Banking institution launches new digital products with a payment platform powered by **Sensedia**
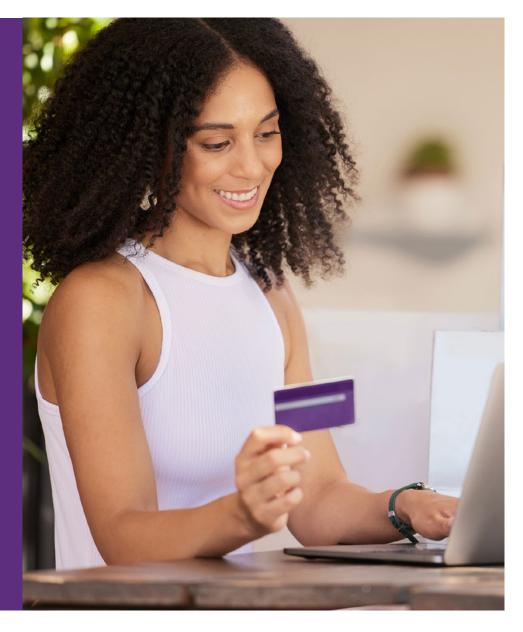
sensedia

Introduction

A marketplace offering financial solutions for banks, fintechs, and partners across various sectors has extended its successful partnership with **Sensedia,** a global leader in modern integration solutions based on APIs, microservices, and events.

Together, the companies enabled a renowned bank to deliver enhanced digital experiences via a new app to one of its key clients, a major automaker, fostering greater loyalty among enthusiasts of its leading brands.
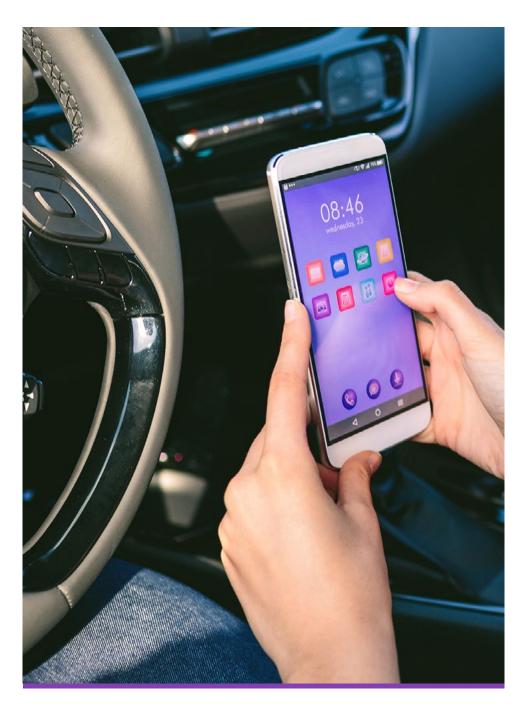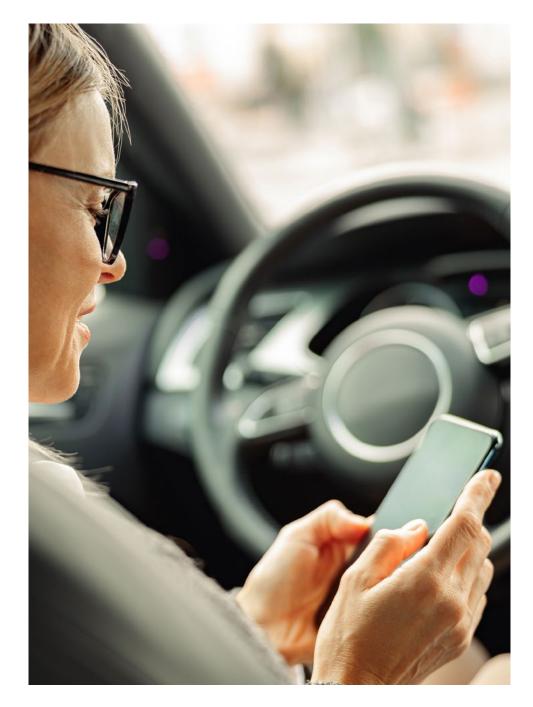
Mobile apps are the key

"   Today, financial apps are among the most used because end users can resolve all their needs via smartphone. There's no need to visit a physical branch. Therefore, the digital experience must be clear, intuitive, and positive," explained the IT director of the payment platform."

Leveraging **Sensedia's** API platform, which accelerates integrations and supports internal teams, the client developed a new solution for a financial institution. This initiative addressed the need to offer connected and modern digital products to its customers in the automotive sector.

"The partnership with Sensedia allowed us to build apps for the exclusive customers of these brands. These are not just product users but also promoters and fans of the vehicles they drive," adds the executive.

The app provides clients with various online features, such as card issuance, cash-out, travel notifications, and limit management. It also includes a rewards program, where every card purchase earns points that can later be redeemed with partners.

It's an added experience. Beyond the vehicle, customers receive a personalized card, and financial interactions are converted into benefits, fostering even greater loyalty among the bank's clients.

"Once again, we are delivering a unique service with the security that our card processing and banking platform provides to our clients," he emphasized.

Effective development to enhance the driver's experience

There are multiple layers before reaching the app's end user.

1 The entire app, developed by the Payments Platform's internal team, utilizes Sensedia's API Manager features. One key functionality is caching, a data storage feature that ensures faster access with reduced latency.

2 The use of cache in API responses is controlled through interceptors. Creating and utilizing a cache requires two interceptors: Cache Write (to generate the cache) and Cache Read (to retrieve responses from it). The cache Invalidation interceptor is used to remove the cache.

3 All authentication is handled entirely through Sensedia's API Gateway, which provides secure logging and comprehensive monitoring to prevent potential failures of any kind in the app.

4 The bank provides the White Label app to vehicle brands, offering personalized and exclusive cards for their clients.

5 The end customer gains another financial option, all in one place, featuring the visual identity of a product they love.

> " This generates many positive outcomes. The bank offers businesses the opportunity to provide a financial product outside their core business, with brand exposure through every driver who issues a card. At Sensedia, we celebrate with our client as we've helped elevate digital maturity across multiple user layers,"

Ezequiel Almeida
Customer Success Manager
at Sensedia.

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