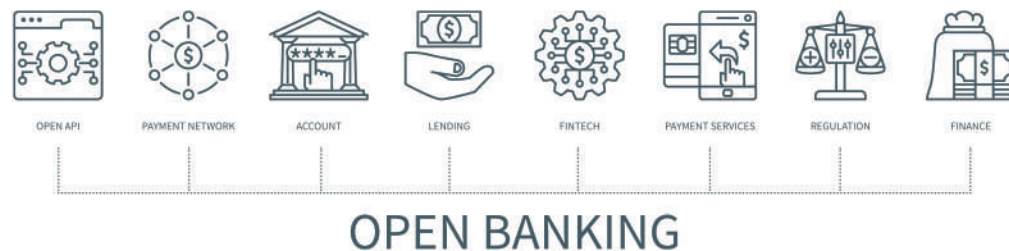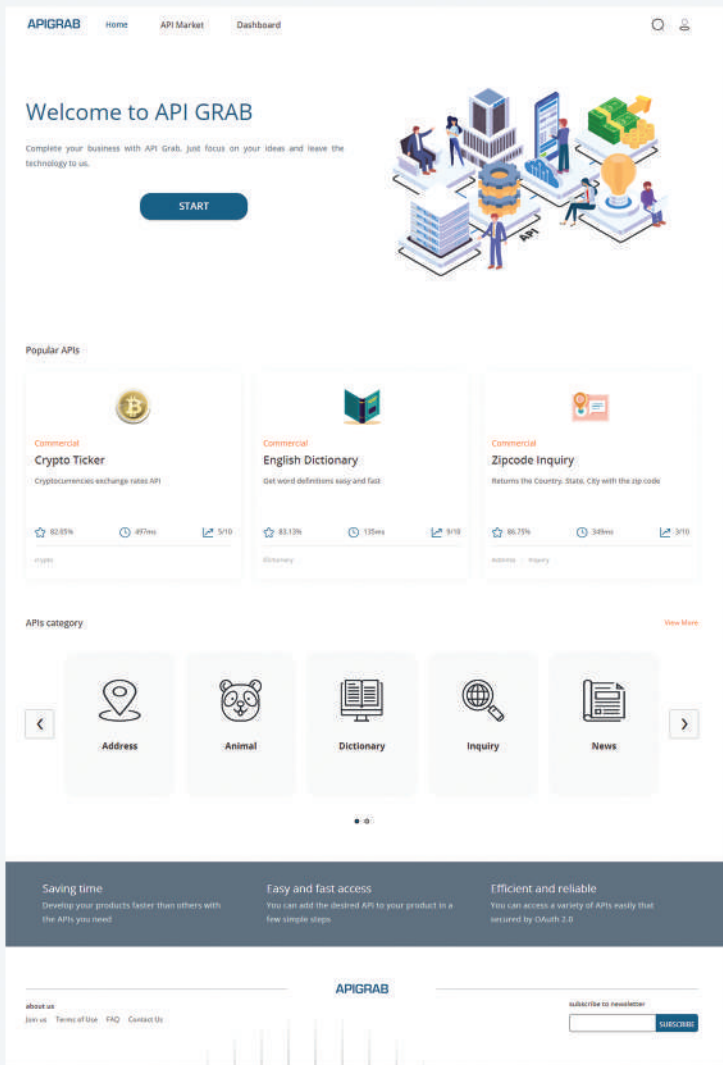SMART
OPEN BANKING

SmartPath **Cloud**

In the modern world, banks, telecommunication companies, and retail businesses need to enter the world of openAPIs in order to compete and provide the best services to their customers.

This entry allows them to connect to a larger financial system and wider communication, making it possible to provide innovative and new services, as well as analyzing the financial information of customers more accurately and improving them.

Entering the world of openAPIs improves the quality of services, increases competition in industries, and expands customers' options. Companies and businesses should streamline their processes. Banks must also comply with relevant laws and regulations in the field of banking and information security.

