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# Banco Rendimento takes the lead with state-of-the-art pluggable bank

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Sensedia's API platform is the basis for the institution's offer of financial services in the BaaS model in a safe, simplified and agile way.



**Amid the evolution of technological evolutions in the financial market in the country, Banco Rendimento continues to invest in innovation.**

The bank beckons to the market with a robust platform to offer the most differentiated financial services, in the Banking as a Service (BaaS) model. In the age of convenience, where the customer wants to solve everything in a single interface, the institution takes a step forward in a disputed arena.



Since 2018, Rendimento has been working on the evolution of its BaaS. According to André Luiz Alves, the institution's IT Executive Director, in order to achieve the business' objectives, a platform was essential to support the bank in the management of payments and in the secure formation of a BaaS.

“The strategy was to create a revolutionary ecosystem, supported by a platform of APIs, and thus become a great **BPO (Business Process Outsourcing) of services**. A flexible gateway, allowing customers to plug new services in an agile, efficient and cheap way to their business. For this, we needed a strong partner, with a stabilized solution, aggregator of values, through APIs and we chose **Sensedia**”.

André Luiz Alves  
IT Executive  
at Banco Rendimento

Today, it is possible to monitor various customer environments, with **Sensedia** acting as the platform's accelerator by facilitating and streamlining the demand for various services while organizing all the documentation in the market standard and making this management efficient. Also, the flow of transactions are all in compliance with industry regulations.

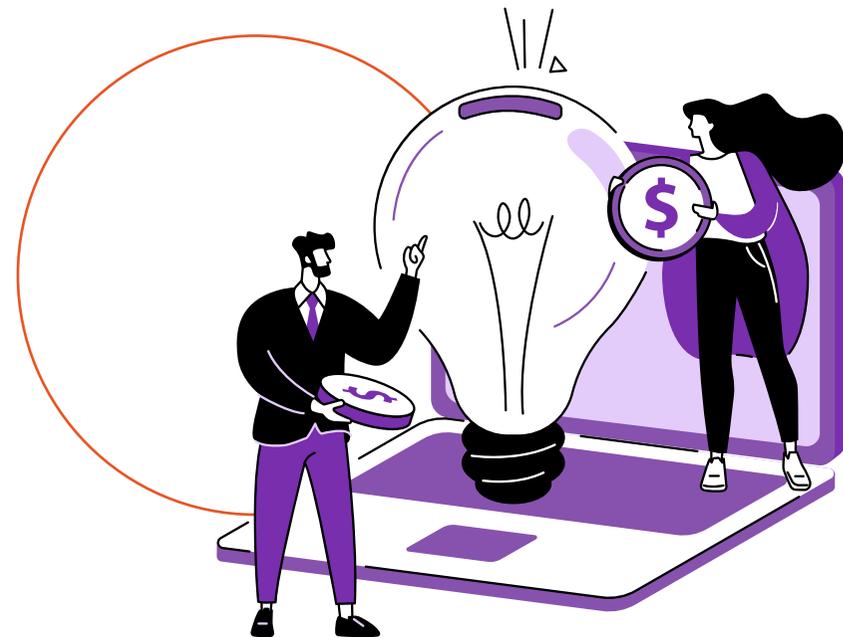


According to **Alves**, the platform, in addition to providing the evolution of management, houses several layers of protection without losing performance. “This was fundamental because this channel created in white label design, needs to have agility, short response times and thus gain progressive scale”, highlights the executive.

In the opinion of **Fábio Rosato**, Executive Director of Solutions at **Sensedia**, the **Rendimento** has a very clear position regarding the creation of a banking platform. In it, one of its main business channels for the consumption of products and services are the sets of services and APIs, which involve bank slips and cards with various banking operations that can be done via app and access to products via APIs.

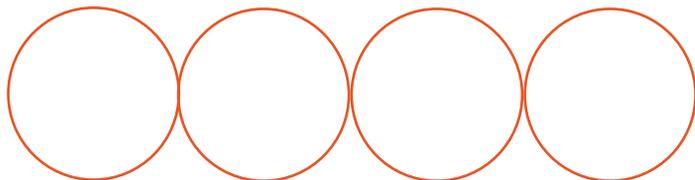
*“This is, in fact, offering a pluggable bank”,* said Rosato.

