

Credibom

Shifting the integration paradigm



Credibom

100% owned by one of the largest European banking groups – the Crédit Agricole Group – Credibom is a specialised bank in consumer credit and a car finance reference in Portugal, which offers customers and partners flexible, transparent and appropriate credit solutions.

Operating in Portugal for over 20 years, Credibom provides personalised and transparent advice, seeking to find the best solution for each case. Credibom has the ambition to be the best Consumer Credit Bank in Portugal through their Partners and Customers' recognition.

The Challenge

Following a core system reformulation that started in 2017, Credibom required the implementation of a robust middleware platform to allow the sustainable growth of integration between systems in the organisation.

There had already been middleware initiatives in the past, but they relied mainly on point-to-point and tight-coupled integrations, lacking efficient visibility, traceability and governance capabilities.

The main purpose of this initiative was to create a layer of abstraction and the standardisation of integrations, while accelerating the development of these fluxes by promoting quality and reusability.

- This solution supports the core system migration in the long term and all the other digital initiatives in the organisation, providing increased governance and centralised visibility to all these processes.

The Solution

The proposed solution is comprised of a middleware platform with the following components:



Technology

WSO2 is an open-source middleware enterprise platform that enables organisations to build integration services and APIs on-premises, on private or public clouds, or in hybrid environments, and easily migrate between them as needed.

Its product portfolio is pre-integrated and focuses on several middleware areas, such as agile Enterprise Integration, API Management and Identity and Access Management.



WSO2 Enterprise Integrator

Enables developers to integrate applications, data and systems, applying integration architectures and patterns to better suit the business need (e.g. implementing an Enterprise Service Bus).

WSO2 API Manager

Leverages the full lifecycle API management process within organisations, supporting the creation, publishing and management of APIs as well as its discoverability, testing and consumption.

Benefits

Reusability with the creation of atomic business-oriented services that can be composed and orchestrated in more complex business functions

Security by enforcing authentication and authorisation when accessing information, while protecting internal systems against threats and service misuse

Control and **Visibility** by providing technical and business-level auditability, supported with detailed analytics for behaviour and opportunity analysis

Standardisation and **Governance** with the definition of a scalable middleware architecture, a set of processes for development and a language that everyone can understand (business canonical data model)

Quality and **Agility** with the development of a service implementation Framework that (a) provides out-of-the-box recurrent technical functionality (e.g. logging) and promotes automation, documentation and testing, and (b) an API-led self-service approach that allows teams and partners to rapidly and easily build and access services from the organisation

“ The big challenge was changing the integration paradigm, moving from point to point to centralised and standardised integration, ensuring a point of convergence for existing and new integrations as the bank's systems change and integration needs increase.

At this moment, we can orchestrate and change services with little extra cost for consumers. In addition to this, we can quickly and effectively monitor the use of services and ensure a better quality of service for the business.

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