

Create AI-powered banking services with Red Hat

The banking industry is at a crossroads, as the next generation of artificial intelligence (AI) is expected to reshape the industry and the technology that supports it. Much like digital transformation, the evolution of AI is changing the way applications are architected and the capabilities that are required to support them.

To meet these changing conditions, many banks have evolved to using platform-based architectures and have transitioned away from monolithic architectures and systems that make it difficult to respond to customer demands in a timely fashion.

In order to compete, banking leaders need a modern technology platform that makes it easier to infuse AI into banking services, extract more value from their cloud investments, and create more nimble operations.

By migrating onto the right modern technology platform, organizations can improve productivity and reduce the complexity of managing the underlying infrastructure, which ultimately allows them to better adapt to changing market conditions and unlock the full value of the next generation of AI.

Gain a competitive advantage with a modern platform

Rapid advancements in AI have already shown its potential to transform markets, especially when combined with cloud environments to decrease costs and boost scale and performance, and with cloud-native microservices to increase responsiveness.

However, without the right technology platform, banks may struggle to realize the full potential of these technology approaches.

Red Hat offers a comprehensive technology platform that brings together the capabilities needed to support AI applications, cloud environments, and cloud-native microservices to increase delivery speed, decrease costs, and mitigate risks. This platform gives your organization the flexibility to choose when and where to rehost, refactor, or reimagine your banking services, with the technology you need to gain a competitive advantage.

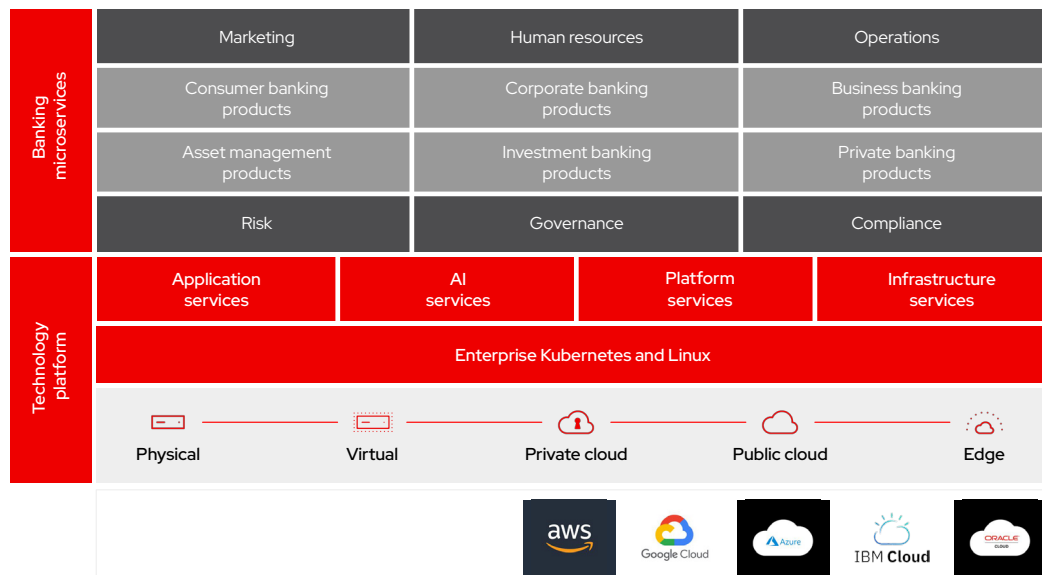


Figure 1: Red Hat's technology platform can scale across the entire bank.

Red Hat's technology platform helps banking organizations:

- ▶ Reduce operating costs and mitigate risk through advanced cloud management and policy enforcement capabilities.
- ▶ Boost developer productivity with tools and frameworks that reduce cognitive load and toil.
- ▶ Decrease time to value of AI by bringing together data scientists, operations, and developers on a unified platform.
- ▶ Optimize infrastructure use by reducing hardware utilization and providing automatic scaling capabilities.

Get more value out of the cloud with AI

Both consumer and corporate banks are feeling the competitive pressure to provide more compelling digital experiences for their clients. Because of this, they are looking for a technology platform that helps them innovate without adding complexity.

Red Hat offers a fit-for-purpose technology platform uniquely suited for microservices that enhances delivery speed and reduces management complexity. This helps delivery teams focus on what matters most: delivering enhanced banking services to their consumers in less time.