**Sensedia**, whose purpose is to strengthen itself as a great technological enabler of this business ecosystem model in the financial market, follows the standards of **Open Banking** and **Open Finance**, established by the Central Bank, as well as international standards. Such as, **PSD2 (Payments Services Directive)**, in addition to being an active member of the **FDX (Financial Data Exchange)**. In this way, it ensures operational compliance in an advanced Banking as a Service model.



# Prompt-delivery of digital bank

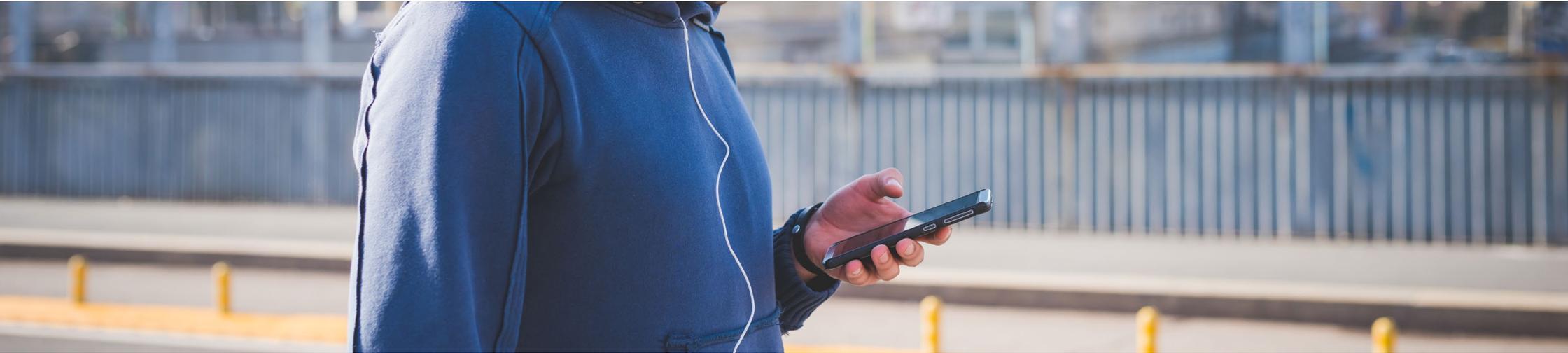
All this movement is the result of the future that is present at all times at **Banco Rendimento**, says Isaac Estes, Head of Digital Cash. He highlights that the institution is always attentive to providing the best experience to users of its services. Not by chance, he says, the effort is also focused on high performance in real time, to maintain the quality and agility of the offers.



“We will continue creating services, following developments, and advancing in **Open Finance**. We are on the way to being a large payment and receipt network, a very specific core, which demands knowledge and interoperability, ecosystem integration, expanding at every moment the range of convenience to the market”.



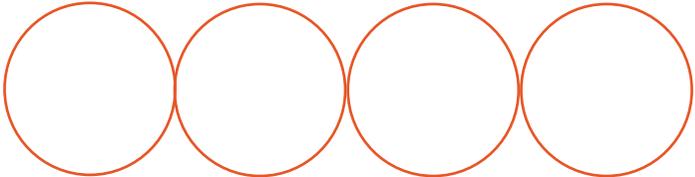
Isaac Estes  
Digital Cash Manager  
at Banco Rendimento



**Banco Rendimento** reveals he is ready to offer all kinds of services, such as issuing bank slips, receiving assets, taxes, transfers and Pix. A digital bank from scratch without major investments.

According to Alves the well-developed structure of the API platform makes it possible to deliver financial products and services that will foster different businesses, create adequate and customized financial solutions, according to the public's needs and perspectives.

“In this design of action, partners of Sensedia can become partners of Rendimento and vice versa. Considering that Sensedia’s platform is also in major players, it will be able to offer the ease of connectivity and, on the other hand, we will continue to expand the service layer”, concludes the CIO, for whom the future is just beginning.

