




Use Case

Core banking transformation

An example project that brings to life how we work and what's possible with the 10x platform.



It all starts with a conversation

Together, transformation is faster and easier.
Reach out to our team to learn how.

10xbanking.com | hello@10xbanking.com

10x

Introduction

This use case is based on live projects, conversations with banks, and ideas scoped with technology partners. It gives you an idea of the problems we solve at 10x. In this case: how a bank can transform by migrating from its legacy core banking platform to a modern, cloud-native alternative.

Challenge

60% of Bank X's product set sits on a legacy mainframe. The platform is becoming more expensive to manage. Development for older codebases needs to be outsourced to Poland and India, which has created more operational and technical complexity, adding additional costs in maintenance and remaining compliant with changing regulation.

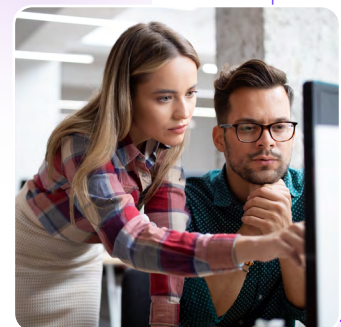
The bank is also looking to upgrade its front end. Customers are complaining about the bank's app, and there is a backlog of known customer experience issues; driven by manual back end processes and a complex web of systems, increasing the bank's cost to serve.

10x brief

Reduce Bank X's total cost of ownership (TCO) by 70% by migrating off the legacy mainframe and onto a cloud-native banking platform, powered by SuperCore® – 10x's cloud-native core banking platform.

Initially, the bank will launch a fixed term savings account with competitive rates on their new core platform, separate from their existing infrastructure. This will enable Bank X to test the platform and acquire new customers.

After a successful trial, the bank's existing product portfolio will be replicated on the 10x platform. Working with a systems integrator, Bank X will then migrate their existing customers onto the new platform so that the mainframe can be deactivated.



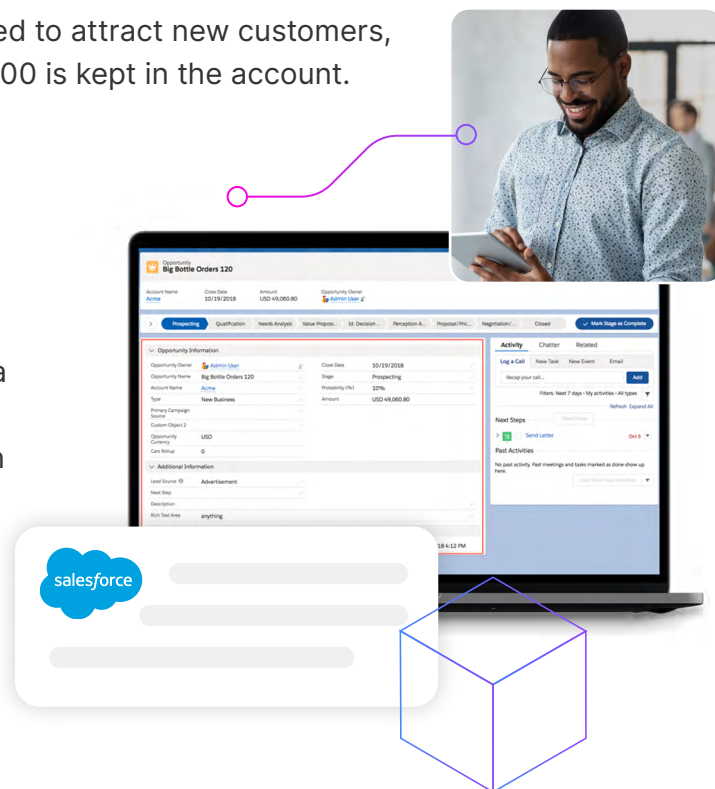
Customer proposition

A savings account that's fully serviced from the bank's mobile app, which is built and managed by the bank's in-house team.

A promotional interest rate of 4.5% will be used to attract new customers, which will increase by 1% if a minimum of \$1000 is kept in the account.

Customer service will be available through the app or over the phone using 10x pre-built customer servicing platform on Salesforce that can be rolled out at speed.

The rest of the product book is replicated in a day by the Bank using Bank Manager – 10x's no-code product builder. Products are built in clicks, not code, using pre-existing features – such as limits, fees, and rates – and an intuitive, easy-to-use interface.



Migration

After a successful pilot with SuperCore, Bank X looks to migrate its existing customers to the new platform. Working with their chosen systems integrator and 10x – who provide migration analysis and strategy support – the migration file is prepared for upload to SuperCore.

