



Digital Partnership at Scale

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Why Open Ecosystems Matter Today

The API Economy is the New Digital Rail

Open APIs are transforming how organizations build, scale, and monetize digital services

Ecosystem Thinking > Enterprise Silos

From isolated platforms to collaborative ecosystems—growth is no longer linear but exponential through partnerships

Strategic Importance of Open APIs

APIs as Products, Not Just Interfaces

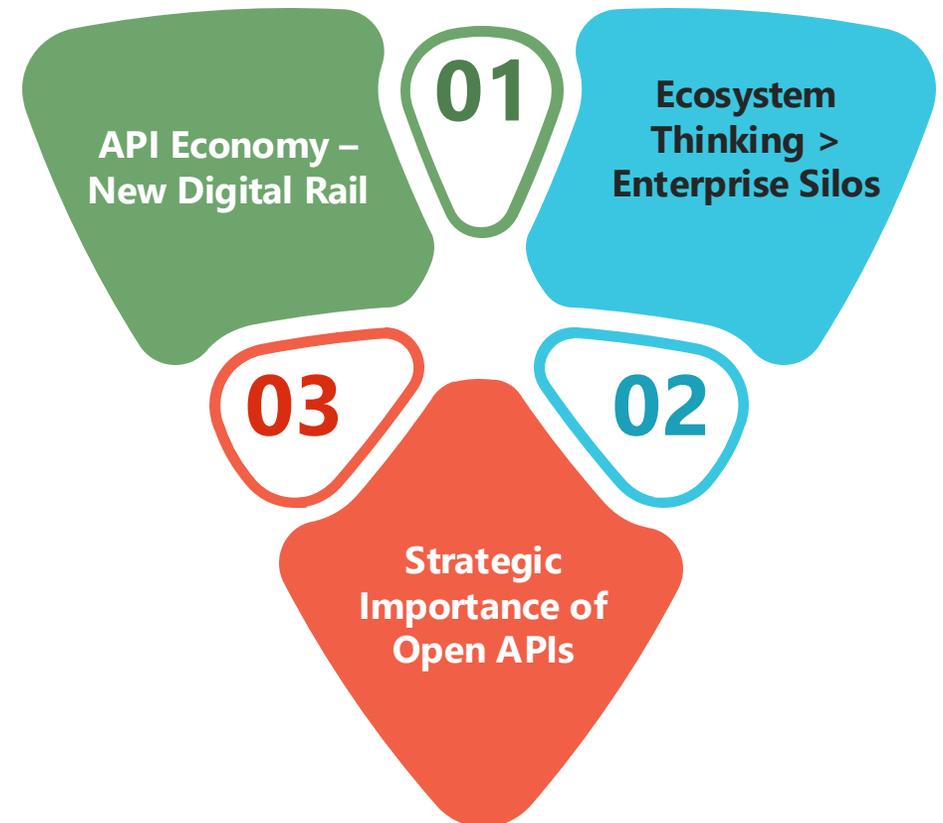
- Design APIs with usability, governance, and monetization in mind.

Platformization Strategy

- Moving from product to platform mindset—enable others to build on your core capabilities.

Speed to Market via Plug-and-Play Partnerships

- Reuse and integrate capabilities instead of building everything in-house.



Ecosystem based Partnerships and Key Aspects

Few Models

- Bilateral Integrations vs Marketplace Models
- One-to-one integrations vs one-to-many scalable ecosystems
- Fintech-as-a-Service (FaaS) and Banking-as-a-Service (BaaS)
- Open banking and embedded finance powered through regulated API layers
- Regulatory Drivers
- PSD2, UPI, OCEN, and other open banking regulations are reshaping financial services

Enablers of Scale API Frameworks

- API Gateway and Developer Portal
- Key for partner onboarding, documentation, sandbox access, and self-service
- Security, Rate Limiting, and Consent Architecture
- Oauth 2.0, API keys, tokenization, and regulatory compliance (GDPR, RBI)
- Monitoring and SLA Management
- Real-time observability, usage analytics, throttling, and uptime guarantees

