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WSO2 success story with NBC

From Complex Integration to Connected Banking

How API Manager and Micro Integrator
have transformed NBC



WSO2 SUCCESS STORY AT NBC

From Complex Integration to Connected Banking

How API Manager and Micro Integrator
have transformed NBC



Connect
Systems



Automate
Processes



Enable
Innovation



Deliver
Greater Value

NATIONAL BANK OF COMMERCE
OUR STORY MATTERS, ONE STORY AT A TIME.

Our story matters,
One story at a time.



TRANSFORMING NBC
TO BE LEAD DIGITAL
BANKING IN EAST
AND CENTRAL AFRICA



The Challenge

A Complex and Growing Banking Ecosystem

Our story matters,
One story at a time.

NBC needed to connect multiple systems, channels, partners and government services securely, reliably and at scale to deliver seamless banking experiences.





Our Integration Platform

API Manager and Micro Integrator Powering a Connected NBC

Our story matters,
One story at a time.

A unified, secure and scalable integration platform connecting NBC's systems, channels, partners and government services.





From Multiple Connections to a Unified Platform

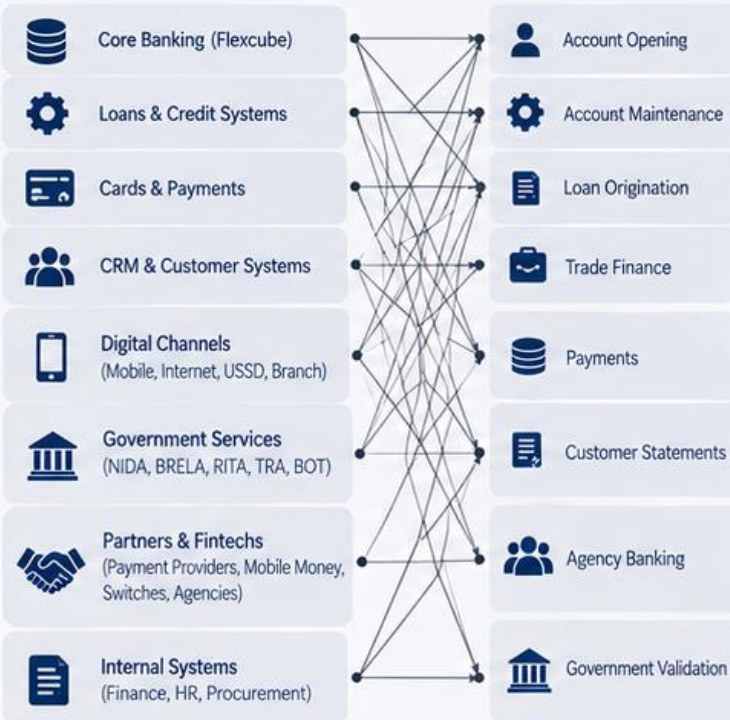
Simpler | Faster | More Secure | Greater Value

API Manager and Micro Integrator have transformed how NBC connects, integrates and delivers banking services.

PEOPLE
TECHNOLOGY
PROGRESS

Before: Fragmented Integration

Multiple point-to-point connections, different standards and manual processes.



High effort | Hard to maintain | Limited visibility
Inconsistent data | Slower time to market

The Enabler

WSO₂ API MANAGER

- Secure APIs
- Access Control & Policies
- Monetization & Analytics
- Developer & Partner Portal
- Lifecycle Management



WSO₂ MICRO INTEGRATOR

- System Integration
- Protocol Handling (REST, SOAP, MQ)
- Orchestration & Automation
- Data Transformation
- Scheduling & Batch Processing
- Error Handling & Recovery

After: Unified & Reusable Integration

A centralized, secure and governed integration platform enabling reusable services across all channels.



One platform | Reusable integration services | Consistent standards
Governed and secure | Faster delivery | Ready for future growth

What This Means for NBC



Faster Service Delivery

New products and services deployed in weeks, not months



Operational Efficiency

Reduced manual effort and operational costs



Better Customer Experience

Seamless and consistent service across all channels



Stronger Governance

Improved control, auditability and compliance



Scalability

A platform ready for growth and new technologies



Enable Innovation

Easier to integrate new partners and digital services





Transformation in Action

Our story matters,
One story at a time.

Real Business Outcomes, Enabled by API Manager and Micro Integrator

API Manager and Micro Integrator are powering key initiatives across NBC, enabling faster, safer and more efficient banking services.



Customer Onboarding & Account Opening

Integrated end-to-end customer onboarding and account opening journeys.



- ✓ Faster onboarding
- ✓ Automated validations (NIDA, RITA, BRELA)
- ✓ Real-time account creation and maintenance
- ✓ Consistent customer experience across channels



Government Validation Services

Seamless integration with government systems for real-time validation and compliance.



