OPCITO TECHNOLOGIES

Central banking digital supervision platform

About The Customer

The customer is a global FinTech organization delivering a Central Banking-as-a-Service and financial infrastructure platform for regulated environments. The platform enables regulators and financial institutions to securely issue, manage, and govern digital assets and token lifecycles.

Business Challenge

As regulatory responsibilities expanded, the customer encountered structural limitations across its supervisory operations. Legacy tools and manual processes made it difficult to scale regulatory oversight while maintaining consistency, transparency, and compliance.

Key challenges included:

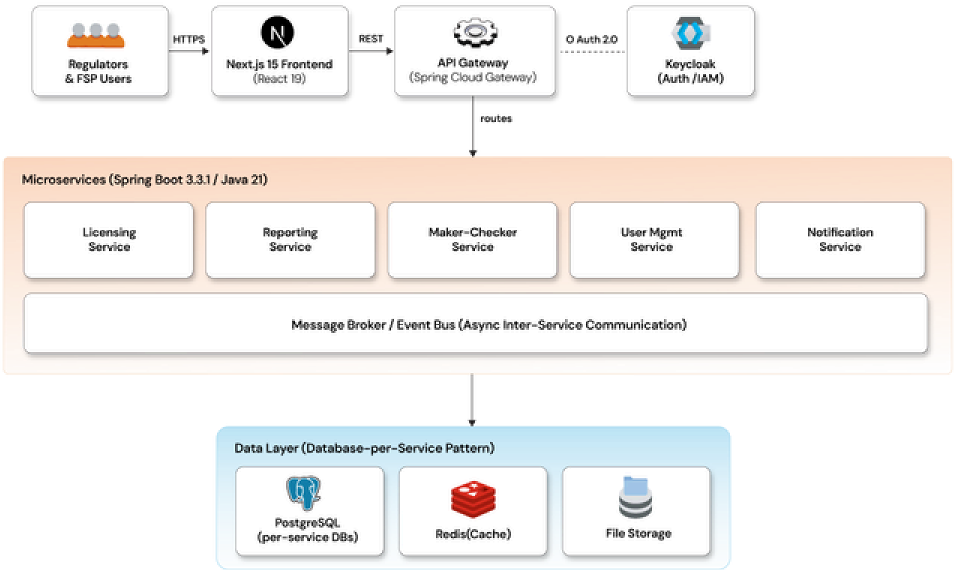
- **Fragmented regulatory systems:** Supervisory operations were distributed across disconnected tools and databases. This fragmentation created data silos, duplicated effort, and limited the regulator's ability to obtain a unified view of licensing, supervision, and risk exposure.
- **Manual and paper-based workflows:** Licensing and approval processes relied heavily on manual reviews and paper-based documentation. These workflows introduced delays in license issuance, renewals, and regulatory decision-making, impacting both regulators and regulated entities.
- **Limited auditability and compliance visibility:** The absence of comprehensive, end-to-end audit trails reduced confidence in regulatory outcomes. Compliance reviews and inspections required significant manual effort to reconstruct decisions and approvals.
- **Highly complex access management:** Regulatory operations involved multiple institutions, departments, and user roles. Managing over 200 granular permissions across these entities made access control difficult to govern and audit.
- **Gaps in risk monitoring and Basel III reporting:** Risk assessment and Basel III compliance reporting were not fully standardized, limiting proactive supervision of capital adequacy, liquidity, and leverage ratios.

India office +91 (20) 6712 4100 US office +1 (650) 772 4442

How Opcito Helped

Opcito partnered with the customer to design and implement a centralized, digital-first supervisory platform that modernized regulatory operations while preserving control, compliance, and transparency. Key elements of the solution included:

- **End-to-end digital license management:** A fully digitized licensing workflow was implemented to manage application intake, reviews, approvals, and renewals. Configurable templates standardized regulatory processes while allowing flexibility for policy and governance changes.
- **Basel III–aligned risk assessment framework:** A standardized risk framework aligned with Basel III was introduced to support consistent monitoring of capital adequacy, liquidity ratios, and leverage exposure across regulated institutions.
- **Configurable maker–checker approval workflows:** A multi-level maker–checker approval engine was deployed with configurable stages. The platform supported more than 18 regulatory workflows across licensing, supervision, and risk modules.
- **Federated identity and role-based access control:** A database-first identity and access management model was implemented using Keycloak. The solution enabled multi-tenant institutional access with over 200 granular permissions mapped across roles and regulatory functions.
- **Integrated regulatory reporting and analytics:** Real-time dashboards and supervisory reports were delivered using Apache superset, providing regulators with immediate visibility into pending actions, compliance status, and risk indicators.



Technologies, Tools, and Platforms used

JAVA, SPRING BOOT, NEXT.JS

REACT, POSTGRESQL, REDIS

AZURE, DATADOG, SONARQUBE

TRIVY, GHOST INSPECTOR

POSTMAN, JMETER, K6

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Benefits

FASTER LICENSE PROCESSING	Automated workflows reduced license processing time by 60 percent, significantly improving regulatory turnaround times
OPERATIONAL AGILITY WITHOUT IT DEPENDENCY	Self-service workflow configuration enabled regulators to implement governance and policy changes without requiring IT intervention
REAL-TIME SUPERVISORY VISIBILITY	Dashboards provided immediate awareness of pending approvals, operational bottlenecks, and emerging risk exposure
MORE EFFICIENT REGULATORY INSPECTIONS	Comprehensive audit trails across regulatory operations enabled inspections to be completed 40 percent faster with improved confidence and traceability

About Opcito

At Opcito, we believe in designing transformational solutions for our customers, start-ups, and enterprises, with our ability to unify quality, reliability, and cost-effectiveness at any scale. Our core work culture focuses on adding material value to your products by leveraging best practices in DevOps, like continuous integration, continuous delivery, and automation, coupled with disruptive technologies like containers, serverless computing, and microservice-based architectures. We also believe in high standards for quality with a zero-bug policy and zero downtime deployment approach.