Real World Use Cases

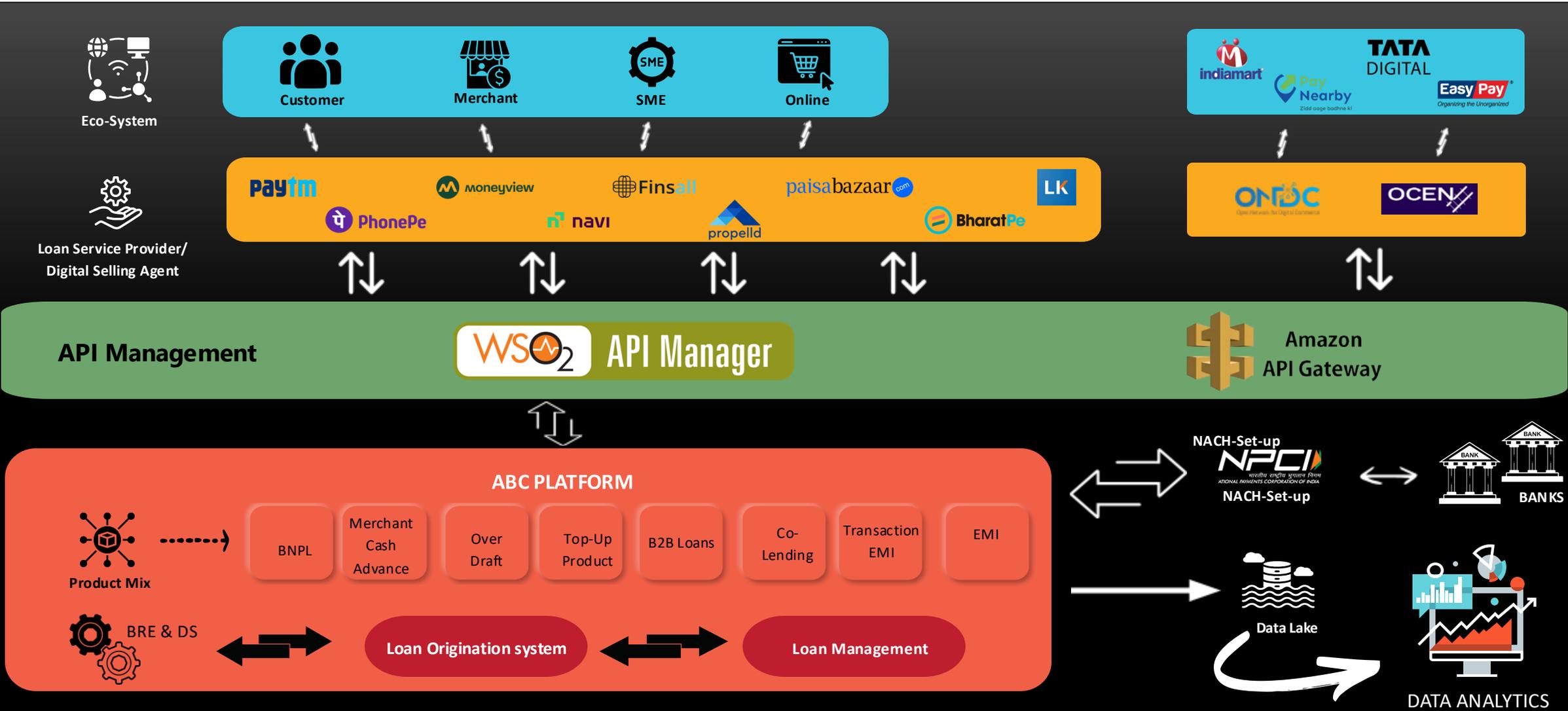
- Digital Lending Partnering with fintechs
- To offer instant loans via embedded journeys using credit scoring APIs
- Payments and Wallets for Seamless checkout
- via integrations with payment gateway partners and loyalty APIs
- KYC/Onboarding
- API-led integrations with Aadhaar, DigiLocker, PAN in India
- Cross-Sell & Embedded Insurance
- API integration with insurance partners to offer contextual protection