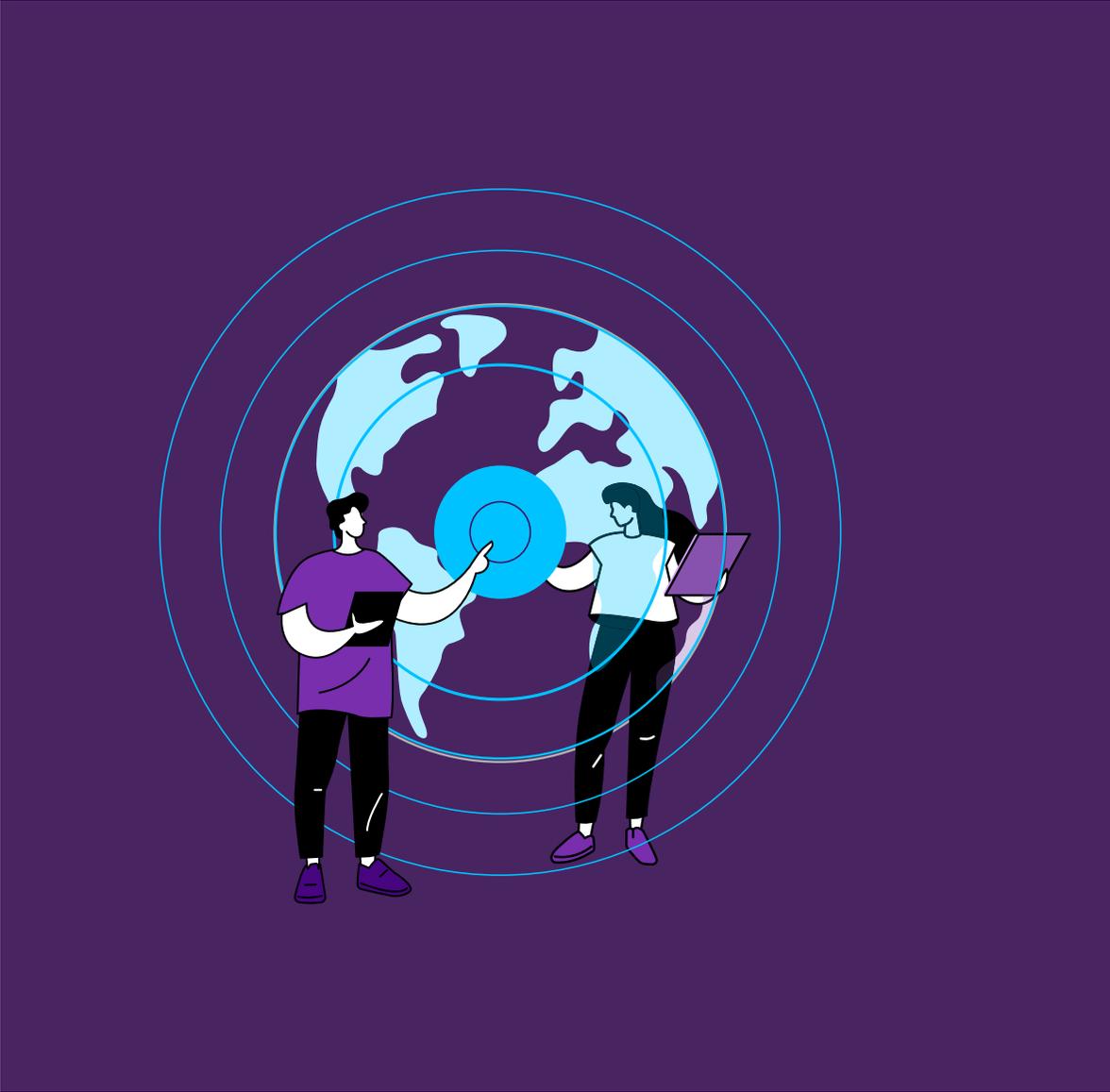


# About Sensedia

Sensedia supports companies in becoming more digital, connected and open.

Whether with the purpose of integrating channels, enabling partner ecosystem or creating modern multi-cloud/hybrid architectures, innovative companies rely on Sensedia as a partner for API and microservices management, expert services and fast integration with their legacy systems.

Find more at [sensedia.com](https://sensedia.com).



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