

HEXAWARE

Hexaware & Backbase

From fragmented banking
operations to the unified
frontline



Hexaware Digital Banking

We design, build & market digital banks that provide value that differentiates!

Our accelerated approach results in a shorter time to market, delivering value faster in the form of increased customer and employee experience, higher conversion rates, and lower operational costs.

Combined Skills



Award Winning clients



Partnerships



Results

12 Months

Successful digital bank launch

80%

Fraud reduction for an online payment solution provider

90%

Transactions digitized for a universal bank

6M+

App users at a cooperative bank

60%

Increased market share for a digital bank

Why Hexaware and Backbase?

Our experience, capabilities, and flexible resourcing model enable banks to deploy the Backbase OS and build the unified frontline.



Deep functional and technical expertise of Backbase, backed by proven references

- Since 2016, we've stood as Backbase's largest partner, boasting a strong center of excellence dedicated to Backbase implementations and system integrations.
- Our global engagements have propelled numerous banks toward digital excellence, underlining our commitment to innovation and expertise in the digital banking sector.



Extensive experience in complex engineering supplemented with consulting and design capabilities

- Our unique blend of consultants, creatives, and engineers empowers us to perfectly balance human desirability, technical feasibility, and business viability.
- We significantly enhance value through comprehensive services spanning CX strategy, UX/UI design, requirement definition, API development, infrastructure, and support & maintenance services.



Global resourcing model to allow for most cost-effective setup

- Our hybrid resourcing model optimizes the balance between onshore and offshore resources, ensuring high-quality, timely project delivery at a cost-effective rate.
- This approach is tailored to meet project demands efficiently, aligning with our commitment to excellence and affordability.



Elevate success by combining local presence with global standard

- As a global organization, we boast regional delivery expertise and experience, fully understanding the unique business landscapes, cultural nuances, and regulatory environments of each area we serve.
- Our deep knowledge of local practices and adherence to international standards ensures we provide maximum value to our clients, making our solutions globally competent and locally relevant.

Services

We support a complete range of workstreams around Backbase implementations

Banking OS Strategy

Define the roadmap for moving from fragmented channels and systems to a unified operating layer for banking execution.

Unified Frontline Design

Design connected journeys where customers, employees, and AI agents work from shared context across digital channels and operations.

Core and Ecosystem Integration

Connect core banking, CRM, payments, cards, lending, risk, KYC, fraud, data, and fintech systems without replacing systems of record.

Nexus Semantic Layer Enablement

Build the shared operational truth across customers, accounts, products, events, and cases – so employees, workflows, and AI agents all operate from the same foundation.

Journey and Workflow Orchestration

Orchestrate onboarding, servicing, disputes, and wealth journeys across deterministic workflows and agentic workflows.

Authority and Governance Controls

Define permissions, policy controls, audit trails, and decision authority for actions taken by customers, employees, and AI agents.

Agentic Banking Enablement

Enable AI agents to execute banking work with shared context, authorized actions, and governed execution across connected systems.

Banking OS Factory Delivery

Design, build, and deploy Banking OS solutions using Studio, Starter Packs, and Delivery OS – accelerating time to value one domain at a time through MissionOps.

Intelligence and Continuous Optimization

Optimize operations using signals from completed journeys, resolved cases, human overrides, and frontline interactions – feeding back into model improvement and operational learning.

Success Stories



Middle Eastern Digital Banking

Pioneering a Nation's First Digital Bank: How a Challenger Bank Transformed Millennial Banking by Eliminating Traditional Frictions

A middle-eastern digital bank sought to pioneer their country's first fully digital bank, harnessing their group's incumbent bank's strengths. Their goal was to craft a culturally innovative digital banking solution for a rapidly growing millennial demographic. Delivering a modern, customer-centric experience while shedding the friction of traditional banking proved to be the central challenge. The bank partnered with experts to design and deliver an internationally competitive, award-winning digital banking platform — from strategy through to cloud infrastructure.

Solution

- Delivered an award-winning, fully digital international banking solution prioritising a customer-centric user experience and eliminating traditional banking frictions.
- Turnkey solution spanning strategy, experience design, product engineering, and cloud services — end-to-end ownership of the build.
- Tech stack built on Backbase for digital banking, AWS for cloud infrastructure, and Apigee for API management.



1st

digital bank in
its country

300K

new customers
since launch

12 months

new digital label went
live in

A Large Universal Bank

Driving Customer Engagement at Scale: How a Large Universal Bank Delivered an Omnichannel Strategy for Over 3 Million Users

A large universal bank sought to significantly enhance their digital banking experience by migrating to a modern architecture — seamlessly transferring over 3 million users to the upgraded platform without disruption. The core challenge was serving an increasingly diverse customer base across both digital and physical channels, while continuously delivering new features to meet rising digital expectations. The bank partnered with experts to implement a comprehensive phygital strategy covering the full spectrum from product engineering to cloud infrastructure.

Solution

- Implemented a Team as a Service (TaaS) model alongside a phygital strategy, enabling seamless service across all client types — online and offline.
- Continuously delivered innovative features to meet the growing digital demands of BPI customers, keeping pace with evolving expectations.
- Areas of expertise spanned Strategy, Product Engineering, Experience Design, and Cloud Services — a fully integrated engagement model.
- Technology stack built on Backbase, AWS, and Kubernetes for a scalable, resilient digital banking foundation.



2 Bn

transactions
per year

6 months

to launch MVP

5.7 Mn

enrolled customers

An International Corporate Bank

How an International Bank Delivered Uniform Digital Banking Capability Across 11 Countries in 12 Months

An international bank with a rapidly expanding customer base sought to provide seamless financial management across all markets it operated in. Fragmented digital experiences across geographies created inconsistency and limited their ability to scale effectively. The bank needed a modernized digital banking platform capable of delivering a uniform experience regardless of country – without slowing their expansion. They partnered with experts to architect and roll out a corporate banking platform that could flex across markets while maintaining a consistent, high-quality user experience.

Solution

- Architected and implemented a digital corporate banking platform designed to deliver uniform digital capability across all countries in which the client operated.
- Operated on a Team as a Service (TaaS) model, cultivating product engineering excellence and crafting a cohesive experience design for the client.
- Technology stack built on Backbase, Java, and Angular – enabling a scalable, maintainable foundation across diverse regional deployments.



12 months

to rollout across
all countries



Interested in accelerating your business outcomes?

Let's start the conversation. Reach us today at **marketing@hexaware.com** and discover how our expertise can accelerate AI adoption across your enterprise.

About Hexaware

Hexaware is a global technology and business process services company. Every day, Hexawarians wake up with a singular purpose: to create smiles through great people and technology. With this purpose gaining momentum, we are well on our way to realizing our vision of being the most loved digital transformation partner in the world. We also seek to protect the planet and build a better tomorrow for our customers, employees, partners, investors, and the communities in which we operate.

With offices across the world, we empower enterprises to realize digital transformation at scale and speed by partnering with them to build, transform, run, and optimize their technology and business processes.

Learn more about Hexaware at <https://www.hexaware.com>.

Get in touch