Challenges & Considerations

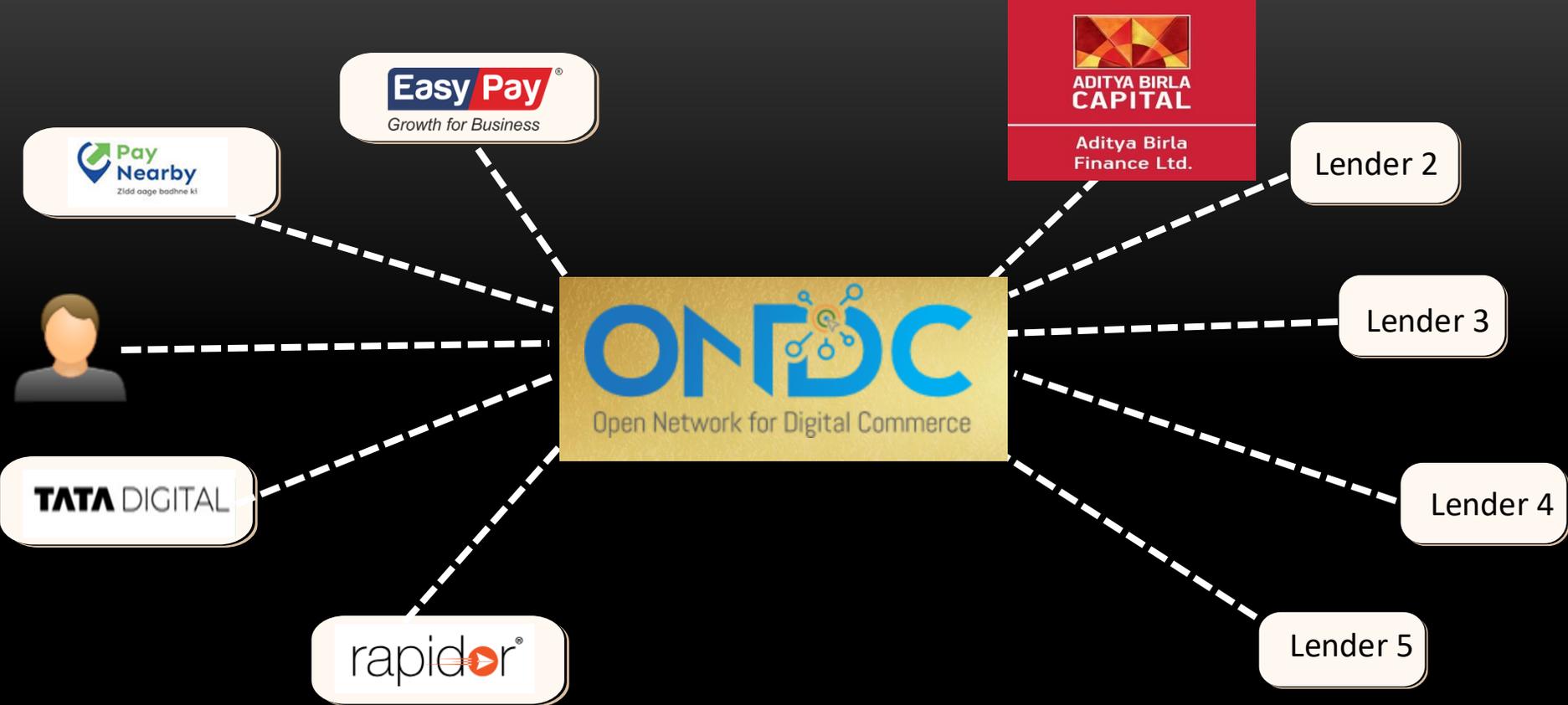
- Standardization vs. Customization
- How to balance flexibility with scalability
- Managing Partner Expectations and Governance
- SLA conflicts, onboarding delays, and legal risk
- Security and Data Privacy at Scale
- API sprawl and ensuring traceability, audit trails