This includes compliance with personal information protection, electronic payment laws, and other relevant laws set forth by regulatory agencies.

OPEN API   PAYMENT NETWORK   ACCOUNT   LENDING   FINTECH   PAYMENT SERVICES   REGULATION   FINANCE

OPEN BANKING

A business that seeks to transition from current architectures to SOA and Microservice architectures has concerns about setting up ESB and API Gateway middleware.

SmartPath Cloud will provide you with the benefits of these infrastructures.

The number of requests per day that have been successfully processed is more than 161 million and 8400 TPS.

To date, we have been able to receive more than 5000 web services from over 80 different businesses, integrate them, and offer them to various organizations.
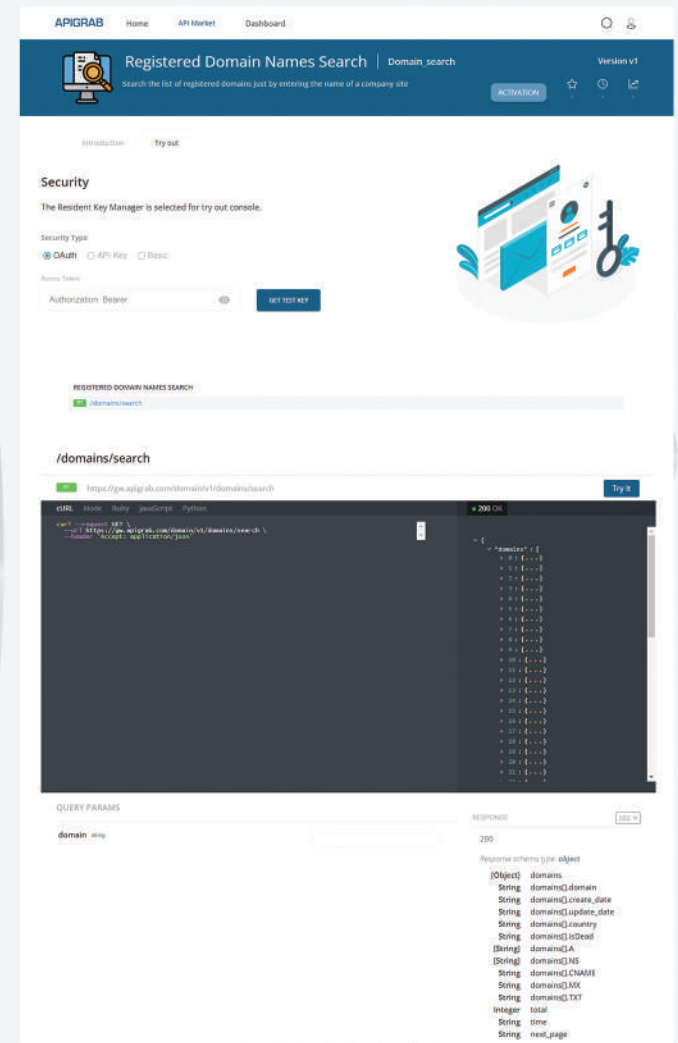
Ensuring high service stability and uptime
Simple and quick setup away from technical complexity
Dramatically increased content loading speed due to integration
- SDK and API development facilities
- Unlimited cloud backup
- Support for high availability mechanisms
- multi zone support
- DDOS attack protection
- rate limiting
- pay as you go
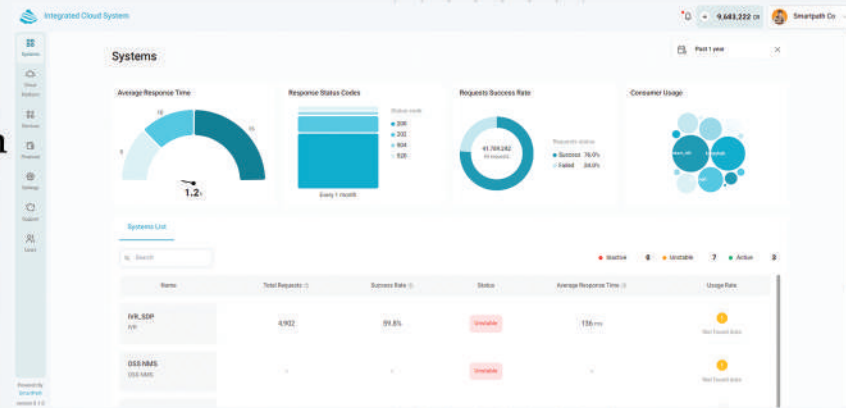
In order to coordinate internal and external APIs and improve the management system of APIs, an integration platform or (Enterprise Service Bus) ESB is necessary.

