

Embedded Finance with Apigee



Key trends have put pressure on FSIs to change how they build and manage relationships with customers



Rising consumer expectations 2

Pivot from closed to open ecosystems

3

Changing economics from competitive dynamics

4

Evolving risk/ regulatory landscape

However, significant challenges remain to managing APIs, making them hard to scale and monetize

Complex

- Microservices often sit on top of legacy technology
- Lack of visibility in how APIs are being used
- Lack of compatibility across platforms and devices

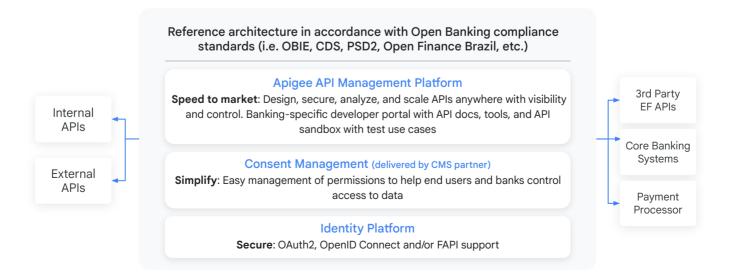
Slow

- Manual processes that are hard to scale across endpoints
- Lack of unified API governance across the full lifecycle

Security & Risk Challenges

- Difficult to manage API access controls
- High operational complexity of security
- Lack of standardization in consent management/privacy

Google Cloud worked with customers to build a new solution that addresses challenges in managing APIs for embedded finance





Embedded Finance with Apigee helps support the simplification and modernization of your API strategy

Google Cloud's Embedded Finance solution

FSI specific accelerators: Apigee includes a banking-specific developer portal with API documentation and helps address Payment Services Directive 2 in Europe, Consumer Data Rights in Australia, and Open Finance Brazil.

Rich feature set accelerates time to value: Build, publish, and monetize APIs on one unified platform.



Multi-layered API security:

Extensive configurations to shape API traffic for many use cases, and secure data & APIs across the lifecycle.

Flexibility & ease of use: Highly customizable API developer portals and data monetization capabilities.

Customers are seeing results using Apigee for embedded finance



Control & Security



With Apigee, we can now implement our fine-grained entitlement-based access control requirements, onboard new customers to the cloud, and streamline payment channel onboarding."

Pooja Sheth

Engineering Chapter Lead and Joy Seng, Engineer at ANZ



Speed to market



Apigee has become the central nervous system for all communications between the digital core banking, the microservices, the frontend, and the apps. Apigee has become our sun. Everything rotates around Apigee."

Rajay Rai

Head of Digital Engineering & Applied Innovation at Macquarie



Simplicity



The Apigee platform is a key enabler to have our staff developers access APIs in a frictionless manner, which reduces the lifecycle of development."

Kaspar Situmorang

Executive Vice President, Bank Rakyat Indonesia

For more information, see the Embedded Finance blog post and github repository