The existing customers, transactions, and products are migrated in phases, allowing for tight iteration. Upon upload, each batch is reconciled within the 10x platform and validated by the bank or systems integrator. The process can be rolled back and repeated as needed to fix unreconciled data before go-live.

Live traffic on the 10x platform, from the new savings product, continues without interruption during the migration. Every event is reconciled in real time, limiting errors.

Powered by SuperCore: 10x's reliable, scalable core banking platform

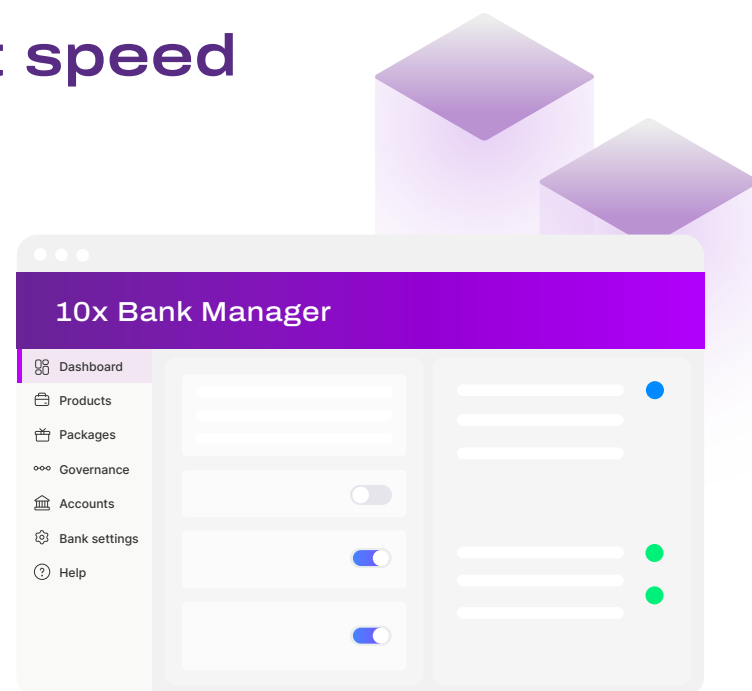
- Built to **process over 10k transactions per second (TPS)** – more than a global bank will ever need – the 10x ledger connects to Bank X's general ledger and accountancy systems. It creates events in real time, enabling a seamless experience for employees and customers.
- 10x's **real time interest calculator** provides automatic interest and fee calculations. Bank X can update statements and backdate historical balances without manual overheads.
- Delivered as a single instance in the public cloud, banks get **flexible autoscaling, resilience, refresh, and security** as part of their SaaS deployment to minimize overheads.
- 10x's **API-first architecture** enables real time connectivity to Bank X's preferred providers and front end, making our core a seamless extension of their bank. Event streams can be consumed in real time.

Building products at speed

Using Bank Manager, our no-code product builder, Bank X can reduce the time it takes to create, update, and launch products from months to minutes.

Once Bank X maps out its products and features, 10x builds the entire portfolio on the platform in just one day. Upon completion, each product gets sent for sign-off via Bank Manager's auditable workflow.

At the same time, Bank X's Product team learn how to configure products, pricing, rewards, and rates with Bank Manager. They can iterate and innovate their products based on customer needs without writing a line of code.



The 10x Managed Service

We offer a fully resourced and needs-based client team for the project's duration, reducing the need for Bank X to create new operating procedures, training support, and system updates.

Additionally, based on client needs, the managed service team includes Principal Engineers, Security Engineers, Client Solution Managers, and Site Reliability Engineers. The managed service team is coordinated by a Client Success Lead and a Delivery Manager. Co-location and (where necessary) daily contact lead to faster delivery for Bank X.

New features, security, and platform updates are delivered monthly. All 10x clients benefit from iterative updates as new requirements and requests go live.

We also provide a developer portal containing all available APIs, including Open Banking and B2B, and associated documentation. In addition, content on our architecture, design patterns, Kafka topics, data dictionary, data model, and more are provided.

About 10x

10x Banking's (10x) mission is to make banking 10x better for customers, banks, and society.

Founded in 2016, the company's next-generation core banking platform, SuperCore®, enables banks to launch products and customer experiences faster and more cost-effectively, powered by real time data.

The platform supports retail, SME, and corporate banking across current and savings accounts, credit cards, payments, and lending.

Available as a SaaS platform hosted in the public cloud, SuperCore is fully managed by 10x to ensure local and regional compliance, robust security, always-on performance, and operational resilience.

Today, 10x powers some of the world's leading banks, supporting greenfield projects, core migrations, and banking as a service initiatives.

Making banking 10x better

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