Digital Lending Partnership Ecosystem

Solution Architecture

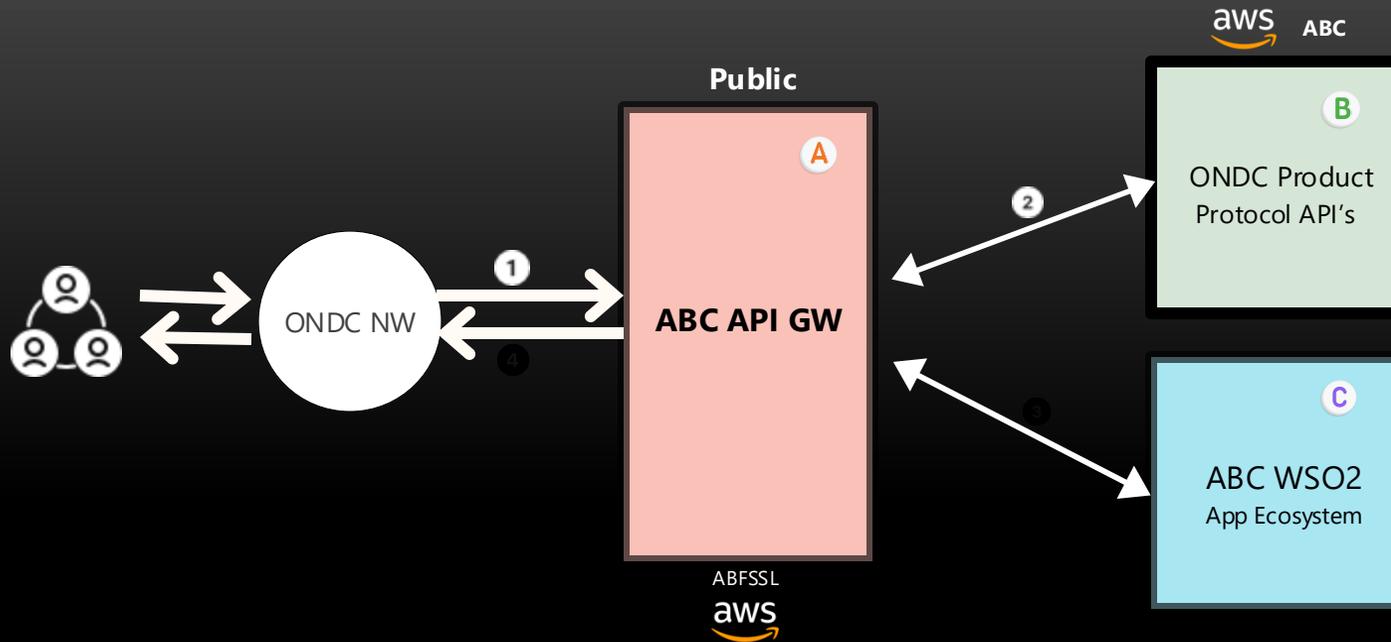


Digital Lending Partnership Ecosystem – ONDC



Digital Lending Partnership Ecosystem

Integration on ONDC Protocol



- Traffic from ONDC Network lands into ABC API GW.
- ABC API GW to – ONDC product, which will call ABC Apps via ABC API GW
- ABC Apps will be reachable via ABC API GW
- Traffic to ONDC NW- Response