Because banking operating environments can often be complicated—spanning multiple generations of technologies and environments—banks need a platform that allows them to operate traditional applications side-by-side with cloud-native applications to mitigate operational risk and limit stranded technology investments.

By bridging the divide between traditional and modern technology, Red Hat's platform allows you to modernize applications at your own pace with a progressive approach to modernization that can help you get value out of your cloud investments more quickly.

Build on a platform trusted by leading banks around the globe

Red Hat is trusted by some of the largest banks in the world to support their business-critical services, including [BBVA](#), [Deutsche Bank](#), and many others. This is primarily because of Red Hat's extensive engineering work in both the Linux® and Kubernetes communities, which is aimed at meeting the most stringent performance and scalability requirements that banks must achieve.

Red Hat brings Kubernetes and Linux technologies to the enterprise through its rigorous testing and certification processes with thousands of hardware vendors, and integrations with thousands of software vendors. This has created a banking platform that is reliable, efficient, performant, and security-focused, which helps you meet even the most difficult service level requirements of the banking industry.

In today's competitive landscape, banks cannot afford service disruptions as they grow their business; as such, always-on digital services are becoming a prominent feature of the banking customer experience.

To deliver these services and realize the benefits of operational scale without slowing down delivery teams, banks need a foundation that automatically adjusts capacity as demands increase, and has self-healing capabilities to automatically resolve problems.

With Red Hat, your banking platform is using a foundation that is built for today's always-on world and is available anywhere you need it, with the reliability, scalability, and performance that is expected of a modern banking solution.

This platform is primarily built on 2 key Red Hat® solutions:

- ▶ [Red Hat Enterprise Linux](#). The world's leading enterprise Linux distribution¹ is certified on hundreds of clouds and with thousands of hardware and software vendors.
- ▶ [Red Hat OpenShift® Kubernetes Engine](#). This technology platform provides commercial support, upgrades, patches, and an extensive compatibility test matrix for increased focus on security and improved reliability and performance.

By bringing together a combination of Linux and Kubernetes technologies, Red Hat's platform is built for the future of modern banking around the globe.

¹ IDC study. "[Worldwide Operating System Environments Market Shares, 2022: Uneven Market Conditions Prevail](#)." Document #US50591823, May 2023.

Empower developers to respond rapidly to market change

The era of cloud technology has unlocked many new and valuable opportunities for banks, but it has also added new complexities for their delivery teams that can affect developer productivity, and their ability to respond to market changes and keep up with customer demand.

Without the right developer tools and user experience, developers can end up dedicating valuable time to work that does not help create business value. Supporting developers to keep them focused on high-value work becomes even more critical with deeper integration of AI into banking services, as management complexity can increase without the right technology platform.

In order for your bank to compete in today's market, you need a technology platform that gives you fit-for-purpose tools for developers, data scientists, and operations, without the complexity of integrating them yourself.

Red Hat provides the tools you need for today's modern architectures so that you can bring compelling banking services to market more quickly. This is delivered through a range of Red Hat solutions, including:

- ▶ [Red Hat OpenShift](#). This unified technology platform is designed to build, modernize, and deploy payment services at scale. You can work intelligently and efficiently with a complete set of tools for bringing new features to market on your choice of infrastructure.
- ▶ [Red Hat Developer Hub](#). This developer portal promotes efficiency and collaboration by visually consolidating elements of the development process.
- ▶ [Red Hat OpenShift Dev Spaces](#). This container-based service provides access to self-service developer environments that help increase developer productivity and optimize costs.
- ▶ [Red Hat Application Foundations](#). This unified suite of tools helps increase developer productivity by providing the application programming interface (API) management, data streaming, enterprise integration, application security, migration, and framework capabilities needed to efficiently deliver cloud-native applications.
- ▶ [Red Hat build of Quarkus](#). This modern Java framework is designed for microservices, with fast startup times and a low memory footprint for high throughput and low latency applications.
- ▶ [Red Hat OpenShift Local](#). This localized technology platform is designed to run on a laptop or desktop to simplify setup and testing, and to emulate the cloud development environment locally with all of the tools needed to develop cloud-native applications.

Technology complexity can slow down delivery teams and increase opportunity costs, but with Red Hat's cohesive technology platform and its extensive ecosystem of partners, you can increase your organization's developer productivity with more time spent on valuable work and less time on integrating tools.

