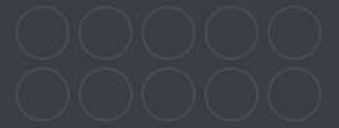


# Open Banking With CloudEntity



TREVO  NIX  
IDENTITY SIMPLIFIED

[www.trevonix.com](http://www.trevonix.com)



# INTRODUCTION

Trevonix is a Identity and Access Management consulting company

- › We have highly experienced team
  - with a successful track-record of delivering large, complex projects
  - we have capabilities to deliver from the UK and India
  - we are aggressively expanding our team based on strong growth
- › Our unique step by step approach to focus on simplifying the delivery and solutions has worked every time we have applied it (across a variety of businesses and technology stacks)



# Our Offering



## Solutions

- ✓ Open Banking implementation
- ✓ Authorisation-as-a-service
- ✓ Access Management (AM)
- ✓ Identity Governance (IGA)
- ✓ Privileged Access (PAM)

## Services

- ✓ Consulting Services
- ✓ Professional Services
- ✓ Programme Delivery
- ✓ Managed Service

# Accelerate Open Finance with CloudEntity

- Open Standards in Open (Banking -> Finance -> Data)
  - An evolving standard & secure well adopted backbone
  - FAPI 2.0, FAPI 1.0 (Basic, Advanced)
  - Advanced OAuth Profiles(RAR, PAR, CIBA, JARM), OIDC
  - Trust and client ecosystem integration & management
  - Cloudeentity as certified advanced FAPI & OAuth Security profile provider
- User Consent & Authorization
  - Consent management and lifecycle
  - Open Banking Consent Journeys
  - Augment existing identity provider
- Data API access enforcement
  - Consumer consent and authorization grant check
  - Augment existing API gateway providers

## Built for

- ✓ Open Banking Ecosystem
- ✓ Cross Industry Ecosystems
- ✓ Private Ecosystems exposing public APIs

## Adopt for

- ✓ Secure proven technology
- ✓ Keep up with evolving standards
- ✓ Conformance test & certifications
- ✓ Cost Savings - TCO
- ✓ Accelerate initiatives
- ✓ State of the art modern implementation – functional and operational
- ✓ Multi OB jurisdiction profiles
- ✓ Expertise, advisory & support

# PSD3 implementation



With our partner Cloudfence we provide robust authorization and consent capabilities that are fundamental for data sharing enablement in all modern open banking ecosystems.

Cloudfence provides sets of regional consent APIs compliant with open banking ecosystems including, Open Banking UK, FDX US, CDR Australia.

With Cloudfence, you will be able to:

- Become PSD3 compliant quickly, effortlessly, and meet deadlines,
- Integrate with the current software to enhance its capabilities to meet PSD3 requirements,
- Prepare for PSD3 compliance ahead of time leveraging the global Cloudfence experience,
- Keep up with any ongoing PSD3 security and consent profile changes,
- Offload security profile, financial grade OAuth, user consent compliance required by PSD3
- Satisfy availability and performance requirements set by PSD3
- Leverage public SaaS or deploy Cloudfence on the infrastructure of your choice

# Tribanco Case Study

## Customer accelerates Open Banking initiatives using Cloudfinity

### Customer Overview and Challenges

Tribanco's, a Brazilian financial and banking services provider company, needed to accelerate its Open Banking API deployment. Successfully and securely transitioning their customers' experience into Open Banking compliant flows was vital.

### Requirements

Tribanco, strict government requirements, needed to:

- Guarantee data residency and offer privacy for users as sensitive financial and CPF data is involved
- Simplify integration of fine-grained consent and OAuth FAPI standards to create new secure APIs and applications for clients

### Solution

Tribanco successfully met requirements and switched their digital channels with an API first initiative. Here's how:

- Deployed Axway as the new API Gateway and Cloudfinity's certified OpenBanking OAuth FAPI and Consent workspace

### Results and Benefits

In 3 months, Tribanco:

- Accelerated its deployment of Open Banking compliant APIs
- Onboarded over 1 million users and 70 partners
- Streamlined the customer experience by allowing fine-grained consent