ABC will implement below mentioned mandatory check as a part of journey

- CIBIL Soft Pull
- Fetch and Validate PAN
- Declared Name vs PAN Name Match
- CCC ID -POSIDEX check
- Serviceable Pincode Check
- ELMS
- Complete Credit Engine
- Hunter Check
- EPFO Check
- PEP Check
- UNSCR
- Wilful defaulter
- Blacklist check
- Fraud Check
- Lat-Long Triangulation
- Penny Drop for account verification

Digital Lending Solutions Demo

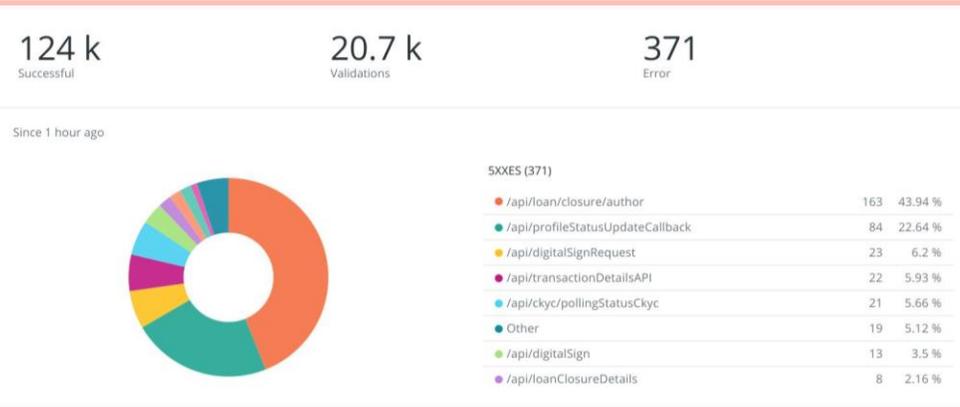
Digital Lending Partnership Ecosystem in Action



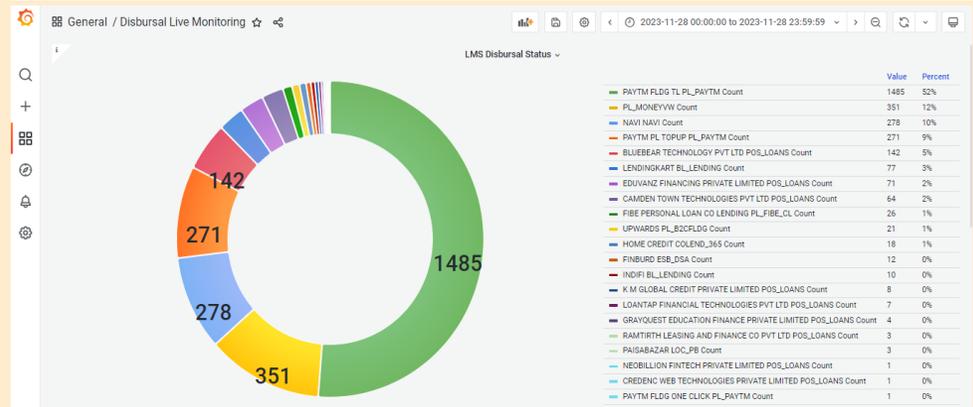
API Services Monitoring with Observability Stack

