

Caja Municipal Ica shifts to digital services with Red Hat OpenShift



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Caja Municipal Ica, a Peruvian public-law financial firm, sought to enhance its digital presence to improve services for more than 230,000 customers and attract new business. With help from Red Hat Consulting and Soaint, a Red Hat partner, the company migrated to Red Hat OpenShift to adopt a microservices-based architecture. Now, its developers can quickly create and launch new, innovative services as the business grows. Customers can reliably access their financial information through a mobile application, rather than visiting a bank branch. As a result, Caja Municipal Ica is positioned as an innovator in the country's financial services market.



Financial services

230,000 customers
8 branches

Benefits

- Accelerated time to market for new digital services from weeks to days
- Reduced transaction costs by 3% by switching branch visits to digital experiences
- Improved availability, reliability, and security at scale

"Customers no longer need to visit a bank branch ... Now, we offer an engaging digital experience that offers a single place for customers to view and manage their finances."

Oswaldo Aspilcueta Salas
IT and Communications Manager,
Caja Municipal Ica



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"We have now become the first municipal savings and credit association in Peru to boast this type of technology."

Oswaldo Aspilcueta Salas
IT and Communications Manager,
Caja Municipal Ica

Red Hat Approach

Caja Municipal Ica is a independently operating financial entity owned by the Municipality of Ica in Lima, Peru. It serves more than 250,000 customers throughout the country, with a focus on credit democratization and encouraging a savings-focused culture for customers who are new to banking.

Facing increasing competition, Caja Municipal Ica sought to differentiate and improve its digital services and create a tailored customer experience. However, its digital channel was outdated and offered limited functionality and access. The monolithic underlying infrastructure lacked scalability and delayed launch of innovative new services to meet market demand.

To continue expanding its digital presence and stay competitive, Caja Municipal Ica sought to adopt a [microservices](#)-based platform that would speed time to market and support innovation.

"Keeping up with market trends meant we needed a new architecture capable of improving agility, reliability, and security," said Aldo Robles Arana, IT Project Leader at Caja Municipal Ica. "The growing trend in the financial segment is to work with microservices, especially for mobile apps. This approach needs an operating system capable of fulfilling the requirements of digital channels."

Adopting a microservices-based approach with Red Hat OpenShift

Caja Municipal Ica's IT department considered several options before choosing Red Hat OpenShift as the foundation of its new microservices-based service environment. "Based on our technical assessment, and the successful use of Red Hat OpenShift by other leading financial entities in Peru, we found it to be the best solution for our needs," said Robles Arana.

Built from Kubernetes and Red Hat Enterprise Linux®, Red Hat OpenShift is a [container platform](#) optimized for hybrid and multicloud deployments. Comprehensive operational automation supports more productive, innovative development at the speed of business.

Working closely with Red Hat Consulting and Soaint, a Red Hat partner with industry technology experience, Caja Municipal Ica deployed Red Hat OpenShift on premise. The company also engaged Red Hat Training to help its staff become familiar with the new platform through online, self-paced courses on OpenShift administration.

"We have now become the first municipal savings and credit association in Peru to boast this type of technology, fully aligned with market trends," said Oswaldo Aspilcueta Salas, IT and Communications Manager at Caja Municipal Ica.

Building a digital business

Accelerated time to market for new digital services from weeks to days

With a container- and microservices-based service environment based on Red Hat OpenShift, Caja Municipal Ica's developers can work more efficiently to create innovative [digital](#) offerings, rather than spending time on infrastructure maintenance or lengthy provisioning processes.

For example, the company used Red Hat OpenShift to support the launch App Caja Ica, a mobile application focused on securely providing personalized financial information that now serves more than 10,000 customers. A new digital credit application service, planned for early 2021, is also being developed more efficiently.

"Today, we are much more scalable," said Aspilcueta Salas. "By having both back- and front-end infrastructure ready to use quickly, we can implement any service we want at the pace we want. Before, it took us 15 days to launch a service. Now, we can launch a similar service in just one week—and with fewer resources."

By introducing new, engaging services to customers—many of whom are using banking services for the first time—Caja Municipal Ica can attract and retain business, affirming its position as a leader in Peru's financial market.

Reduced transaction costs by 3% by switching branch visits to digital experiences

By improving its digital channel infrastructure and launching new mobile solutions, Caja Municipal Ica has reduced the need for on-site customer service, leading to reductions in staffing and other operating costs.

"We now offer an engaging digital experience that offers a single place for customers to view and manage their finances. Customers no longer need to visit a bank branch to use our services, helping us save 3% in costs per transaction," said Aspilcueta Salas.

As the volume of digital-only transactions grows from just 1% to an expected 60% in the next few years, Caja Municipal Ica also anticipates further financial savings.

Improved availability, reliability, and security at scale

As its business grows, Caja Municipal Ica's IT infrastructure can now scale automatically to accommodate more customers and services. The platform also helps the bank [comply with industry regulations](#) at scale, such as the Data Protection Law and the Superintendency of Banking, Insurance, and AFP (SBS) of Peru.

"Red Hat OpenShift's scalable, security-focused architecture gives us confidence that the microservices hosted in the platform will deliver excellent performance and reliability as we grow," said Robles Arana. "For instance, we can work with the Amazon API Gateway on Amazon Web Services to create and share APIs [application programming interfaces] to support our mobile, digital services following a model used by the most important banks in Peru."

About Soaint

Soaint is a technology consulting firm with an international footprint and vast experience in different technologies

www.soaint.com

Looking forward to adding innovative services

Caja Municipal Ica plans to continue adding new services to its Red Hat OpenShift environment in response to customer and market demands, such as Home Banking, Attention Bot, and a digital credit application service. Migrating existing services to the platform will help improve performance times, while building new services on the platform will speed their initial launch and establish ongoing high performance.

The company is considering adding Red Hat 3scale API Management or Red Hat Ansible® Automation Platform to make management easier as it grows.

"With a responsive, reliable platform like Red Hat OpenShift, we're seeing a successful shift from traditional programming to agile development. We're confident we can maintain a leadership position in adapting to emerging IT trends. We've improved our service quality and revamped the company's image," said Robles Arana. "Caja Ica now stands out as an innovative industry benchmark. Because of our success, other municipal banks in Peru want to migrate to enterprise open source."

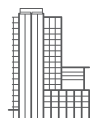
About Caja Municipal Ica

Caja Municipal Ica is a public-law financial entity owned by the Municipality of Ica with over 250,000 customers throughout Peru. It has economic, financial, and administrative autonomy and carries out its activities based on the principle of credit democratization and decentralization, promoting and encouraging a savings culture. www.cajaica.pe



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About Red Hat



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North America
1 888 REDHAT1
www.redhat.com

**Europe, Middle East,
and Africa**
00800 7334 2835
europe@redhat.com

Asia Pacific
+65 6490 4200
apac@redhat.com

Latin America
+54 11 4329 7300
info-latam@redhat.com