

GIBBSHYBRID

EMPOWERING THE INTELLIGENT ENTERPRISE



GIBBS HYBRID PROGRAMME LEADERSHIP FOR PSD2

(REVISED PAYMENT SERVICE DIRECTIVE)

Gibbs Hybrid has supported a number of clients with their PSD2 open data strategy and implementation programmes. One such example is our work with a leading UK bank, responding to a government call for open data.

Taking a Programme Leadership role, Gibbs Hybrid was responsible for:

- Understanding the legal implications, corporate and social responsibility of open data once APIs are exposed for general consumption.
- Building the business case to secure internal acceptance and project funding.
- Defining the architecture and approach to integrating with legacy systems and defining the roadmap for future adoption.
- Identifying the practice, policy and procedure for identifying API use cases and build standards
- Cradle to grave proof of concept for over 150 API builds across all lines of business (Wealth, Retail, Corporate, Digital and Consumer Lending).
- Selecting the chosen product and API platform for internal and external use - and subsequent commercial negotiation (MuleSoft and Akana).
- Evangelising the need for API uptake internally and externally through events, demos and public Hackathons with partner start-up enterprises.

The initial £12m, 1-year project had almost 120 project team members working across the various lines of business. As part of the leadership team, our regular interactions with key C-suite stakeholders helped to ensure a successful response and project buy-in. We successfully navigated a number of challenges – whilst most of these were technical in nature (standardisation of build classes, integration with legacy systems and exposing technology performance issues), some were also operational, with possible reputational risk to the Bank. For instance, how to manage the impact of performance issues on customers, how to detect API security threats and how to ensure the safety of customer data when APIs were consumed by an independent 3rd party were all successfully navigated.

We are pleased to report that the programme was a success, resulting in the institution setting up a new line of business, "Open Banking". Stakeholders across all lines of business now actively use the platforms to drive innovation within the organisation.

About Gibbs Hybrid

Gibbs Hybrid offers a single source integrated solution with programme consultancy, talent, technology and outsourcing initiatives that drive customer success. Since its establishment in 2005, Gibbs Hybrid has grown to over \$100 million in annual revenue with more than 700 employees, associates and consultants. We are headquartered in UK with offices in Ireland, Poland, Luxembourg, US and Canada.

CASE STUDY

SCOPE



Determine strategic PSD2 response

Select API developer hosting tools

Espouse benefits of APIs

Determine Open Data challenges

Deliver group wide API Proof of concept

CHALLENGES



Generating sponsorship to wholesale change

Security - avoid compromising customer data

Merging API's with legacy systems

Introducing a new ethos to development approach

LEARNINGS



Co-locate teams and promote TDD with active stakeholder engagement early in testing

Consider full stack developers to flex the team during sprints

Plan for performance issues in the early phases, and factor this into sprint planning

Legacy systems will provide interesting and un-expected challenges....

TEAM AND WAYS OF WORKING

Here are some questions to ask before starting your PSD2 project

TEAM

- Will regular access to the business or operational teams be available to the developers? We find that frequent "show and tells" helps to keep everything moving in the right direction.
- We recognise the Java V's Java Script for back end and interface developing and where possible will seek full stack developers to support any future sprints and allocation of work.

GOVERNANCE

- How will code be managed and quality of code be determined?
- We are keen to ensure that are developers conform to the highest quality standards and would like to understand the metrics so that we can help ensure the highest levels of performance.



TECH

- What kind of API hosting platform has been selected? Having associates with experience of the platform isn't essential but may help speed up the learning curve.
- How will data be held? Are there any requirements to develop locally and transfer data / code and if so what is the proposed approach for this (DTU, size, frequency etc).

APPROACH

- If Jasmine or other testing frameworks are used, do you have visibility into the testing methodology and how end users will be involved in the cycle?
- If Agile project management is implemented, how will you structure it to facilitate transparency and oversight?



PRESENTATION



LOGIC



DATA