WSO2CON AFRICA 2026

How WSO2 Enabled CRDB’s Digital Banking Transformation

and Temenos Transact Migration

From enterprise integration modernization to a multi-country digital banking platform

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A regional banking platform built for scale and inclusion

CRDB Bank combines market reach, digital capability and local execution across a growing regional footprint.

Established 1996 | DSE listed 2009

01 REGIONAL SCALE

Operations spanning Tanzania, Burundi, DRC and Dubai.

02 INCLUSIVE REACH

Serving retail, MSME, corporate, treasury and premier banking needs.

03 DIGITAL AMBITION

Using innovation and technology to expand access and improve service delivery.

EXECUTIVE TAKEAWAY

CRDB provides the institutional scale and regional platform for technology-enabled growth.

The challenge before WSO2

Growth was increasing the cost of fragmentation.

Fragmented integration

Multiple middleware gateways
Duplicated point-to-point services
Limited API standardization

Rising demand

Growing digital transaction volumes
More channels and partners
Increasing service expectations

Strategic pressure

Core banking modernization
Multi-country expansion
Open Banking readiness

Decision: establish one enterprise integration platform to simplify today and enable tomorrow.

03

ONE INTEGRATION BACKBONE

A unified integration layer connecting the digital enterprise

WSO2 decouples channels, applications and partners from core banking and external services.

EXPERIENCE & CONSUMER LAYER

DIGITAL CHANNELS
Mobile | Internet | USSD | ATM | Agency

ENTERPRISE SYSTEMS
CRM | Lending | Payments | Internal applications

PARTNER ECOSYSTEM
Fintechs | Merchants | Business partners

WSO2 ENTERPRISE INTEGRATION BACKBONE

API MANAGEMENT
Expose, secure and govern APIs

INTEGRATION & ORCHESTRATION
Route, transform and orchestrate

IDENTITY & ACCESS
Authenticate and authorize access

OBSERVABILITY
Monitor, log, analyse and alert

STANDARDIZED APIs • REUSABLE SERVICES • GOVERNED ACCESS • END-TO-END VISIBILITY

SYSTEMS & SERVICE PROVIDERS

CORE BANKING
Temenos Transact and core capabilities

INTERNAL SERVICES
Shared enterprise and business services

PAYMENTS & REGULATORY
Payment platforms and regulatory connectivity

EXTERNAL SERVICES
Government and third-party services

PLATFORM FOUNDATION
CI/CD AUTOMATION | KUBERNETES | SECURITY | HIGH AVAILABILITY | DISASTER RECOVERY | COMMON GOVERNANCE

EXECUTIVE TAKEAWAY
One governed integration backbone connecting experience, enterprise systems and partners to core banking and external services.

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Building the WSO2 integration backbone

API Management

Expose and govern services

Micro Integrator

Orchestrate and transform

Identity Server

Secure access and trust

Analytics & Monitoring

See performance end to end

CI/CD Automation

Release consistently

Kubernetes Deployment

Scale with resilience

Architecture principle: containerized, automated and observable by design.

Digital banking modernization

- SimBanking Mobile App
- Internet Banking
- USSD Banking
- Agency Banking
- ATM Services
- Partner Ecosystem APIs

OUTCOME

Reusable APIs enabled a more unified digital banking experience.

06

LOCAL AUTONOMY, COMMON GOVERNANCE

Multi-country deployment strategy

Three dedicated WSO2 platforms, aligned through one governance model and shared standards.

TZA

TANZANIA

Dedicated WSO2 platform

LOCAL OPERATIONS

BDI

BURUNDI

Dedicated WSO2 platform

LOCAL OPERATIONS

COD

DEMOCRATIC REPUBLIC OF THE CONGO

Dedicated WSO2 platform

LOCAL OPERATIONS

COMMON GOVERNANCE LAYER

SHARED API STANDARDS • SECURITY CONTROLS • DELIVERY PRACTICES • OBSERVABILITY • ARCHITECTURE GOVERNANCE

THREE PLATFORMS • ONE GOVERNANCE MODEL • SHARED STANDARDS

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Enabling Temenos Transact migration

- Channels
- Enterprise systems
- External partners
- Regulatory services
- Payments ecosystem

WSO2

API migration
Orchestration
Transformation
Connectivity

TEMENOS TRANSACT

WSO2 provided the bridge that allowed channel modernization and core migration to progress with controlled change.