Bring AI deeper into the bank

The world of AI is rapidly evolving and bringing new opportunities to almost every area of banking. This includes a growing number of machine learning (ML) models, which banks have come to depend on for delivering services. This dependence can also pose a challenge, as the lead time for training, tuning, and integrating ML models can add to overall delivery delays.

Red Hat gives you the tools to bring ML models into production more quickly and reduce the complexity of creating AI-powered banking services, with a unified approach to AI that streamlines delivery and reduces hand-off between groups for more sustainable value creation.

This is delivered through [Red Hat OpenShift AI](#), an AI and ML application platform that provides a set of flexible and scalable AI and ML tools to help enterprises create and deliver AI-powered services at scale in any cloud environment.

With these tools from Red Hat, you can unlock the potential of daily transactional data by bringing ML to your microservices and ultimately creating new value for your customers.

Simplify your bank's operating environment

The global economy is consuming IT infrastructure at a frantic pace, which is likely to accelerate with the increasing demand for AI. This creates a growing attack surface for bad actors to exploit vulnerabilities and adds operational strain, including increased compliance and security complexity.

Red Hat can help you tackle this complexity and increase your focus on security and compliance, while reducing the associated operational costs, with consistent capabilities and standard policies and procedures delivered through a modern application platform:

- ▶ [Red Hat OpenShift Platform Plus](#). This technology platform provides integrated security and management capabilities so that you can reduce operating costs, mitigate risk, and gain sustainable cloud scale.

With out-of-the-box security policies and self-healing capabilities, Red Hat OpenShift Platform Plus offers the tools you need to help maintain your platform's focus on security while managing costs and mitigating risk, and provides a consistent view of your bank's operating environment to help you meet your service-level objectives and quickly pinpoint failures.

Access preintegrated banking partners and flexible consumption models

Many organizations are looking for prefabricated and preintegrated payment capabilities, which Red Hat provides access to through an extensive partner ecosystem. Red Hat actively works with a range of leading vendors that provide an array of banking capabilities and flexible deployment options.

By partnering with market-leading vendors to offer preintegrated banking capabilities and flexible consumption models, Red Hat's robust partner ecosystem and the larger open source communities around it maximize choice and reduce the cost of integration.

This flexibility lets you buy what you need and tailor it to your needs where appropriate, and gives you the ability to streamline updates to different parts of your banking platform without the time-consuming, platform-wide upgrades of the past.

Hone your technology practices with training, services, and support

Red Hat has helped banks of all sizes hone their practices and skills to maximize the value of their cloud investments. This is done by working together to construct an integrated roadmap that focuses on streamlining processes and enhancing collaboration.

Red Hat’s technology experts work with your bank to implement a cloud strategy that allows you to evolve at a pace that works for you. This collaborative, customized approach to technology adoption, along with practice and skill development, can help you reduce costs, unlock productivity gains, and mitigate operational risk.

Red Hat works with you to help you further develop your skills, accelerate modernization, and maximize the benefits of your cloud investments through:

- ▶ [Red Hat Consulting](#). Bring your team together with the product expertise you need—from idea to execution and beyond—to help you streamline development, build agility, and maximize the value of your technology investment.
- ▶ [Red Hat Training and Certification](#). Help your teams assess where they are and access the knowledge they need to use Red Hat products and technologies successfully.
- ▶ [Red Hat Partner Training](#). Red Hat offers training to its large ecosystem of partners to help them expand their knowledge and deliver better customer experiences.

Learn more about how Red Hat can help elevate your banking services

Your choice of banking platform is often what separates you from your competition. The right platform can help you unlock valuable new opportunities without adding complexity.

With Red Hat you get a full suite of capabilities, integrations, and access to partners that help you create the modern banking platform you need to simplify how you build, deploy, and manage modern banking services in the cloud.

[Learn more](#) about how Red Hat is helping banks bring AI into their services to decrease the cost and complexity of cloud operations and reduce time to market.



About Red Hat

Red Hat is the world’s leading provider of enterprise open source software solutions, using a community-powered approach to deliver reliable and high-performing Linux, hybrid cloud, container, and Kubernetes technologies. Red Hat helps customers develop cloud-native applications, integrate existing and new IT applications, and automate and manage complex environments. [A trusted adviser to the Fortune 500](#), Red Hat provides [award-winning](#) support, training, and consulting services that bring the benefits of open innovation to any industry. Red Hat is a connective hub in a global network of enterprises, partners, and communities, helping organizations grow, transform, and prepare for the digital future.

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