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Banco Rendimento takes the lead with state-of-the-art pluggable bank

Sensedia's API platform is the basis for the institution's offer of financial services in the BaaS model in a safe, simplified and agile way.



Amid the evolution of technological evolutions in the financial market in the country, Banco Rendimento continues to invest in innovation.

The bank beckons to the market with a robust platform to offer the most differentiated financial services, in the Banking as a Service (BaaS) model. In the age of convenience, where the customer wants to solve everything in a single interface, the institution takes a step forward in a disputed arena.



A solution brought in partnership with



Since 2018, Rendimento has been working on the evolution of its BaaS. According to André Luiz Alves, the institution's IT Executive Director, in order to achieve the business' objectives, a platform was essential to support the bank in the management of payments and in the secure formation of a BaaS.

“The strategy was to create a revolutionary ecosystem, supported by a platform of APIs, and thus become a great **BPO (Business Process Outsourcing) of services**. A flexible gateway, allowing customers to plug new services in an agile, efficient and cheap way to their business. For this, we needed a strong partner, with a stabilized solution, aggregator of values, through APIs and we chose **Sensedia**”.

André Luiz Alves
IT Executive
at Banco Rendimento

Today, it is possible to monitor various customer environments, with **Sensedia** acting as the platform's accelerator by facilitating and streamlining the demand for various services while organizing all the documentation in the market standard and making this management efficient. Also, the flow of transactions are all in compliance with industry regulations.



According to **Alves**, the platform, in addition to providing the evolution of management, houses several layers of protection without losing performance. “This was fundamental because this channel created in white label design, needs to have agility, short response times and thus gain progressive scale”, highlights the executive.

In the opinion of **Fábio Rosato**, Executive Director of Solutions at **Sensedia**, the **Rendimento** has a very clear position regarding the creation of a banking platform. In it, one of its main business channels for the consumption of products and services are the sets of services and APIs, which involve bank slips and cards with various banking operations that can be done via app and access to products via APIs.

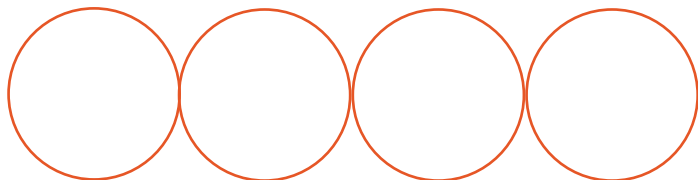
“This is, in fact, offering a pluggable bank”, said Rosato.

Sensedia, whose purpose is to strengthen itself as a great technological enabler of this business ecosystem model in the financial market, follows the standards of **Open Banking** and **Open Finance**, established by the Central Bank, as well as international standards. Such as, **PSD2 (Payments Services Directive)**, in addition to being an active member of the **FDX (Financial Data Exchange)**. In this way, it ensures operational compliance in an advanced Banking as a Service model.

Ensuring robust security measures is a critical concern within the financial services market. Through our partnership with AWS, Sensedia had the ability to elevate security measures to an unprecedented level while simultaneously maintaining productivity and agility.

