Globant
CREDIT CARD
1234 5678 9012 3456
0001
CARDHOLD
VALID THRU
Month/Year
01/23
11:36
Mobile Wallet
Credit Card
1234 5678 9012 3456
Banking Mobile Wallet App

Executive Summary

The customer is a corporate spin-off of a large bank that was born to meet market demand and focused on moving money quickly and easily within the “Payments” market. The core of the business was a mobile application - a digital wallet, which can handle different types of transactions (Cash-in, Cash-Out) with easy access for anyone since it works with basic bank accounts that don’t have complicated or specific prerequisites.

Customer Challenge

This customer wanted /aimed to build a secure, fast, and innovative mobile wallet application focused on P2P and payment solutions for individuals. Also, in the long term, they were looking to be the first unicorn and digital bank in their region, serving individuals, merchants and offering financial products and payment services.

Partner Solution

The front-end mobile application in native IOS/ANDROID consumes private backend APIs The entire backend infrastructure is on Cloud PaaS, SaaS solutions, and Microservices design architecture. We developed each Microservice in Java into containers and managed with Kubernetes to enhance the administration capabilities.

About the Financial Customer

Our customer solution will allow their consumers to discover a new financial solution that is easy to handle, pursuing be friendly for the end user. The main goal is to enable the country's citizens to move their money as they want, when they want. As a 100% mobile solution, it will be easy for all ages.

At a high level, there were three primary services: Onboarding, P2P, and Mobile. The app will manage personal and payment data like debit/credit cards, so the solution was designed with all the security considerations and regulations to protect this sensitive information. High-level architecture accomplished business requirements.

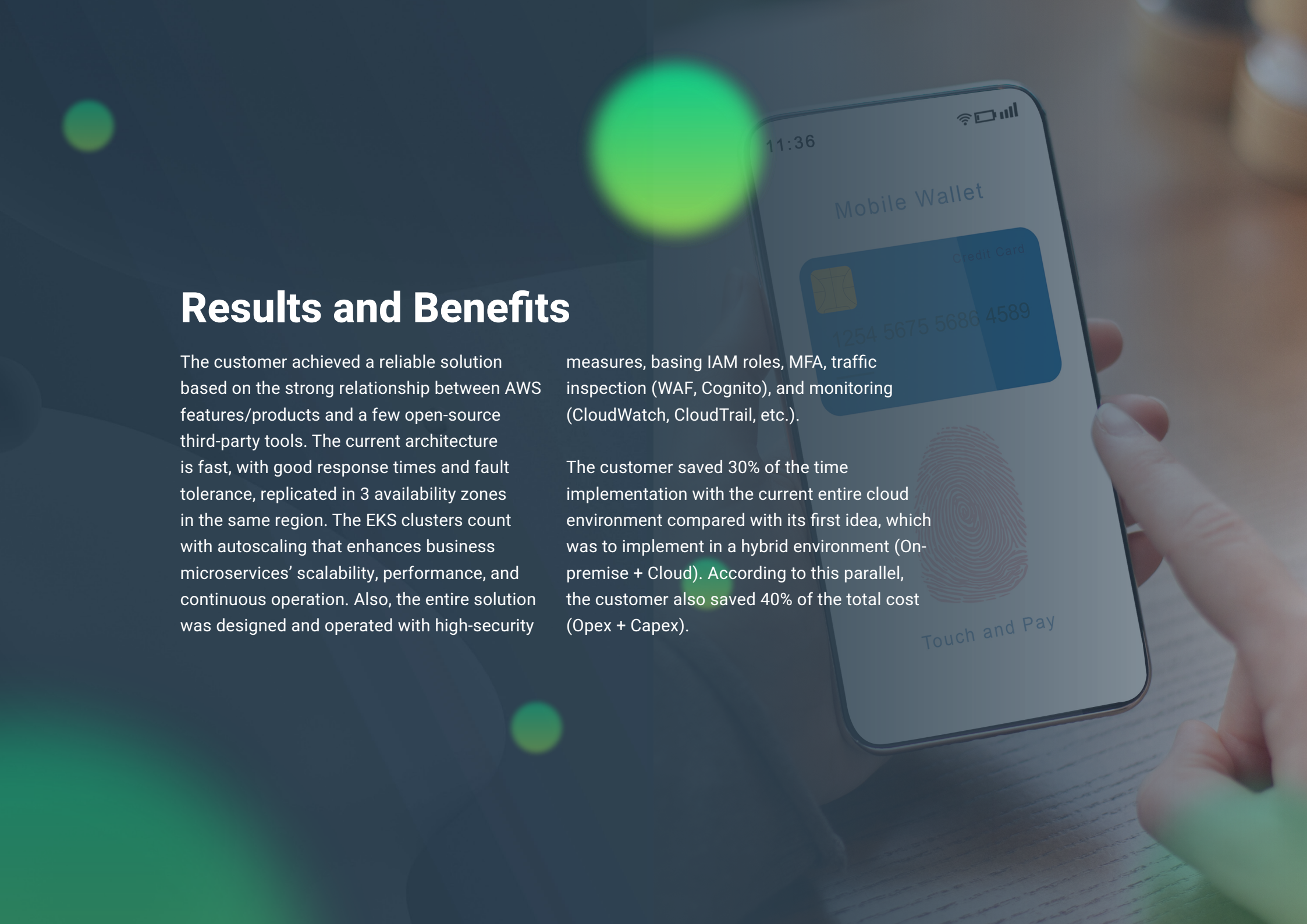
We created all the backend environments (DEV, QA, UAT, PROD) in AWS. The app's core is a microservices architecture, deployed in containers over EKS (Elastic Kubernetes Service), behind an API Gateway that controls the communication with the backend's APIs and receives JWT Tokens from AWS Cognito Identity Provider component, in charge of authenticating the users. All the Microservices have a Dynamo DB instance to store business data. In the security part, the project uses all the free security AWS features (MFA, Sec Groups, Flow logs, RBAC IAM, DB encryption) and some other pay features (WAF, Cognito, Secrets Manager, API Gateway, Cloud Watch) to protect and monitor the infrastructure.

For CI/CD DevOps plan, the customer uses AWS CodeCommit, CodeBuild, and CodeArtifact to store the code repositories and build its pipelines with CodePipeline.

Results and Benefits

The customer achieved a reliable solution based on the strong relationship between AWS features/products and a few open-source third-party tools. The current architecture is fast, with good response times and fault tolerance, replicated in 3 availability zones in the same region. The EKS clusters count with autoscaling that enhances business microservices' scalability, performance, and continuous operation. Also, the entire solution was designed and operated with high-security measures, basing IAM roles, MFA, traffic inspection (WAF, Cognito), and monitoring (CloudWatch, CloudTrail, etc.).

The customer saved 30% of the time implementation with the current entire cloud environment compared with its first idea, which was to implement in a hybrid environment (On-premise + Cloud). According to this parallel, the customer also saved 40% of the total cost (Opex + Capex).



About **Globant**

We are a digitally native company that helps organizations reinvent themselves and unleash their potential. We are the place where innovation, design and engineering meet scale.

• We have more than 24,500 employees and we are present in 19 countries working for companies like Google, Electronic Arts and Santander, among others.

• We were named a Worldwide Leader in CX Improvement Services by IDC MarketScape report.

• We were also featured as a business case study at Harvard, MIT, and Stanford.

• We are a member of The Green Software Foundation (GSF) and the Cybersecurity Tech Accord.

For more information, visit **www.globant.com**

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