# PSD3 implementation



The 1<sup>st</sup> complete **Open Banking as a Service** utility platform in North America. Enables rapid plug and play integration into emerging Canadian and US Open Banking ecosystem

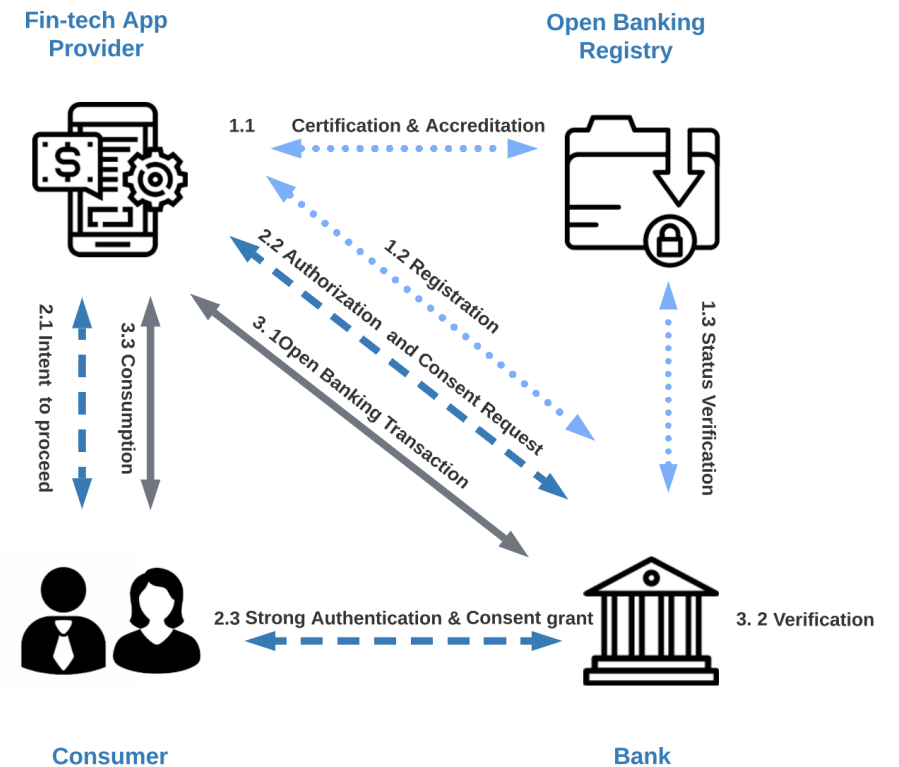
## Challenges:

- Rapidly changing Open Banking regulatory and compliance landscape
- Few Solutions meet the security and functional requirements to enable Open Banking data exchange
- Lack of Industry expertise in Advanced OAuth & OIDC Financial Grade API technology
- Lack of support for modern cloud-based infrastructure

## Solution:

- Cloudfinity provides Identity, Authorization, and API Access Control
- OIDC FAPI and FDX Compliance
- Seamless integration between Cloudfinity Authorization Platform and Symcor's Consent Management and Banking APIs
- Rely on Cloudfinity as a technology partner to maintain FDX compliance
- Flexible hybrid deployment options:
  - *SaaS for development*
  - *Customer Deployed to Azure for Product Offering*

**One of Canada's largest providers of business and payments processing services**  
(Owned by TD, RBC & Bank of Montreal)



# Key Differentiators

## Speed

- Configuration not Coding
- Trevonix focus and recommends to use out of box capabilities unless there is no other choice.
- We recommend and follow the principle of no-code/low-code as maintaining custom developed components is expensive

## Deep Expertise

- Trevonix provides you with many capabilities to be able to get the best out of your IAM deployment
- With our extensive experience in Identity and Access Management we help you avoid common pitfalls and put your IAM delivery on right track

## Cost Effective

- We use the right mix of offshore and nearshore resources to get the best cost model
- We get the best out of nearshore resources to be in the required time-zone at the same time the work carries on 24\*7 with the help of our team in multiple locations

## Agile

- We are a IAM consulting firm with simple management structure. Decisions are made quickly, and we can change tracks swiftly to meet our customers needs.
- We stay flexible to adapt the changes our customers go through and help in changing scenarios



# Thank You



Please reach out to us at  
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