



## A leading bank in Saudi Arabia scales to support Third Party Providers with a modern SDK developer ecosystem

Middle east | eMACH.ai Digital Engagement Platform

### Client overview

A leading financial institution in Saudi Arabia operates as a comprehensive, fully-fledged Islamic bank. Since its establishment, the bank has consistently delivered Sharia-compliant financial solutions, prioritizing digital innovation

and strong support for the Kingdom's economic diversification objectives under Vision 2030. The institution has demonstrated strong, sustained financial growth, largely driven by its focused strategy on digital banking and key financing.

### Challenges

The current developer portal of the bank is a **3-year-old strategic bottleneck** for TPP engagement especially non-licensed entities, lacking the fundamental infrastructure required to maintain a secure, compliant and scalable Open Banking ecosystem.

#### Key Challenges Included:

No TPP portal for monitoring the API performance and usages.



Inadequate mechanisms for API configuration, monitoring the API performance, and monetization.



No configuration support for invoice and billing cycles required for individual TPP agreements.



Zero support for SDKs, forcing TPPs into API-only integration.



Lack of TPP on-boarding process.



## Solution

The bank partnered with Intellect to implement the eMACH.ai Digital Engagement Platform (eMACH.ai DEP) - an Open banking platform built on Events, Micro services, APIs, Cloud, and Headless architecture with embedded AI. Intellect's Banking as a Service (BaaS) platform aims to enhance the third-party provider (TPP) engagement process, gradually replacing the

existing developer portal. The initial phase focuses on the Minimum Viable Product (MVP), designed to introduce essential features that improve TPP registration, enable API product monetization, and streamline billing, monitoring, and administration for overall platform management.

## Transformation highlights

The core transformation highlight for the bank is the strategic shift to an API-First Ecosystem, driving alignment with Saudi Vision 2030's Financial Sector Development Program (FSDP).

This involves moving beyond their current capability-constrained platform (including the aging Developer Portal) to build a modern, scalable digital layer and compliant API Management Platform that facilitates seamless integration with Third-Party Providers (TPPs) and ensures the bank remains a digital leader in the Sharia-compliant market.

- Modular and API first: Core functions and modular services accessed via standardized APIs.
- \* Cloud ready and scalable: Microservices, containers, and event streaming.
- \* Secure and compliant: Encryption, strong customer authentication, API gateways etc.

### 1. Establishing the API Foundation & Security Layer

The primary technical transformation is moving beyond the current constrained system to build a modern, robust, and secure API infrastructure.

### 2. Enabling Monetization and Operational Efficiency

This pillar addresses the commercial and operational deficiencies (Invoicing, Billing, and Monitoring) to turn the Open Banking investment into a profitable asset.

### 3. Future-Proofing for Sharia & Ecosystem Growth

The long-term focus is ensuring the new platform can handle the unique regulatory and competitive environment of Saudi Arabia.

**Sustainable Growth** - By embracing end-to-end Open Banking API digitization, the bank improved operational efficiency while minimizing resource usage, supporting its goal towards KSA Vision 2030.

## Metrics at a glance