- ✓ Real-time data validation
- ✓ Reduced manual processes
- ✓ Improved data accuracy
- ✓ Enhanced compliance and risk management



Loan Processing Automation

Integrated loan origination and downstream processes (eLPAR and related systems).



- ✓ Automated loan origination workflows
- ✓ Seamless integration with eLPAR and CBS
- ✓ Faster turnaround time
- ✓ Improved customer satisfaction



Agency Banking & Partner Integration

Automated commission, settlement and partner integrations.

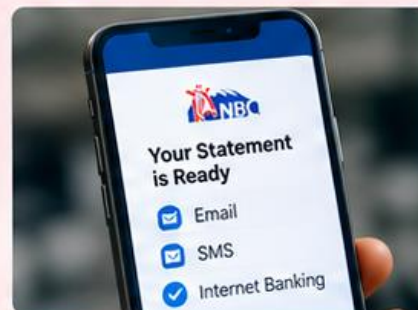


- ✓ Automated commission calculation and payment
- ✓ Real-time transaction processing
- ✓ Seamless partner integration (switches, mobile money)
- ✓ Greater transparency and control



Customer Statements & Notifications

Automated statement generation and delivery to customers.



- ✓ Automated statement delivery (email, SMS)
- ✓ Reduced operational effort
- ✓ Timely and consistent delivery
- ✓ Improved customer engagement



Digital & Partner APIs

Reusable APIs enabling digital channels and ecosystem partners.



- ✓ Reusable and standardized APIs
- ✓ Faster integration of new channels and partners
- ✓ Scalable and secure services
- ✓ Foundation for new digital products





From Automation to Intelligent Operations

Turning integrated data and real-time events into intelligent, actionable outcomes

Our story matters,
One story at a time.

With API Manager and Micro Integrator as the foundation, NBC is moving beyond automation to intelligent, adaptive operations that can sense, decide and act in real time.





The Impact on NBC

Real Change for a Bank Serving 2 Million Customers

Our story matters,
One story at a time.

API Manager and Micro Integrator have delivered measurable impact across our people, processes, customers and the business.

Business Outcomes



Faster Delivery

New banking services and integrations delivered in weeks instead of months.



Operational Efficiency

Reduced manual processes and improved straight-through processing.



Better Customer Experience

Seamless, consistent and reliable services across all channels for our 2 million customers.



Stronger Governance

Secure, standard and audited integrations with full visibility.



Scalability

A platform that grows with our business and customer base.



Enable Innovation

Easier to launch new products, services and partner integrations.

Key Impact Metrics



50
Integrations
Processed

Across core banking, digital channels, partners and government services (daily).



200
APIs Published
and Governed

Reusable and secure APIs enabling internal and external consumption.



50K
Key Systems
Connected

Including Flexcube, Loans, CRM, Cards, Payments, TARLIC, DSA, Government and more.



2M+
Customers Served

Through integrated and seamless banking services across mobile, internet, USSD, branches and agents.



5+
Government Services
Integrated

NIDA, BRELA, RITA, TRA, BOT and other government agencies.



50+
Partners & Fintechs
Connected

Payment service providers, mobile money operators, switches, agencies and strategic partners.

Value for Our Stakeholders



Employees

Spend less time on manual work and focus on higher value activities.



Customers

Enjoy faster, simpler and more reliable banking services.



Partners

Access secure and standardized APIs for easy integration.



Regulators

Receive accurate and timely data from integrated government services.



Business

Launch new services faster and respond quickly to market needs.



Society

Greater financial inclusion through digital channels and ecosystem partnerships.

Transforming NBC to be the Leading Digital Bank





The Future – Building a More Connected NBC

Scale | Innovate | Secure | Serve Better

Our story matters,
One story at a time.

ager and Micro Integrator will continue to be the foundation for our digital growth, enabling new services, partners and opportunities.

Strategic Focus Areas



Scale Integration Capabilities

Support growing volumes, new channels and business expansion.



Accelerate Innovation

Enable faster delivery of new products and services across the bank.



Strengthen Security

Ensure secure, compliant and resilient integrations across all channels.



Expand Partnerships

Onboard more government, fintech and strategic partners.



Optimize Operations

Increase automation, observability and operational efficiency.



Drive Sustainable Value

Support NBC's long-term growth and contribution to a stronger Tanzania.

