital world, financial institutions require flexibility to support the needs of global banks, and customers demand holistic control over their financial life.

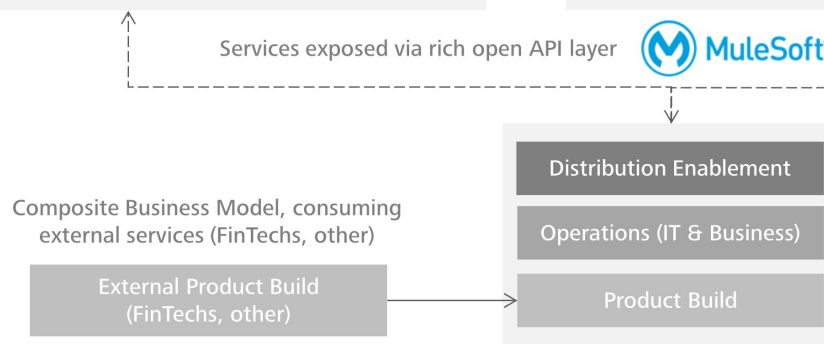
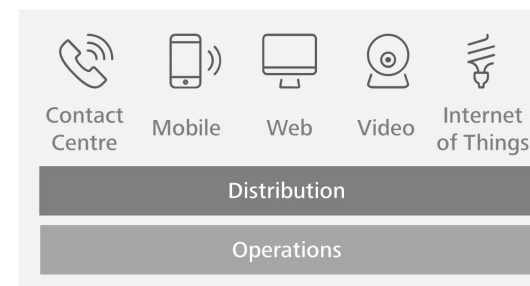
Current banking models



Digital banking models



Non-Traditional Consumers



The financial services industry wants a human experience, with design principles grounded in business themes and drivers: automated and digitized processes, ease and speed of development and single version of customer-centric data.

Deloitte's Digital Bank solution can provide effective and efficient scaling without incurring exponential increases in cost. And, with the MuleSoft Anypoint Platform, we are able to extend the reach of the Digital Bank's assets with APIs, allowing them to be shared, reused or resold as new revenue streams. Think of it this way, the Digital Bank uses a core set of design principles, with MuleSoft providing a technology accelerator that makes this vision a reality.

With Digital Bank, Deloitte Digital and MuleSoft are providing in-country, cross-border, person-to-person and business-to-business payment processing at a fraction of the current cost while significantly reducing the processing time. We have developed Digital Bank based on a micro services-based architecture, with a key component being the MuleSoft integration layer. With the MuleSoft Platform, we are able to provide agile integrations through APIs that offer a flexible architecture necessary to support the needs of global banks to:

- Enable faster time to market
- Offer services at a fundamentally lower cost
- Enable high reuse of services to support speed and scale

To learn more, please contact a member of the solution team, or visit www.deloitte.com/us/mulesoft.

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