

## Case Study

# Banorte unlocks high-value millennial market with a streamlined digital user experience

OpenLegacy helps bank realize vision of agile innovation

**70x**

improvement in transaction  
response time

**200%-300%**

increased productivity

Banorte is a banking and financial services holding company based in Mexico, and the largest retirement fund administrator. It serves over 27 million customers through 1000+ branches, and receives deposits in over six thousands commercial establishments.

Financial ■ Mainframe ■ Core Banking



## The Challenge

Banorte had a vision to make their customer's online experience much easier. Implementing this customer-focused vision involved opening many user flows implemented in mainframe systems. User onboarding, for example, was way too complex. It involved going to a physical branch, using various documents for identity verification, and going back to the bank to pick up a new credit or debit card. For younger consumers, this process is cumbersome and time consuming. They would "rather go to the dentist than go to the bank."

Making new customer onboarding fast and seamless for millennials was a high priority. If Banorte is able to add 100K new millennials as customers, this means hundreds of millions of dollars in incremental customer lifetime value.

Similar onboarding processes exist for savings and checking accounts, car loan, credit cards and other services. How can 15 year old technology infrastructure support a bottoms up approach for re-imagining these experiences?



## The Solution

Banorte clearly had the right mindset, vision, and budget, but it lacked the right partner to execute. They turned to OpenLegacy to implement mainframe-based workflows as APIs. A small pilot team delivered the first API within a few hours, with additional APIs following in rapid succession.

The fast implementation was in large part thanks to OpenLegacy's platform, which directly connects to the mainframe and does not involve ESB or other middleware software. This simplification made the end to end API lifecycle design process 20-50 times faster. Banorte also built automated unit testing using OpenLegacy templates, which decreased Q&A times. All of this aligns with Banorte's DevOps strategy.

Eliminating IBM MQ and MCA as a middleware dramatically accelerated performance: Compared to the previously developed APIs, OpenLegacy's APIs are 70x faster with an average end-to-end response time below 300ms.



## The Result

### Support for 15 million transactions per day and 70x performance improvement

OpenLegacy generates standard, lightweight code for microservices without requiring any modifications to the mainframe applications. OpenLegacy's architecture does not require any middle layers such as MQ, leading to stunning performance improvements: Transaction response time improved by 70x and support for 15 million transactions per day.

### Plow through the backlog with agile development and standards

Development time was also much faster, thanks to OpenLegacy's automation, standardization, and adherence to agile development methodologies. API standardization is incredibly important for Banorte, and OpenLegacy with its automated generation of standard, lightweight API code generates code the way they want it to look. Development investment per API now is 50% to 75% lower enabling the ability to plow through the backlog.

### Instantaneous Deployment

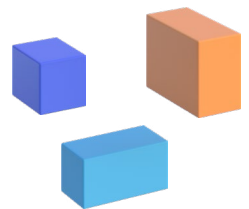
Deployment is also a breeze with OpenLegacy, freeing up expensive DevOps resources: OpenLegacy instantaneously deploys new versions—compared to the old environment that required over a week to deploy. By relying on the newest open standards, OpenLegacy's solution reduces risk and supports all security requirements and regulations that are mandatory for this Banorte.

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*When another bank launches something new, we need to be able to do it tomorrow. Time to market isn't dealing with my backlog—it's when the market changes today, how do I react to it tomorrow.*

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Banorte



## About OpenLegacy

OpenLegacy Hub delivers high ROI with a simple, disruption-free, method to generate, extend and manage digital services from legacy systems to the cloud. Jumpstart and optimize your modernization journey and follow it through, no matter the chosen strategy: modernizing in place (hybrid), rehosting/replatforming or even replacing and rewriting the entire application.