



Banco Topázio achieves remarkable Open Banking results through API support

Banco Topázio is a Brazilian B2B digital bank specializing in currency exchange, credit, and banking as a service.



Topázio was among Brazil's pioneers in adopting a comprehensive Open Banking approach with open APIs, empowering fintechs and partners to build new applications and ventures.



Transforming a bank into a **digital company** proved to be a monumental task, but efforts yielded remarkable results within the first **12 months** of operation.



4,000x increase in monthly loan issuance.



Generated R\$ 43 million (~10 million USD) in proprietary ventures.



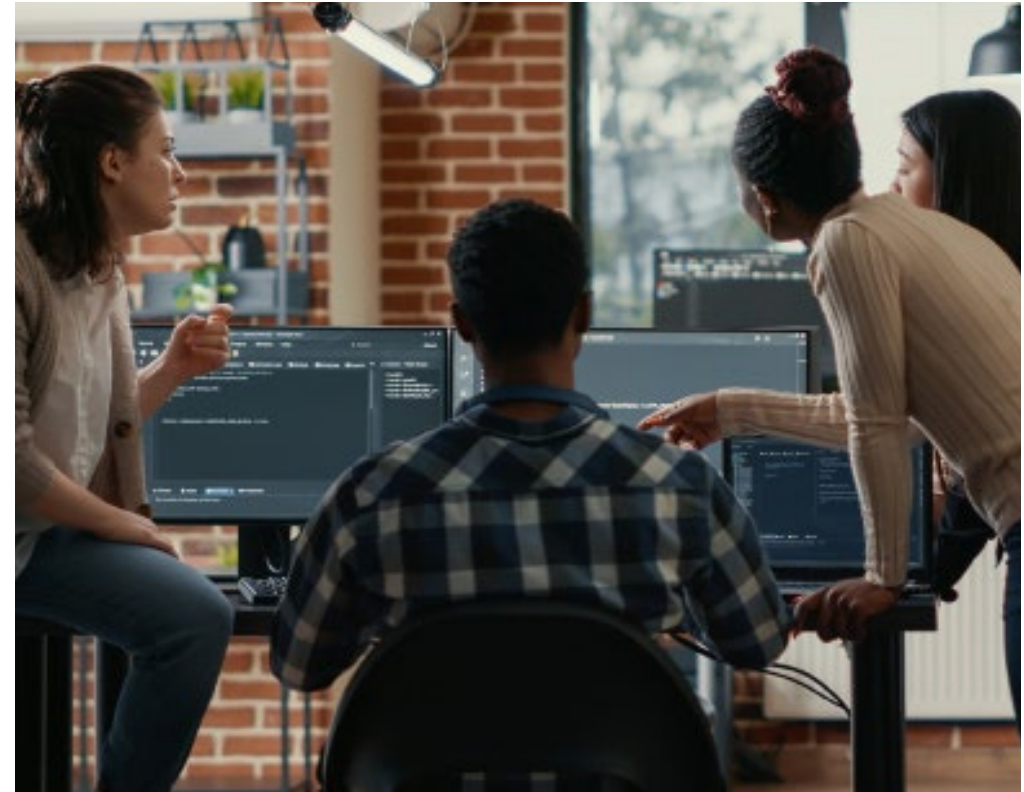
R\$ 500 million (~110 million USD) generated through APIs.



Reduced new product development cycle from 1 year to 3 months.



65 thousand new currency exchange contracts.

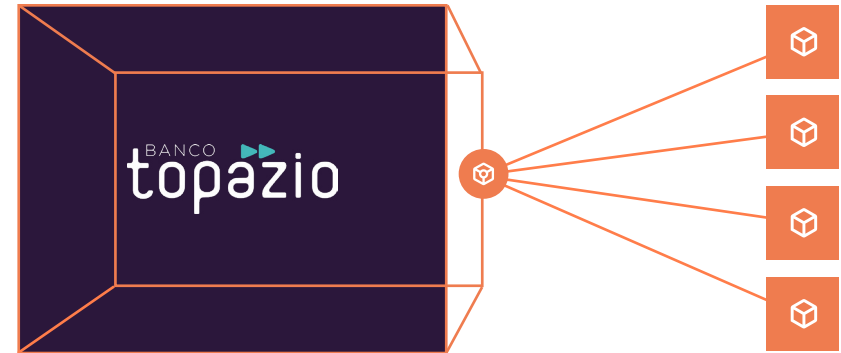


Platform Positioning

“We’ve built an extensive service platform connecting fintechs, startups, retailers, payment providers, and partners. Our aim is to foster co-created experiences. These endeavors deliver something truly distinct to end-users, not just a commoditized service or a mere API showcase. Beyond the technological exposure, we put great emphasis on crafting the experience, ensuring ideal response times, optimizing product delivery, and adhering to the rules of the financial system.”