Roadmap to the Future



Short Term (0 – 12 Months)

- ✓ Increase API reuse and standardization
- ✓ Automate onboarding for internal and external consumers
- ✓ Enhance monitoring and observability



Medium Term (1 – 2 Years)

- ✓ Scale platform to handle higher volumes
- ✓ Expand partner ecosystem (fintechs, payment providers, mobile money)
- ✓ Introduce advanced analytics and API monetization
- ✓ Improve self-service developer experience
- ✓ Onboarding CIAM Capability
- ✓ Introduce NBC Marketplace Sandbox



Long Term (2+ Years)

- ✓ Establish a unified integration platform across all channels
- ✓ Enable sustainable open banking and ecosystem services
- ✓ Leverage AI and data insights for smarter integrations
- ✓ Position NBC as a leading digital bank in the region



TRANSFORMING NBC TO BE LEAD DIGITAL BANKING IN EAST AND CENTRAL AFRICA

Success Enablers



Strong Governance and Standards



Collaboration with Business Units



Skilled and Empowered Teams



Strategic Partner Engagement



Reliable Infrastructure and Monitoring



Continuous Improvement

Our Vision



A more connected **NBC**, delivering simple, secure and innovative banking services for our customers, partners and communities.



OUR PEOPLE



OUR TECHNOLOGY



OUR COMMUNITIES



A STRONGER TANZANIA



The Foundation for NBC's Next Generation of Banking

A more connected, inclusive and innovative bank for our customers, partners and communities.

Our story matters,
One story at a time.

What the future holds

Leverage our integration capabilities to unlock new opportunities, expand our ecosystem and deliver greater value for 10 million customers.

Strategic Initiatives



Open Banking

Enable secure access to NBC services for approved partners.



Embedded Finance

Move banking services into partner platforms and everyday customer journeys.



