CUSTOMER SUCCESS STORY

M&T Bank Enables Innovation and Boosts Competitive Advantage with CA API Gateway

CLIENT PROFILE

Industry: Financial Services

Organisation: M&T Bank

Employees: 17,000

BUSINESS

Headquartered in New York, M&T Bank is a regional financial services company, providing banking, insurance, investments, mortgages and commercial services through more than 775 branches, as well as online and mobile services.

CHALLENGE

To continue to attract new customers and strengthen its offerings to existing customers, the bank needed to enhance its digital services, including online banking, mobile apps and customized product recommendations.

SOLUTION

The bank has launched new and improved online and mobile applications with CA API Gateway. Customers' identities and data are secure and the company can also be sure that digital services are available and responsive.

BENEFIT

M&T Bank can now deliver new digital services faster while safeguarding security. This will help to attract new customers as well as enhance services for existing ones, strengthening the bank's competitive advantage.

Business

Helping customers to manage their money

For more than 160 years, M&T Bank has helped people and businesses to manage their money and make sound financial decisions, so they can live better today and realize their goals for tomorrow.

Founded in 1856 in Buffalo, New York, M&T Bank is a community-focused organization that serves customers in New York, Maryland, New Jersey, Pennsylvania, Delaware, Connecticut, Virginia, West Virginia and Washington, DC.

It provides banking, insurance, investments, mortgages and commercial services through more than 775 branches as well as a variety of online and mobile services.

Challenge

Responding to a changing customer demographic

M&T Bank has built its business and reputation on strong customer relationships. In additional to retail banking, it has a significant commercial lending practice but also gives back to the community by supporting schools, the arts and other projects.

"M&T Bank has been a local, relationship-based business with a loyal and mature customer base that kept us in a strong position for many years," explains David Januchowski, Administrative Vice President at M&T Bank.

Technology and changing customer needs, however, meant that the bank also needed to adapt. "Many of our customers are mature, and we realized that to continue our success into the future, we needed to appeal more to millennials," comments Januchowski.

With no mobile app nor the capability for customers to remotely deposit cheques, M&T Bank recognized that it needed to embrace digitalization. "We released a mobile app built on an interim restful layer," says Januchowski. "It did what was needed, exposing several key services and providing some security, but it was very specific to one business line, and wasn't scalable as it couldn't handle the transaction volume needed for new projects."

Operating in the financial services sector, the bank faces strict regulation and must also meet expectations in terms of security. "In this digital age, our customers want to feel that their identity and data are securely protected," Januchowski adds.

M&T needed a solution that would enable it to quickly deliver more digital services, but without compromising security or the customer experience.

Solution

Enabling new digital |banking services

M&T Bank turned to trusted partner, CA Technologies. "M&T Bank has a long history with CA Technologies; it has helped us with PPM, security and a lot of our optimization," comments Januchowski.

As the bank evaluated different technologies, it realized that the solution it needed was about more than just APIs, as Januchowski explains, "CA API Gateway isn't a replacement for an enterprise service bus; it's connects APIs and security and gives us something at the edge of our network that securely delivers value through APIs."

CA Technologies conducted proofs of concept and worked directly with the bank to implement the solution. "We valued having a direct relationship with CA Technologies, and when we met the team that were going to assist with the implementation we felt comfortable that we were making the right choice," comments Januchowski.

The bank now has a whole ecosystem for managing and creating APIs and securely managing traffic with CA API Gateway. "We can also see who's using what, if APIs are being used or if there are bottlenecks," comments Januchowski.

M&T Bank has unlocked the scalability and security it needs to extend its range of digital services, and plans to launch a new online account that's quicker and easier for customers to open, as well as more secure.

It is also planning to use more predictive analytics to be able to make relevant product recommendations. And its newest initiative is focused on offering a person-to-person payment system to its customers.

Benefit

Attracting and retaining new customers

M&T Bank is now offering new products and services to customer through a choice of channels, thanks to CA API Gateway. "We can give customers a choice in how they connect with us, whether that's in branch, via a mobile device, or even a digital assistant such as Alexa or Cortana," says Januchowski.

This will help the bank to increasingly attract the new demographic of customer it needs for continued, long-term growth. It will also increase efficiency as existing customers take up the convenience of digital banking. "We're finding that the older generation is also embracing digital technology, so our new services are not just for millennials but also helping our current customers to be more self-sufficient," adds Januchowski.

With CA API Management, M&T Bank can:

- Attract a new generation of customers
- Increase up-sell and cross-sell opportunities
- Ensure data security
- Boost efficiency.

"We're delivering new digital services faster and more securely with CA API Gateway. This will help us to further grow our customer base and support M&T Bank's continued success," concludes Januchowski.

"We're delivering new digital services faster and more securely with CA API Gateway."

David Januchowski
Administrative Vice President, M&T Bank

For more information, please visit **ca.com**

technologies

CA Technologies (NASDAQ: CA) creates software that fuels transformation for companies and enables them to seize the opportunities of the application economy. Software is at the heart of every business, in every industry. From planning to development to management and security, CA is working with companies worldwide to change the way we live, transact and communicate—across mobile, private and public cloud, distributed and mainframe environments. Learn more at ca.com.

Connect with CA Technologies

CS200-333228_0218