Carlos Eduardo Klein
BaaS Director at Banco Topázio



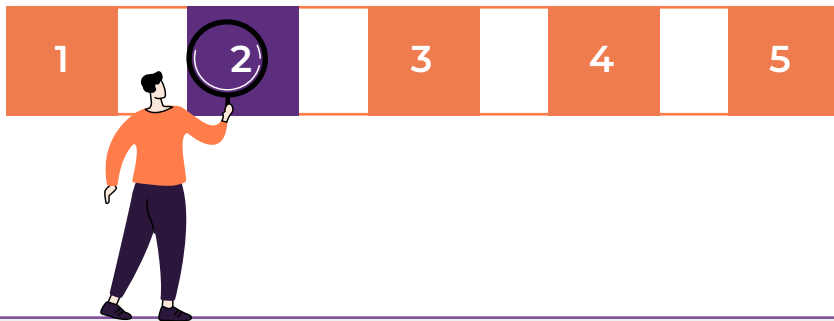
All these achievements became possible due to the institution’s implementation of an API Strategy. The key advantages lie in the flexibility and convenience it offers to developers, enabling them to **create new products** based on the provided services. This approach has proven to be instrumental in driving success.



“By leveraging the architecture, we developed a comprehensive layer above the core. This empowered faster integrations, utilizing core resources to ensure security and accountability for compliance with the Central Bank’s requirements. Consequently, we offer customers the necessary tools to develop products, make adjustments, or adapt to various scenarios with utmost ease.”

Gains generated with APIs

Through a partnership with Sensedia, Topázio collaboratively developed all the strategies that the bank would adopt, ensuring both process security and standardization. This collaboration played a crucial role in the bank's digital transformation journey.



APIs play a pivotal role in the digitalization of businesses. They consist of a set of routines and standards that enable easy access to software information, promoting seamless integration of diverse systems. In recent years, APIs have been the driving force behind various market innovations, such as marketplaces, instant payments, and collaborations between different businesses.

As Klein rightly points out, the benefits of API implementation become evident rapidly, making them a crucial component in modern business strategies.

“We achieved a **R\$ 1 billion** [~200 million USD] growth in monthly transactions, and our daily transaction volume, once minimal, now exceeds **100,000 payment** and receipt transactions.”

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Legacy Modernization

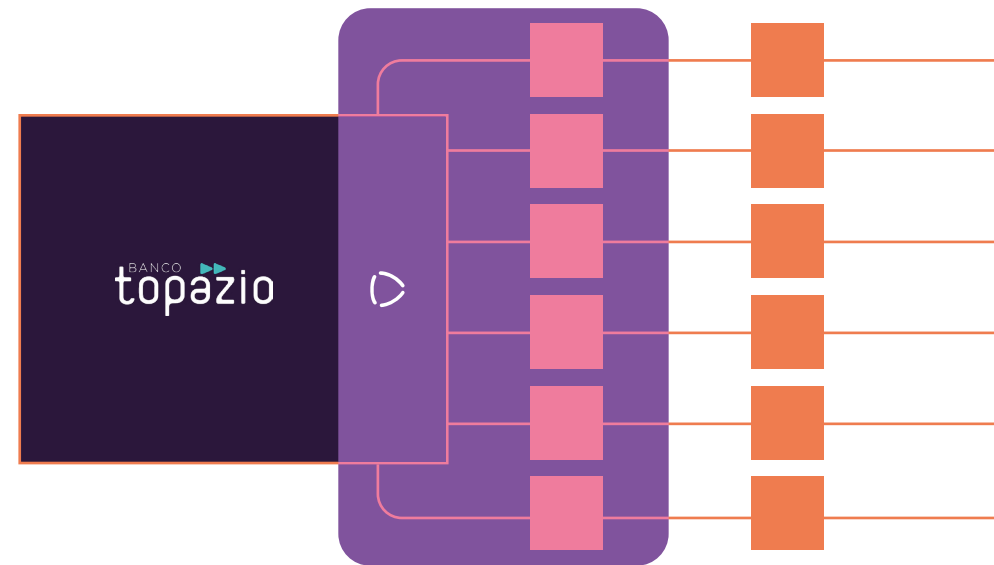
Marcílio Oliveira, Sensedia's CGO, highlights that by combining **APIs and Microservices**, businesses can create new formats, connecting new partners and new technology, without the need to develop everything internally from scratch.