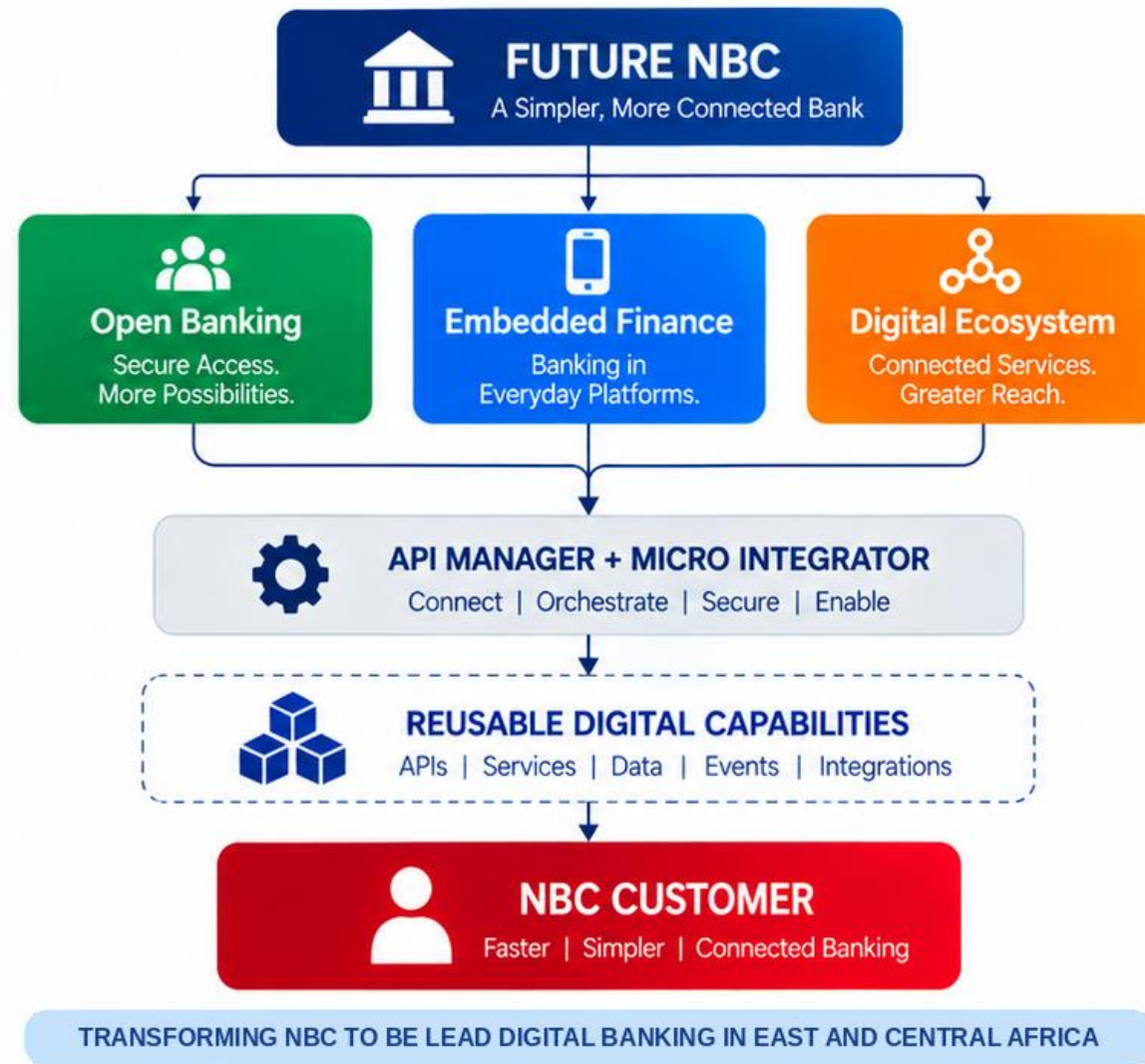
Digital Ecosystem

Integrate with government services, fintechs and strategic partners to create new value.



New Growth Opportunities

Launch innovative products and services faster through reusable digital capabilities.



The Impact Ahead



More Value for Customers

Easier, faster and more convenient access to banking services.



Expanded Reach

Serve more customers through partners and new digital channels.



Innovation at Scale

Launch new products and services faster and respond quickly to market needs.



Stronger and More Inclusive Financial Ecosystem

Collaborate with government, fintechs and other partners to support a more inclusive economy.





From Connected Banking to the Agentic Enterprise

Leveraging our integration foundation to enable intelligent, adaptive and real-time banking

Our story matters,
One story at a time.

The same platform that connects our systems today will power the next generation of intelligent, customer-centric and autonomous banking.

Our Integrated Ecosystem (Today)



Core Banking Systems

Accounts, customers, payments, loans, trade finance



Government Services

NIDA, BRELA, RITA, TRA, BOT and other agencies



Digital Channels

Mobile, Internet Banking, USSD, Branch, Agents



Partners & Fintechs

Payment providers, mobile money, switches, card schemes, agencies



Internal Systems

CRM, Cards, Finance, HR Procurement, Risk & Compliance



External Services

Databases, file systems, third-party APIs, cloud services

A rich ecosystem of systems, data and partners already connected through WSO2 API Manager and Micro Integrator.



NBC TODAY

A Connected and Integrated Bank

Serving customers across core banking, digital channels, government services and partners.



API MANAGER + MICRO INTEGRATOR

Expose | Connect | Orchestrate | Secure | Automate

REUSABLE DIGITAL CAPABILITIES



APIs

Standardized and reusable APIs



Data

Real-time and trusted data



Events

Business and system events



Services

Integration and orchestration flows



Ecosystem

Partners, government and external services

INTELLIGENT SYSTEMS



Sense

Real-time data and event insights



Decide

AI-driven and rules-based decisions



Act

Automated and adaptive execution



Learn

Continuous learning and optimization

ADAPTIVE BANKING



Personalized customer journeys



Proactive risk and compliance



Real-time operational responses



Dynamic partner collaboration



AGENTIC NBC

Decide | Adapt | Respond | Learn

An intelligent, adaptive and self-optimizing bank



BETTER CUSTOMER OUTCOMES

Faster | Simpler | Safer | More Inclusive | Greater Value

What This Enables for NBC



Faster Service Delivery

New products and services deployed in weeks, not months



More Personalized Experiences

Right service, at the right time



Proactive Risk Management

Early detection and prevention



Greater Operational Efficiency

Reduced manual effort and lower costs



Stronger Governance

Real-time validations and audit readiness



Innovation at Scale

Easier to launch new services and collaborate with partners



A More Inclusive Bank

Expanding access through digital channels and ecosystem partnerships





NBC Digital Ecosystem

Connected Platforms. Greater Possibilities.

Delivering seamless, inclusive and innovative financial solutions through our digital platforms, partners and ecosystems.

Our story matters,
One story at a time.

NBC C**NNECT**

Open banking and
partner integration
platform



Merchant and
business payments
for SMEs

NBC
EduConnect

School fees payments
and education solutions



Agent banking services
bringing banking
closer to people



Everyday banking,
simplified



Supporting sports,
talent and communities

Built on a Strong Integration Foundation



APIs

Standardized and
reusable services



Data

Trusted and
real-time data



Events

Business and
system events



Services

Integration and
orchestration flows



Partners

Ecosystem and
external services



Channels

Mobile, Internet,
USSD, Branch, Agents



More Customers

Greater financial inclusion



More Transactions

A growing digital economy



More Opportunities

For individuals, businesses
and communities



A Safer and Smarter Bank

Powered by technology
and trusted partnerships



A Stronger Tanzania

Driving sustainable
socio-economic growth





THANK YOU

WSO2 shaping the bank towards a more connected, intelligent and inclusive future.