This platform is responsible for traffic management and the transfer of information between APIs, and provides system communication improvement. By using this platform, each system and service will not communicate separately; instead, ESB acts as an intermediary between services and systems.

This platform is able to control traffic and data flow, and helps coordinate communication between systems so that information is easily placed at the correct destination. By using ESB, you can easily make changes to your systems. Additionally, to enhance security, it is better to use encryption and authentication services.
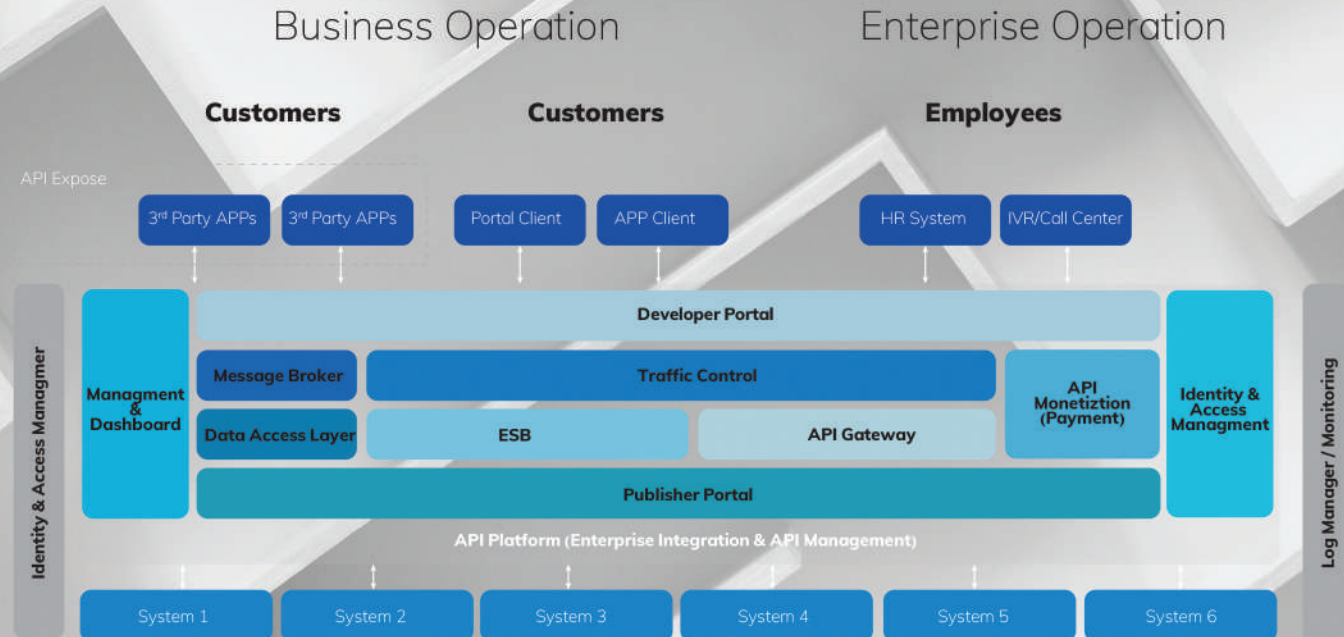
Dashboard: Create access to each user directly on a specific API
Management: Automatic connection to all servers and infrastructure settings
Aggregating and Managing LOGs generated by the integrator module
Monitoring of hardware and all virtual machines
DATA ACCESS LAYER: This module can connect to any type of database and convert its queries into web services. Moreover, it has the ability to integrate with other data sources such as Excel and CSV files, or even normal data files,