“One of the key concepts of Open Banking is the ability to recombine services and **create new experiences**. This model fits well in this scenario, as the objective is to provide an enriched financial experience in the user journey.”



Marcílio Oliveira
CGO of Sensedia

Furthermore, **APIs** enable significant isolation from the banking core, streamlining processes. The platform also enhances **stability** and **intelligence**, particularly in terms of security, simplifying the implementation process.



Impactful Partnerships

“The experience with Sensedia was extremely valuable in moments when we needed to make choices and understand their implications for the future.

Maintaining the security and reliability of the services, having someone with expertise, technical knowledge, and the ability to guide us through the consequences of each decision and point out the best paths was crucial to developing the project with confidence and moving swiftly in the market we chose. This is much more than just connecting systems and pricing services; it’s a real collaboration.”



Carlos Eduardo Klein
BaaS Director at Banco Topázio

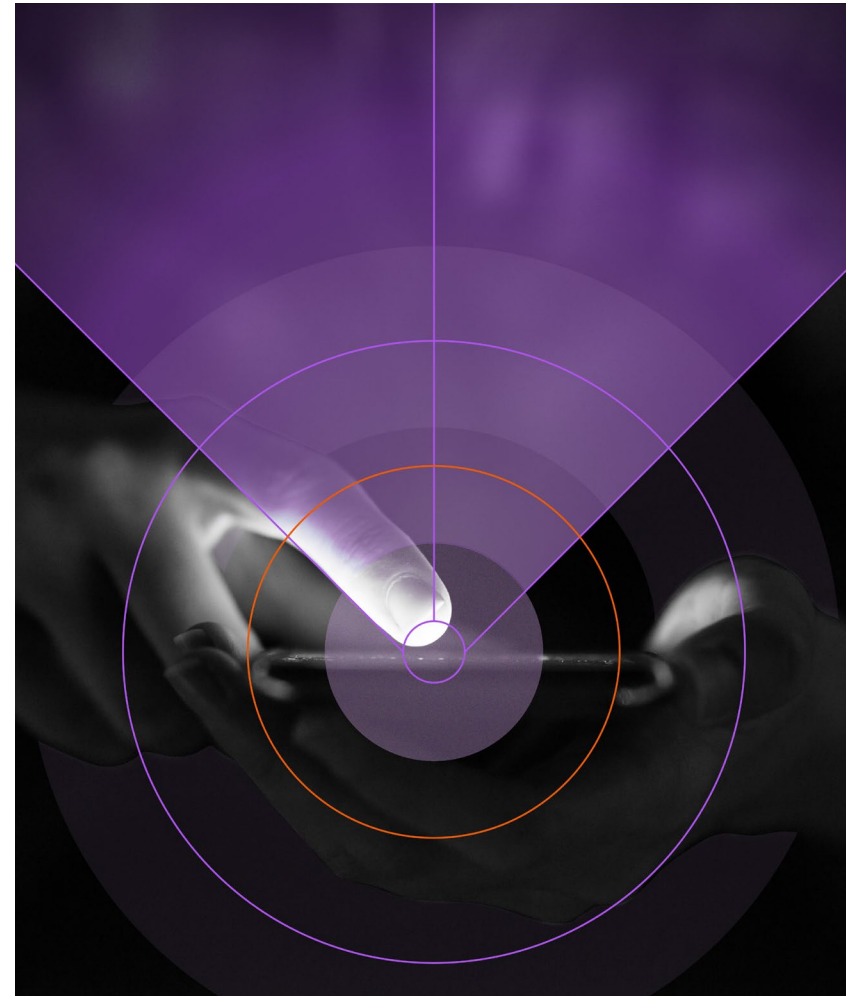
The director emphasized that the adoption of APIs brought about a significant shift in **Topázio’s** architecture and working methods. This shift quickly revealed that **APIs** are an integration approach that offers speed, the ability to rapidly scale the number of exposed services, and a seamless means of integrating with partners.



Sensedia's role

Sensedia simplifies enterprise architecture and integrations to improve business efficiency and flexibility. Sensedia's solutions go beyond API management, working in partnership to help customers do more, faster and better with APIs, microservices and their architecture. Whether leveraging legacy systems for open innovation within a modern platform, unlocking data with agile architecture, creating new customer digital experiences or expanding business models and partner ecosystems, Sensedia empowers its clients' businesses to become more adaptable, composable and connected

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