



USE CASE

Banking and Insurance



# APPLICATIONS TO OPERATE AS A BANK IN A SAAS MODEL

Implemented in: Chile

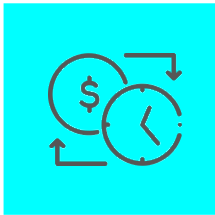
Challenges:

- **Technological transformation:** Migrate an application originally designed for on-premises environments (RealAIS) to a cloud architecture, while maintaining performance and reliability.
- **Regulatory compliance:** Ensure the solution meets CMF regulatory standards and financial industry best practices.
- **Cost optimization:** Avoid hardware investments and reduce operational expenses.
- **Business continuity and security assurance:** Implement high availability, fault tolerance, and cloud-native security certifications.

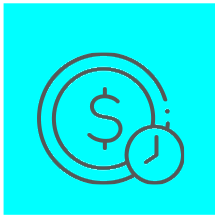
Business objective:

Become Chile’s first fully digital bank, enabling essential banking services to operate as a modern bank without reliance on physical infrastructure or traditional models, supported by applications that handle critical operations (such as treasury and foreign exchange) in a cloud-based environment, ensuring scalability, security, and regulatory compliance.

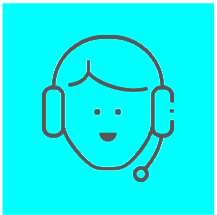
## Solution Benefits:



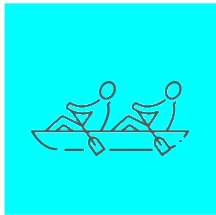
**Innovation:** First project of its kind for SONDA, paving the way for the modernization of other banking applications under a cloud-based approach.



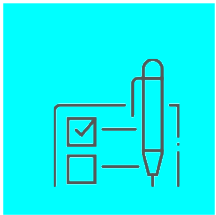
**Cost reduction:** Up to 30–40% lower than an on-premise implementation, eliminating equipment and maintenance expenses.



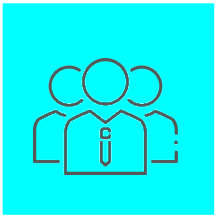
**SaaS model:** The client accesses the solution as a service, without the need to manage infrastructure or internal support, freeing resources to focus on the core business.



**Scalability and flexibility:** The platform scales according to demand, avoiding overprovisioning and optimizing investments.



**Security and resilience:** International standards and automatic redundancy in the public cloud ensure operational continuity within minutes in the event of contingencies.



**Accelerated time-to-market:** Enables to operate as a bank from day one, without the limitations of traditional infrastructure.