Business Operation   Enterprise Operation

Customers   Customers   Employees

API Expose

| 3rd Party APPs | 3rd Party APPs | | Portal Client | APP Client | | HR System | IVR/Call Center |

Identity & Access Managmer

Management & Dashboard

Developer Portal

Message Broker | Traffic Control

Data Access Layer | ESB | API Gateway

API Monetiztion (Payment)

Identity & Access Managment

Publisher Portal

API Platform (Enterprise Integration & API Management)

Log Manager / Monitoring

| System 1 | System 2 | System 3 | System 4 | System 5 | System 6 |

We will provide you with the benefits
of these infrastructures.

0 1 1 1 1 0

To offer your services to business partners and businesses, you need to utilize a robust infrastructure known as APIGRAB.

Through the utilization of the API management system, you can effectively control their APIs and enable other companies and service providers to utilize them.

The primary responsibilities of the APIGRAB consist of:

- Registering and managing APIs
- Monitoring and gathering statistics
- Ensuring security and protection
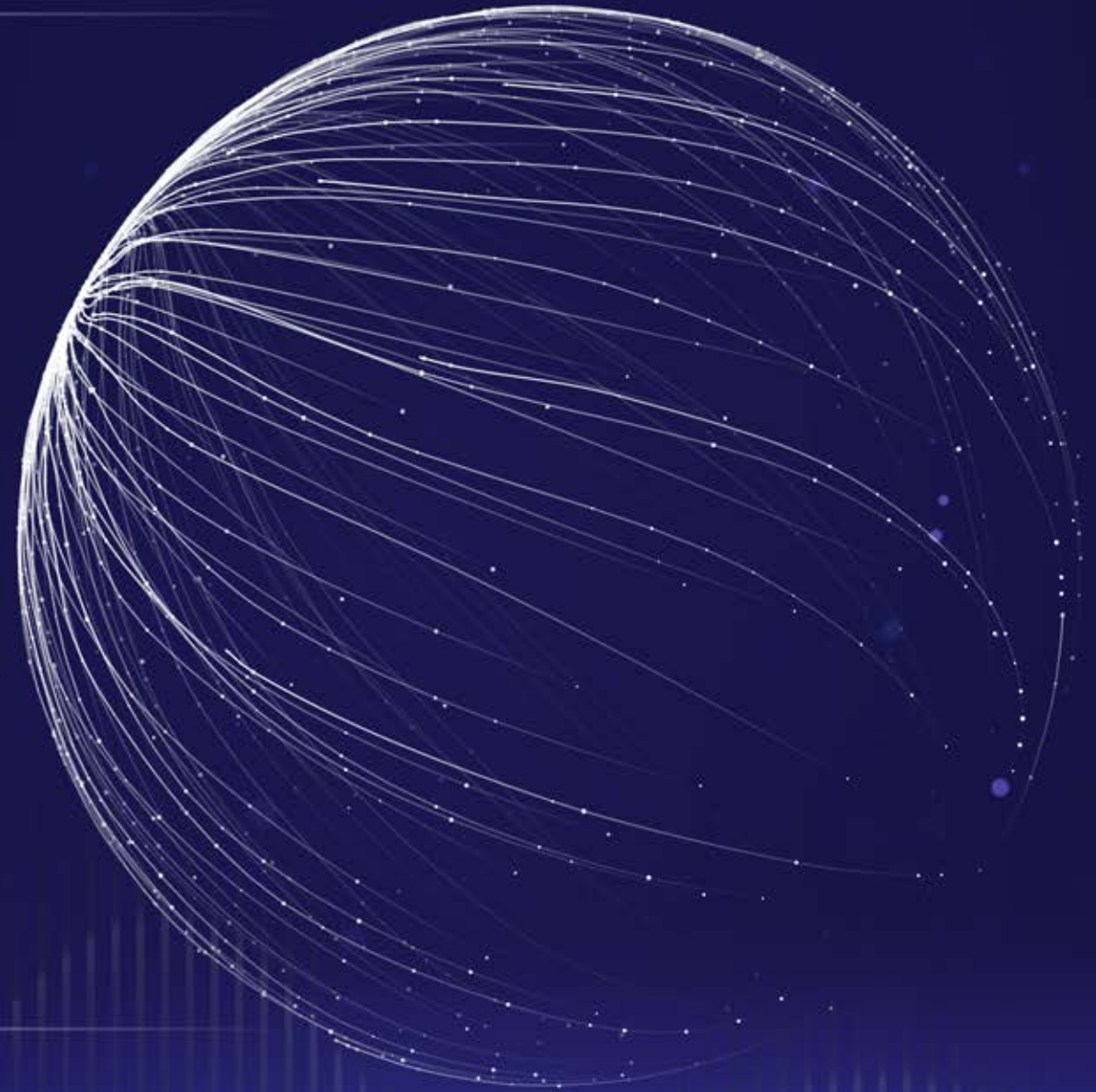- Managing different versions

