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Deloitte Omnichannel
BankingSuite

June 2025

A next-gen banking technology solution

that helps banks easily and safely adopt digital technologies to provide a better customer experience.

Omnichannel BankingSuite

offers a market-leading omnichannel digital experience, empowering banks to attract and retain customers through intuitive, customer-centric design. Built on atomic design principles and global best practices, our solution enables rapid innovation with a suite of pre-built experiences, microservices, and seamless third-party integrations—helping banks launch new digital products and services faster than ever.

Omnichannel BankingSuite also enables banks to swiftly go to the market with a modular and composable architecture that is well suited for both cloud and on-premise deployments. It is designed specifically for the Indian banking clients and aligned to the complex regulatory environment faced by banking institutions in India.

Platform capabilities

A modular architecture that offers flexibility to choose services and components based on business priorities

A flexible design system with a set of pre-built components that support popular UI frameworks across web and mobile e.g. React.js, Flutter

Pre-built integrations for core systems that enable banking products and services.

Scalable deployment architecture that supports both cloud based and on-premise deployments enabling high availability and resiliency

The solution is based on two live implementations across banks in India, built to integrate with core platforms in the banking ecosystem and incorporates cyber security best practices as per RegSec guidelines of RBI

Retail banking modules

New to bank – Application journeys for SA and FD
- NTB application journey for savings account
- NTB application journey for fixed deposits

Login (Existing to bank)
- Web/NB – Login with registered mobile or user ID using password/MPIN/OTP
- Mobile App – Login with MPIN
- Reset MPIN or password using debit card or Aadhar details

Dashboard
- Overview of relationships
- Product modules and details
- Recent transactions/payments and upcoming bills/payments
- Quick links and ad banners

Credit cards
- Card overview and summary
- Manage PIN
- Manage card settings
- Pay bill

Payments/transfers
- Add beneficiary
- Manage payees
- Fund transfer (NEFT/RTGS/IMPS)
- Quick pay
- Schedule payment
- Daily limits management

Bill payments
- ETB customer bill payment flow
- Auto pay setup
- Fastag recharge
- Mobile recharge and payments

Retail banking modules

Debit card
- Card overview and summary
- Manage PIN
- Manage card settings
- Block debit card
- Deactivate and activate debit card

Loans management
- Overview and summary of existing loan
- Dues payment
- Loan account statement

Notification
- Customer notifications triggering through omnichannel
- OTP management service
- Queue based processing of messages
- Categorised notifications based on the priority of the message
- SMS and email notification service

Digital identity verification and screening
KYC and customer screening component focusing on digital identity verification and screening

KYC, address risk, phone risk, email risk, and decision.
- IDV adapter

Digital activity component (fraud)
Realtime data analysis to detect and prohibit requests based on contextual digital activity
- Authentication events (number of attempts)
- Customer activity profiling
- Realtime information-driven activity approval

Master data
To ensure centralised , consistent, and validated reference data for seamless integration across banking modules
- Master
- Country master
- State master
- City master
- Branch master
- IFSC master
- Pin code master
- Language master

Service requests
- WhatsApp banking services
- Update email ID
- Cheque book services
- Add PAN and Aadhaar

Admin module
- Addition/modification of products and cards
- Banner management
- Dashboard management
- Master's management

Wealth management
- Buy / Sell mutual funds
- SIP / SWP
- Investment ideas
- Risk profiler

Red Hat advantage

Deploying the Deloitte Omnichannel BankingSuite on OpenShift allows build once, deploy anywhere.

Red Hat® OpenShift® Container Platform is an industry-leading hybrid cloud application platform powered by containers and Kubernetes. Using OpenShift Container Platform simplifies and accelerates the development, delivery, and lifecycle management of a hybrid mix of applications, consistently anywhere across on-premises, public clouds, and edge.

