



APIs: The Backbone of Modernization

From banking transformation to AI-era architecture

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PURPOSE

Fostering Prosperity for Ugandans

TWO HIGH-IMPACT GOALS

Stimulating entrepreneurship and services

Drive sustainable financial inclusion

Wendi

Financial inclusion at everyday scale

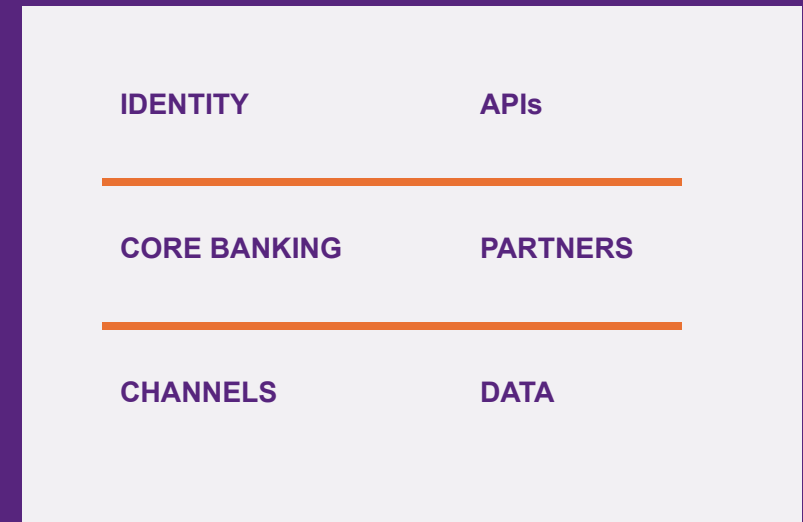
A mobile wallet that helps Ugandans securely save, send, pay and manage money—including group savings—without needing a bank account or smartphone.

Pearl Bank Uganda Ltd is a Tier 1 commercial bank in Uganda incorporated as a limited liability company under the Companies Act in 1998. It is licensed under both the **Financial Institutions Act 2004**; as well as the **National Payment Systems Act 2020 (amended 2021)**, and is supervised by the **Bank of Uganda**.

GrowProsper

Every customer journey is an API journey

- A parent pays school fees.
- A trader receives a digital payment.
- A partner connects to the bank.



The customer sees one promise.
The architecture carries every dependency behind it.

API management is an operating model - not a Gateway

GATEWAY LOGIC

- Route traffic
- Apply security
- Publish endpoints
- Count calls

PLATFORM LOGIC

- Design APIs as products
- Govern the lifecycle
- Enable discovery and reuse
- Measure business value

Gateways manage traffic. API programs manage enterprise capability.

The API lifecycle must follow the value lifecycle



Consumers

People · Applications · Partners · AI agents

Shared controls

Contracts · Identity · Policies · Analytics · Versioning

An API creates value only when it is discoverable, trusted and reusable.

Our bank's journey: integration became a strategic platform

CONNECT

GOVERN + SCALE

ENABLE GROWTH

WSO2 ESB connected
channels

API Manager standardized
access and reuse

**x10 transactions
per month**

**The platform now supports QR payments, digital savings, government collections
and new ecosystem connections.**

Four lessons from production

- ARCHITECTURE** Design for reuse—not only connectivity.
- GOVERNANCE** Standards and ownership must precede scale.
- OPERATIONS** Observability and capacity are product requirements.
- CAPABILITY** Internal expertise matters as much as vendor support.

VALUE

- ✓ speed
- ✓ reuse
- ✓ trust

Technology enabled the journey. Operating discipline makes valuable.

When APIs become AI tools, governance must follow

- | | | |
|----|---------------|--|
| 01 | DISCOVERY | Can humans and agents find the right capability? |
| 02 | IDENTITY | Which agent may act - and on whose behalf? |
| 03 | POLICY | Which data and actions are permitted? |
| 04 | OBSERVABILITY | Can we trace every call, cost and outcome? |
| 05 | LIFECYCLE | Can we version, revoke and improve safely? |

API value requires shared ownership

BUSINESS

Own the capability
and intended value

ARCHITECTURE

Define contracts,
patterns and
boundaries

ENGINEERING

Build, operate
and improve the
product

RISK + SECURITY

Embed controls
and decision
rights

An API without an owner becomes technical debt with a URL.

Measure API value - not API inventory

ADOPTION

Active consumers · successful onboarding · journey completion

REUSE

Capabilities reused · duplicate integrations retired

DELIVERY

Lead time · change success · time to partner

RELIABILITY

Availability · latency · recovery · error rate

CONTROL

Policy compliance · anomalies · traceability

API count shows activity. Reuse and outcomes show platform value.



Governed APIs turn intelligence into action

Modernize the interfaces. Productize capabilities. Prepare for agents.

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