With these solutions, in addition to solving the old architectural problems, the following new capabilities can also be achieved:

- Message Transmission
- Changing the format and parameters of web services (Transformation)
- Combining the response of several web services (Service Orchestration)
- Identity and Access Management
- Controlling the rate of requests (Throttling and Rate-Limit)
- Message Queue
- Web-services service level monitoring (SLA Monitoring)
- Temporary storage of responses (Cache service)
- API consumption report (API Analytics)
- Protocol conversion (Protocol adapter)
- API security (OAuth2 & Basic)
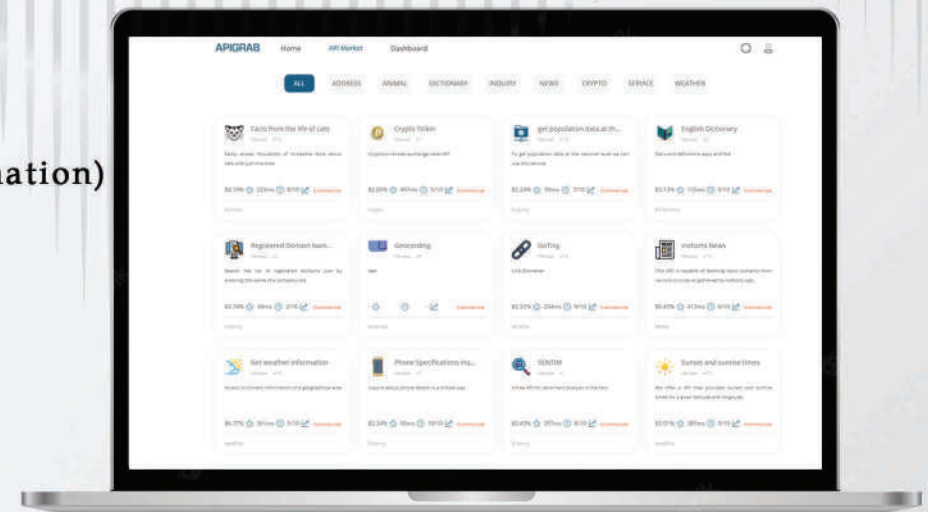
Cloud infrastructure allows you to run your applications and services on the cloud. By using the cloud, you can easily manage hardware and software resources and scale them according to your needs. This enables you to allocate resources accurately and reduce hardware costs as you only pay for the resources you actually require.

If you are unable to use the cloud due to security reasons or organizational rules, we recommend using the appliance. Any tool you need will be prepared and launched for you without any concerns about time-consuming implementation.

SmartPath Cloud