OpenShift Container Platform is designed to deliver continuous innovation and speed at any scale, helping organisations to be ready for today and build for the future. Red Hat® OpenShift® Container Platform offers a robust foundation for hosting Deloitte's modern architecture of Omnichannel Platform.
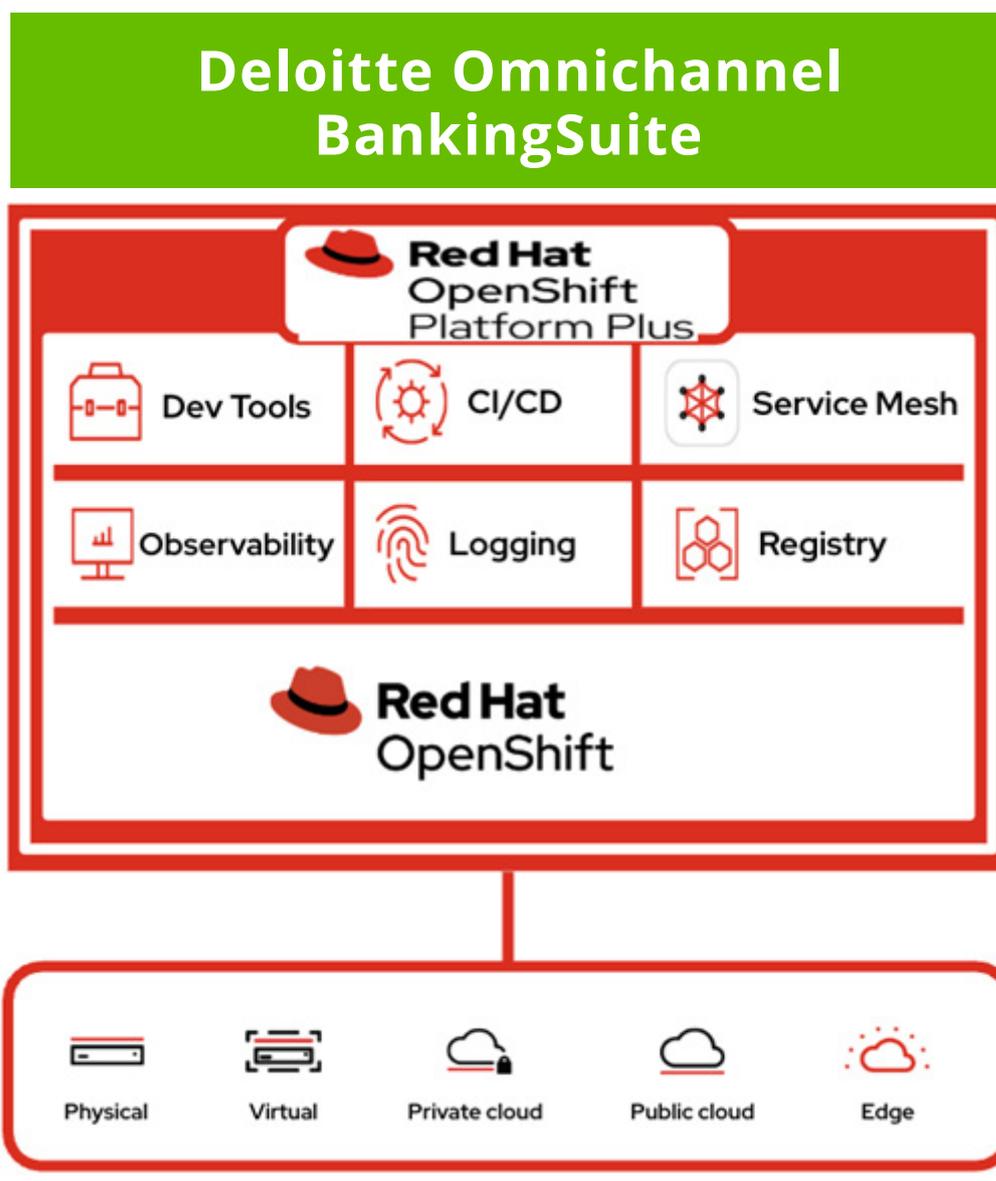
Key advantages of building an omni-channel banking platform on Red Hat® OpenShift® Container Platform are:

Build once, deploy anywhere

Improved time to market

Robust security and compliance

Hosting on a full-stack application platform

Increased agility and scalability

Better TCO and cost control

AI-ready platform

Deployment Architecture

Deployment Architecture - Deloitte Omnichannel BankingSuite
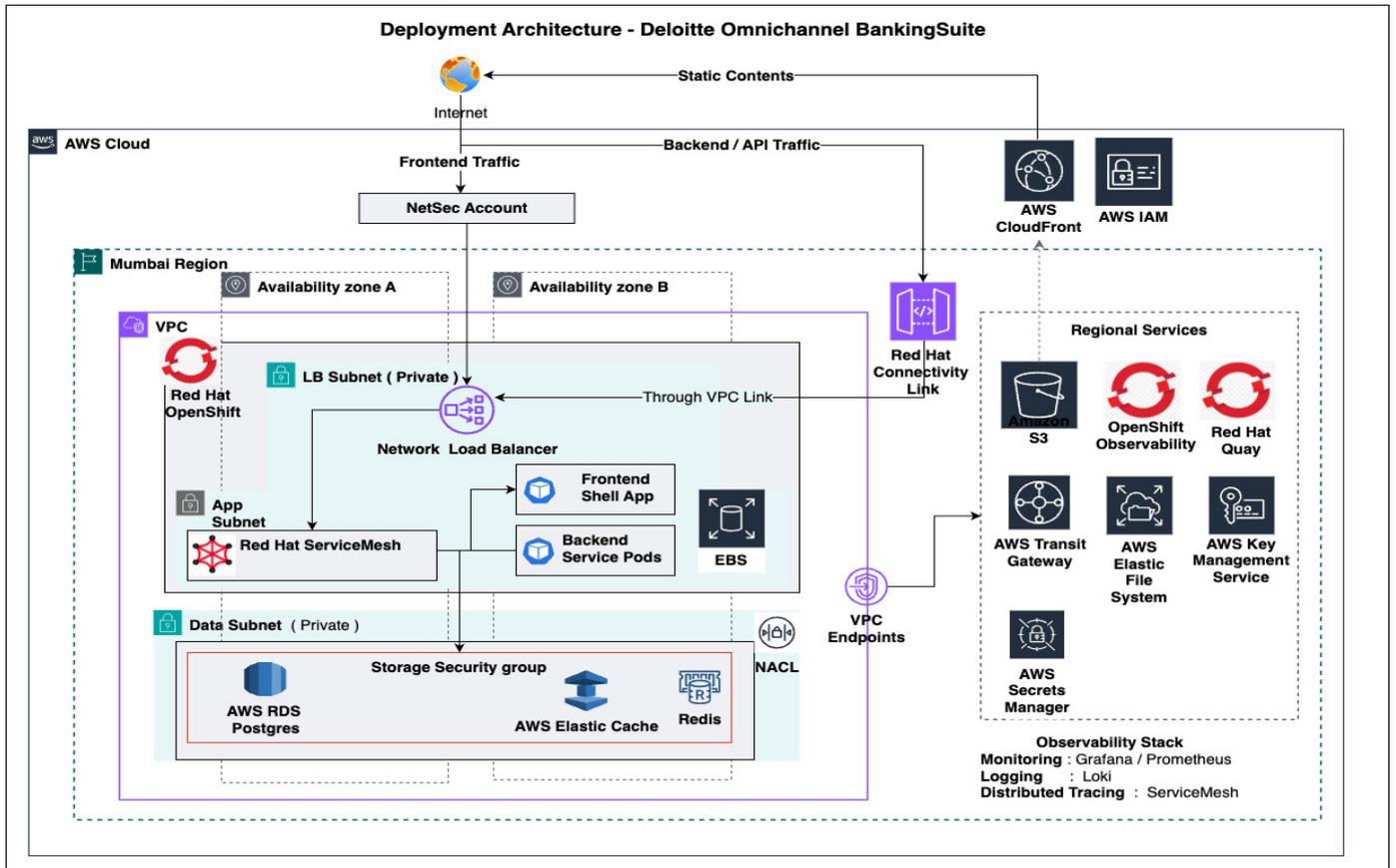
Key features and benefits

Global platform with India market focus
- Harvest the best of global capabilities and lessons learnt. Stay ahead with the latest data-driven insights from the industry
- The platform is part of a broader suite of banking solutions that can be leveraged individually or together, backed by decades of banking industry experience.
- Based on two live implementations across banks in India spanning retail and corporate banking with a functional coverage of 25+ user journeys and 500+ user stories.

Market proven
- Omnichannel digital experience delivered through a flexible design system. Reskin within days to suit your needs
- Use our designs and journeys out of the box or customise as per your needs

Plug-and-play architecture
- Simply plug into your choice of next-generation technologies and service providers using pre-integrated adapters for a large suite of ecosystem vendors
- Switch in and out easily without locking yourself into software vendor roadmaps or proprietary technologies. De-risk your tech stack in this rapidly changing world.
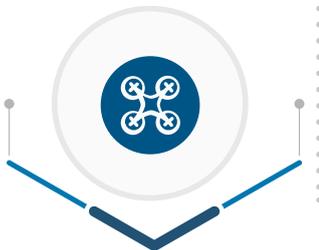
Modular and composable
- Adherence to the BIAN framework
- Modular architecture to permit multiple delivery teams to work together for quick delivery
- Improve the pace of delivery by assembling pre-integrated building blocks ("Lego blocks"). Reuse modular components instead of building from scratch.

Innovation sandbox
- Conduct PoCs for emerging use cases on the DPI/India stack, e.g., account aggregator, ONDC, frictionless credit, etc.
- Gen-AI for enhancing developer productivity using Co-pilot

Cloud ready and secure
- Choose vendor agnostic cloud or on-premise deployment for the underlying technology platform. We have spent years to make it robust and secure.
- Enterprise grade security, including E2E payload encryption using SHA-256, infra hardening, and network security.

Contact us

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