Improving stability and resilience

Resilience engineering

CBS failover architecture
Platform tuning
Database optimization
Health-check automation

Operational visibility

Kibana monitoring dashboards
Enhanced alerting
Improved observability
Automated testing recommendations

Operational excellence

- ✓ Automated CI/CD
- ✓ Kubernetes orchestration
- ✓ Grafana monitoring
- ✓ Kibana analytics
- ✓ Centralized logging
- ✓ Automated alerts
- ✓ Disaster Recovery
- ✓ High Availability

Governance + monitoring + recoverability = confidence at scale

Business impact

DELIVERY
Faster integration delivery

SIMPLICITY
Reduced middleware complexity

EXPERIENCE
Enhanced digital services

RESILIENCE
Improved availability

SCALE
Reusable API ecosystem

REACH
Multi-country model

MODERNIZATION
Support for Temenos

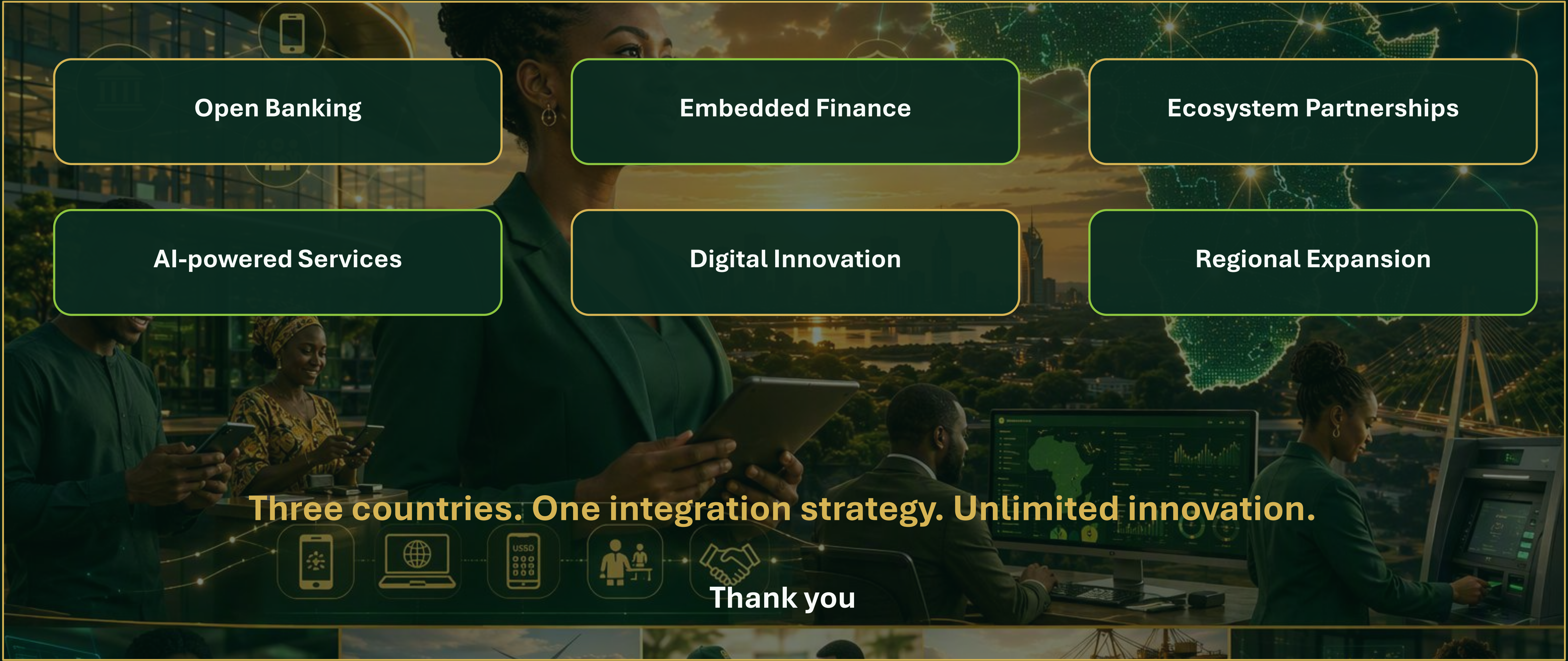
FUTURE
Open Banking readiness

WSO2 became an enabling capability for CRDB’s digital banking growth.

Five lessons from the journey

1. Treat integration as a strategic capability, not just middleware.
2. Use API-led architecture to accelerate transformation.
3. Build automation and observability from the start.
4. Balance country autonomy with centralized governance.
5. Invest in partnership, skills and joint problem-solving.

Looking ahead



Open Banking

Embedded Finance

Ecosystem Partnerships

AI-powered Services

Digital Innovation

Regional Expansion

Three countries. One integration strategy. Unlimited innovation.

Thank you