



Diffusion® & Diffusion™ CLOUD

The Diffusion Real-Time API Management Platform™ manages, optimizes, and integrates data among devices, systems, and applications for real-time data streaming and communications that easily, efficiently, and reliably scales to support development of retail banking applications -- add top-line growth and profit, reduce bottom-line cost, and deliver a secure, hyper-personalized, customer experience.

Retail Banking Highlights

- Leverage data and digital technologies to optimize the customer experience across channels and devices.
- Deliver innovative and improved customer experiences by using real-time messaging to deliver instant updates for all financial transactions, balances and market data.
- Enhance security by reducing the number of holes in your firewall.
- Decouple legacy applications to reduce costs and innovate for top-line revenue growth.
- Provide customers with easy access to their data and offer new ways to manage it.

Consumers are adopting mobile retail banking at enormous rates. They want control over their finances and the ability to perform banking transactions whenever they choose, from any location - online. Challenger and traditional banks need to stay competitive, and differentiate their services. This requires a mobile application that delivers an excellent user experience on all web and mobile devices.

Diffusion enables organizations to deliver reactive applications for enhanced, engaging user experiences. Consumers receive the right data on their devices, reliably and accurately. Retail banks can deliver personalization, application performance, and innovation, while efficiently utilizing network resources to reduce costs.

With Diffusion, retail banks can support a microservices architecture with event-driven data, decouple front-end and back-end systems, extend middleware, ensure real-time data delivery, integrate legacy system data with web, mobile, and IoT data, and deliver data fast for event processing and analytics.

Customer Engagement - Anytime, Anywhere

Today, retail banks must constantly engage, serve, and deliver and track information and transactions for their customers - 24 X 7 X 365. The Diffusion Real-Time API Management platform integrates and intelligently manages all of this data to assure an optimal omnichannel customer experience and fuel retail banking success.

"To be truly digital, banks must pair an emphasis on customer-facing capabilities with investment in the technical, architectural, analytic and organizational foundations that enable participation in the financial services ecosystem."

Gartner, Hype Cycle for Digital Banking Transformation

Use cases for Retail Banking

Digital Payments

Retail banks must upgrade their systems to ensure broader, faster, and more convenient services.

Drivers of this upgrade include:

- Mobile peer-to-peer (P2P) real-time payments.
- Consumers moving banks for the promise of faster and more convenient electronic payment services.
- ACH non-integration.
- Proposed US Federal Reserve regulation on real-time payments.
- Growth in new real-time payment systems.
- PSD2 regulation within EU.

Research shows that banks could lose 43% of retail payment revenue streams by 2020 if they don't act and make their services more appealing to both merchants and customers (IDC).

Banks must invest in transaction and information services to compete. Data integration, synchronization, and management is required to deliver reliable, efficient payments, and also give feedback at each step of payment process.

Diffusion delivers the performance needed to serve customer demand. By integrating with existing systems, Diffusion delivers the data from internal systems over the Internet to web and mobile consumer and employee applications assuring reliable performance.

Fintech "Platformification" of Banking

Fintech firms will have a significant impact on the future of retail banking because banks are more constrained by legacy systems and their ability to recruit technical expertise, stifling innovation and agility. But Fintech firms lack the customer base of the banking industry and banking firms have the advantages of stability, trust, experience navigating regulations and compliance requirements, and access to significant capital. Digital transformation is the foundation of a new Fintech banking platform. Fintech firms require simple, real-time, reliable, data-efficient real-time messaging for financial data exchange to innovate excellent consumer application experiences.

Overcome Legacy IT Restrictions

Traditional financial institutions are constrained by legacy back-end systems, not designed for today's digital economy. Often reliant on Enterprise messaging solutions that served the internal integration needs for two decades, IT leaders are now challenged to effectively deliver the web and mobile applications that users expect today. This slows the innovation that the banking sector needs, and could affect regulatory compliance as real-time services are mandated. Diffusion has helped leading banks introduce a reactive data layer to their existing integration architecture that delivers a platform for future innovation, and extends the life and utility of their previous investments.

Consorsbank !

by BNP PARIBAS

Cybersecurity

When German digital retail bank, Consorsbank, a BNP Paribas owned subsidiary, wanted to provide its customers with the ability to trade via the web or mobile application in a scalable and high performance way, they turned to Diffusion.

Challenges:

- Scale its mobile application to meet customer demand.
- Use a single communication solution to isolate back-end and front-end systems.
- Simplify development of the mobile application.

Solution:

- Diffusion Enterprise-grade, real-time messaging and data steaming solution.

Benefits:

- Meet customer demand by delivering a fully functional, high performance and scalable mobile application.
- A mobile application that serves as the central point for managing all customers' account activity.
- Simplified development and a single communication solution.

"For our customers, being 100% up-to-date with the latest market data to the millisecond is key. Selecting Diffusion is a long-term strategy for us as it not only simplifies our IT structure but also supports the other products & services we plan to develop in the future."

Philipp Roeben, IT Manager



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