Live Monitoring

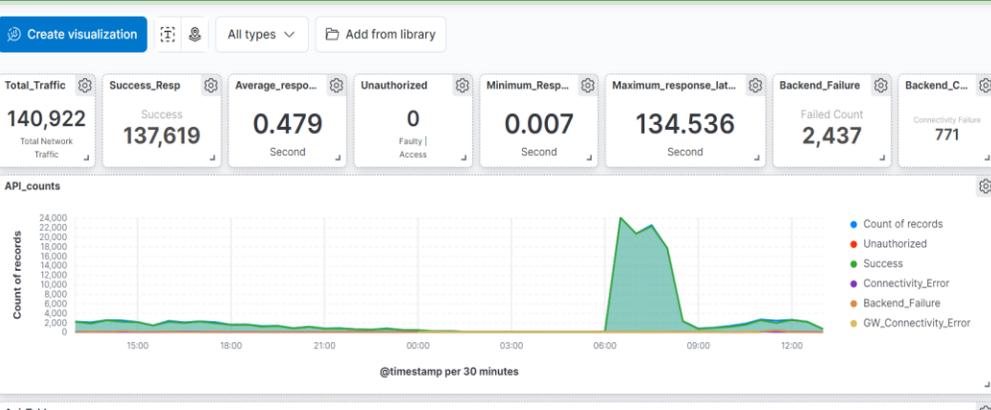
Service Availability Monitoring



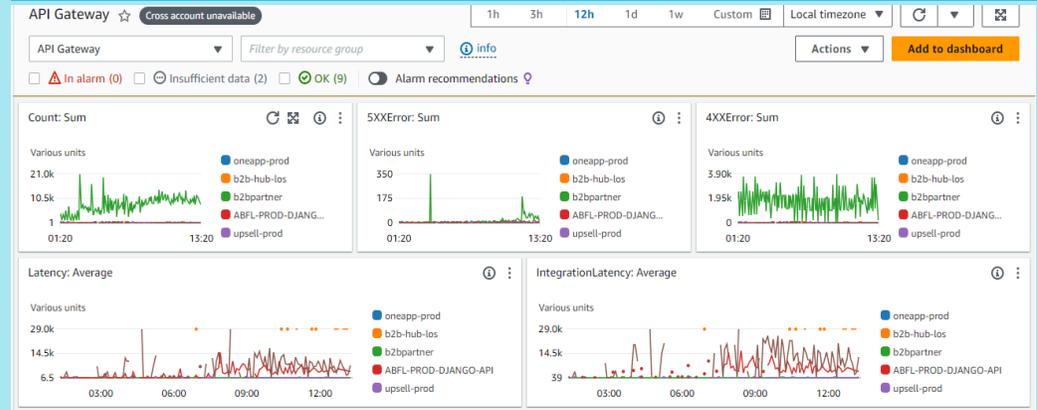
Live Disbursal Monitoring



Service Monitoring



API Monitoring



ABC Digital Lending Partnership Ecosystem

Key Drivers In Achieving This

Earlier State

Tech Delivery model challenges

- Team was structured project and application wise, limited cross leveraging skills
- Dependency on key external vendor teams for deliveries
- Timeline estimations is long drawn process

Multiple versions of API

- Difficult to manage multiple versions of APIs, with point-to-point integrations
- Core LMS APIs directly integrated with partners, many business logic and validations customized in LMS, Origination managed by partners by calling standalone APIs

Tech Stack challenges

- Business logic / customizations built in core LMS / vendor modules, operationally heavy process - Bank payments integration through core LMS, Automations outsourced to RPH vendors, High dependency on manual operations – receipt processing file upload etc.
- Numerous digital applications and tech stack added overtime for each case.

Current State

Tech delivery structural changes incorporated

- Dedicated competency guilds, Product owner, QA, Dev, Application Support and PMO
- Outsourced vendor dependent model to hybrid model
- Predictable timeline estimations for projects

API standardization

- Standardization implemented for onboarding and servicing APIs allowing multiple versions and integrations supported
- API Hub middleware layer created, business logic extracted from core LMS layer to wrapper APIs, Digital LOS system abstracted over API Hub

Tech Stack consolidation and improvements

- Building ABC proprietary modules for common solutions / utilities -Payout module over direct bank integrations in API Hub, Merchant Module, Unified digital KYC module, Loan servicing automations (foreclosure, receipts, SOA etc).
- Digital LOS, Web and Mobile Application, automations under API Hub, Customer journeys launched like Upsell and one mobile App, Loan management across multiple LMS.



THANK YOU