

Scaling and Optimizing Infrastructure for Financial Services Organizations

How Quali tackles infrastructure complexity and chaos

Financial-technology companies (fintechs) are changing the face of financial services. What started as disruption in the payments space has expanded to every corner of finance, banking, wealth/asset management, trading, and capital markets.

The innovation driven by technology-first “born in the cloud” players has highlighted the possibilities of what modern digital-first experiences can do for customers. The REAL impact of fintech is the redefining of customer expectations and the creation new business models build on highly efficient cloud-based technology platforms.

Amid the fintech revolution, incumbent financial organizations are challenging themselves to meet the demand for high-quality digital experiences while improving operational efficiency. Compounding the pressure on financial service providers are volatile market and economic conditions and the uncertainty caused by recent turmoil in banking. What once took weeks for a bank to feel an impact can now be felt in a day, so it is critical to be able respond immediately to changing market dynamics while also reassuring customers the business is stable and resilient.

These pressures are forcing financial organizations to make hard decisions on where to re-prioritize investments in the technology used to deliver services. Digital infrastructure needs to become highly adaptive, agile, and resilient.



“Money is **more mobile than ever before.**”

Joshua Brown, CEO and Co-founder, Ritholtz
Wealth Management, CNBC Contributor

Digital applications have made it very easy for consumers to make fast financial decisions and execute financial transactions. Customers are now able to switch providers nearly instantaneously. The demands to create new digital experiences to attract and retain customers creates serious strain on the infrastructure and technology platforms used to build and deliver the software that powers these digital interactions.

During prosperous market conditions, organizations tend to focus on growth and the value delivered. The emergence of agile, DevOps, and continuous delivery practices enabled software development teams to make independent decisions on how they delivered innovation, and the tools and platforms they use.

“Digital is truly changing the way we interact with our money, and what is especially striking is the degree to which mobile has become the preferred channel of interaction for our customers. In fact, our customers now use our mobile apps twice as frequently as our web apps.”

The “speed at all costs” mantra of agile and DevOps methods has created fragmentation, lack of standardization and inefficiencies. DevOps practices have stalled and are not scalable. The implication being that when a business down-turn occurs there is a significant impact and need for the business to rapidly course correct.

Rob Alexander, CIO, Capital One.¹

Seemingly overnight, excesses need to be brought under control, with corporate needs outweighing choices made by individual developers or software teams. The bottoms-up decisions that enabled agile and innovative software development need to be brought in-line with company goals and revised financial objectives.

¹ <https://medium.com/capital-one-tech/we-re-a-disruptive-bank-a21f7cce25b6>

This requires business priorities to dictate what technologies are used and how they are used, including:

- Understanding, in real-time, what infrastructure is used, when, by whom, and why - to enable optimization and prioritization
- Automated policies for permissions, usage and access applied consistently across all infrastructure and aligned to compliance requirements
- Standardization of best practices, tooling, and configurations to improve efficiencies and accelerate automation
- Frictionless access to infrastructure for everyone involved in the creation and delivery of digital banking and financial services
- Agility to deliver what the business needs “just-in-time” without increasing risk
- End-to-end transparency on what infrastructure is used and value it delivers to the business



RESPONDING TO THE CHALLENGES CREATED BY DYNAMIC CUSTOMER EXPECTATIONS

Torque is the first and only platform that layers orchestration and frictionless governance capabilities across multi-cloud, Infrastructure as Code (IaC), Kubernetes, virtualization, and legacy data center technologies. Torque automatically identifies, inventories, and models IaC configurations into re-usable infrastructure environments that development teams use to accelerate their daily work.

Financial organizations use Torque to scale infrastructure provisioning quickly and safely to any user (developers, testers, architects, cloud engineers) across the entire software lifecycle. Accelerating infrastructure provisioning enables software teams to focus on the creation of differentiation and speeds time to market for new products. With Torque you will:

- Make infrastructure automation ubiquitous and optimized, eliminate fragmentation and provisioning bottlenecks
- Scale infrastructure orchestration across all types of infrastructure (multi-cloud, cloud services, IaC, virtualization, containers, edge)
- Empower users with policy-based self-service access to the environments they need, and only the environments they are authorized to use
- Application infrastructure is hardening by automatically applying customized usage, cost, security, and provisioning policies
- Automatically embed compliance guardrails to ensure there are no surprises, Torque creates visibility, cost control and management over all types of cloud and IaC infrastructure
- Risk is mitigated and compliance is ensured with standardized configurations and auto-tagging to enable usage, cost tracking, and reporting
- Torque automatically bonds infrastructure to company priorities and existing approval workflows

QUALI'S TORQUE PLATFORM TACKLES INFRASTRUCTURE COMPLEXITY AND DELIVERS FRICTIONLESS GOVERNANCE

Public cloud platforms, container tools, and Infrastructure as Code technologies such as Terraform do not provide visibility into when container infrastructure was used/deployed, why it was used, and who used it. Torque supports customers' existing cloud and containerized infrastructure with automated orchestration of complex environments. This orchestration democratizes end user access to application infrastructure across the entire software lifecycle.

Torque's integrated policy engine and automated tagging standardizes usage policies and enables granular visibility and cost accountability into all infrastructure. The Torque platform implements a unified set of control plane capabilities to tackle complexity by automating, orchestrating, and governing application infrastructure at scale. This ensures the freedoms and autonomy enjoyed by software development is maintained, while increasing infrastructure delivery speed, and strengthening accountability and mitigating risk.

Get started today with a free trial account of Torque.

<https://www.quali.com/request-a-trial/>

About Quali

Headquartered in Austin, Texas, Quali provides the leading platform for automating and orchestrating application infrastructure. Quali solutions are helping companies achieve freedom from infrastructure complexity, so they can operate with velocity. Global 2000 enterprises and innovators everywhere rely on Quali's award-winning CloudShell and Torque platforms to create self-service, on-demand automation solutions that increase software and engineering productivity, cut cloud costs, and optimize infrastructure utilization. For more information, please visit quali.com and follow on [Twitter](#) and [LinkedIn](#).