Prompt-delivery of digital bank

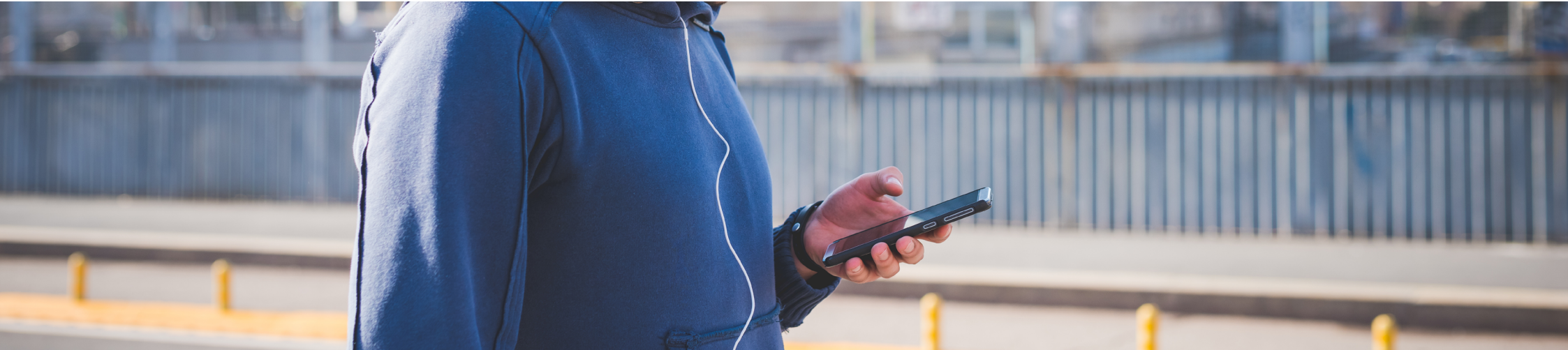
All this movement is the result of the future that is present at all times at **Banco Rendimento**, says Isaac Estes, Head of Digital Cash. He highlights that the institution is always attentive to providing the best experience to users of its services. Not by chance, he says, the effort is also focused on high performance in real time, to maintain the quality and agility of the offers.



“We will continue creating services, following developments, and advancing in **Open Finance**. We are on the way to being a large payment and receipt network, a very specific core, which demands knowledge and interoperability, ecosystem integration, expanding at every moment the range of convenience to the market”.



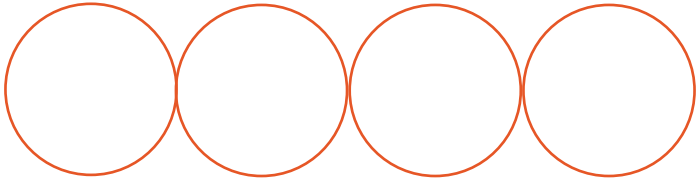
Isaac Estes
Digital Cash Manager
at Banco Rendimento



Banco Rendimento reveals he is ready to offer all kinds of services, such as issuing bank slips, receiving assets, taxes, transfers and Pix. A digital bank from scratch without major investments.

According to Alves the well-developed structure of the API platform makes it possible to deliver financial products and services that will foster different businesses, create adequate and customized financial solutions, according to the public's needs and perspectives.

“In this design of action, partners of Sensedia can become partners of Rendimento and vice versa. Considering that Sensedia’s platform is also in major players, it will be able to offer the ease of connectivity and, on the other hand, we will continue to expand the service layer”, concludes the CIO, for whom the future is just beginning.



By harnessing the power of AWS services, specifically Amazon EKS for container orchestration, Amazon S3 for secure data storage, and Amazon RDS for efficient database management, our solution is elevated to new heights of performance and reliability.

Looking forward, our vision for future innovation remains tightly intertwined with **AWS**. As we continue to explore the potential of services such as **EKS**, **S3**, and **RDS**, we are committed to pushing the boundaries of what's possible, driving technological advancement and setting new industry standards.

Embodying the essence of cloud-native architecture, **our solution operates flawlessly as a SaaS platform on AWS**. **Amazon EKS** ensures seamless deployment, scaling, and management of containers, enabling us to deliver an unparalleled user experience. The robustness of **Amazon S3** guarantees data security and accessibility, while **Amazon RDS** optimizes database operations for maximum efficiency.

In the ever-evolving digital landscape, our partnership with AWS positions us not just as industry leaders in API management, but as pioneers who harness the full potential of EKS, S3, and RDS to deliver sustainable success and exponential growth to our clients.



About Sensedia

Sensedia supports companies in becoming more agile, connected, and open.

Our comprehensive solutions, from API management and Integrations, to Open Innovation and powerful digital ecosystems, accelerate digital strategies for companies of all sizes.

Our collaboration with AWS allows us to deliver reliable and efficient services, including EKS, S3, and RDS, while meeting stringent security and compliance requirements. In this rapidly evolving digital landscape, we ensure our clients can harness the power of AWS's renowned scalability, security, and robust infrastructure, for sustained success and growth. Sensedia is positioned as an industry leader in API management.

Learn more at sensedia.com.



Connecting the efficient enterprise to business agility

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