

Delivering high-quality financial services applications at scale

Drive value and agility with AI-powered software development tools



"We understand that the performance of our apps is vital. These are our main communication channels with our customers. We want to provide easy navigation and enable payment services within a single app."

Julio Franjola Armijo
Head of Quality Assurance,
Banco Santander, Chile

Industry backdrop

Reliable, effective software development and maintenance can be competitive differentiators within the financial services industry. With better software, organizations scale faster, accelerate time to market, and grow operations. However, between 24x7 operations and geographically dispersed IT teams, quickly delivering user-friendly, high-quality applications can feel like an uphill battle. Artificial intelligence and analytics can transform software development processes. Organizations can field user-friendly applications that deliver more business value, transform customer and employee engagement, and leverage data across business systems for smarter decision-making.

According to Gartner, low-code/no-code development platforms, cloud platforms, and AI are the top tech deployment priorities for banking CIOs in 2025.¹ This paper explores the emerging role of cloud-based development tools within financial services. With a cloud-first strategy, organizations can improve visibility and simplicity in software development, reducing costs while increasing coordination, innovation, and speed to market.



¹ Gartner, 2025 CIO Agenda for Banking: Insights for Strategic Planning 2025

GARTNER is a registered trademark and service mark of Gartner, Inc. and/or its affiliates in the U.S. and internationally and is used herein with permission. All rights reserved.

“Through our digital transformation, supported by OpenText DevOps Cloud solutions, we have reduced our defects by 90 percent, while realizing a cost reduction of 21 percent through streamlining testing processes.”

Luis Dujovne
Former Head of DevOps and Quality Assurance, Bci

“CIOs in banking continue to invest in technologies that (intentionally or unintentionally) will drive the democratization of digital delivery (e.g., low-code/no-code platforms and AI/GenAI).”²

The vision: Accelerated, agile development

To maintain first-mover status in a disruptive, competitive industry, organizations must produce a continuous stream of digital banking innovations. Differentiation from competitors hinges on delivering new products and services quickly, including mobile banking apps and connected back-end services, ahead of competitors. The way to get there is through delivering high-quality financial services applications at scale, accelerating development and testing processes, adopting agile development practices, eliminating manual tasks, and improving project visibility.

The explosion of devices in the market has led to multiple access points for banking services, from mobile phones to tablets to POS machines. To meet growing customer demands, user-friendly and high-performance mobile apps are required to avoid limiting online access to laptops or in-branch transactions. Channels, such as mobile applications, kiosks, and websites, must all be available as customer contact points.

User experience can make or break a financial services product release. Financial organizations must identify abnormal application behavior and likely causes of performance issues in advance. Detecting errors and ensuring information can be located easily through an intuitive interface and navigation are key.

Automated functional testing helps accelerate development pace and confidence, improving application quality and potentially delivering multi-million-dollar annual savings.

Studying user behavior and usage patterns using AI provides financial services organizations with opportunities to further optimize, boosting customer engagement and improving business processes.

OpenText™ DevOps Cloud solutions enable large financial enterprises to optimize the application development cycle with testing, quality, and AI-powered automation. As a result, organizations deliver more and better software faster than the competition.



² McKinsey & Company, McKinsey Technology Trends Outlook 2022

OpenText delivers:

-  **Flexible deployment in private and public cloud, containers, and off cloud**
As best suits your environment.
-  **Licenses for named and concurrent users**
We can help optimize cost of implementation by helping the customer choose the right one for different scenarios.
-  **Role-based access controls**
Enabling data hiding based on security categories.
-  **Assistance implementing SAFe**
OpenText demonstrates strong expertise in implementing SAFe, leveraging its integration with VSM practices. These align closely with SAFe's principles and help organizations transition from theory to practice.
-  **Best-in-class auditability**
By tracking all changes and establishing an audit trail with information about how an entity changed over time.
-  **Help standardizing processes while preserving the right amount of flexibility**
By supporting multiple languages, customize workflows, forms, lists, IDFs, and any methodology and business flow.



“With UFT Digital Lab, which enables both manual and automatic testing of mobile applications, we have gained the ability to centrally manage our mobile devices and applications from any standard browser.”

Aktif Bank
(Turkey)

We have best-in-class validation process capabilities:

- **Support for paperless agendas**
Workflow, business rules, and eSignature options drive a paperless, yet fully traceable and auditable process where entities can be electronically signed after every human interaction, rejection, or approval.
- **Strong audit and data controls**
Permissions mechanisms control access to modules and actions, while a detailed audit trail tracks actions and data hiding allows selective viewing permissions.
- **Out-of-the-box regulation support**
Accelerator packs for GDPR and SAP let you easily validate and explain how you analyzed and implemented regulatory requirements in your organization.

Delivering high-quality financial services applications at scale

Our products have built-in control access and ensure data integrity:

- Support single-sign-on (SSO) access via SAML 2.0 to leverage existing SSO implementations or API key authentication.
- Prevent unintended or intended changes and allows users to work on the same project without exposing sensitive data.
- Track administrative permissions, users assigned or removed from projects, authentication details, and more for a fully compliant audit trail.

Our software lifecycle management products help to increase velocity of innovation while maintaining focus on business value and delivering the highest quality and standards in applications.

The OpenText DevOps cloud-based platform supports enterprise agility, DevOps and value stream management (VSM) with AI-powered insights across the entire delivery process. With more than 100 pre-built integrations, we support existing toolchain, allowing organizations to adopt modern practices while minimizing disruption and risk. With our open and integrated enterprise software delivery platform, organizations can plan, build, test, and deliver high-quality applications.

Align business goals with resources, speed up production, reduce risk, and improve your ROI with our robust value stream management platform, including:

- A comprehensive quality management solution, mainly suitable for traditional or regulated practices.
- An advanced requirement management tool supporting traditional, agile, and hybrid methodologies, suitable for the highly regulated and complex financial industry. Delivering high-quality financial services applications at scale.
- Support for integrated planning, continuous integration, test management, and release management. Using our tools, Agile teams and DevOps toolchains deliver high-quality software with insight, traceability, analytics-focused end to-end visibility, and continuous quality.
- Help aligning corporate investments with business goals. Bridge the gap between strategic goals and day-to-day management. With more visibility you can support an outcome-driven software development approach.

Portfolio of testing tools

OpenText testing tools enable financial services organizations to use AI-based automation, performance testing, and cloud-based mobile testing to ensure the quality of applications delivered. With the functional testing toolset, users can test web, mobile, APIs and enterprise applications at scale, while working within their tool of choice.

We provide AI-based multi-platform test automation and developer-centric automation, which help to implement Shift-Left methodology. These tools also support mainframe and CRM testing to further accelerate the development cycle with added efficiency. A cloud-based centralized, omnipresent mobile lab provides tools to develop, debug, test, monitor, and optimize mobile apps by running tests across multiple browsers and devices concurrently.

OpenText partners with Google to bring AI- and LLM-powered software delivery for the cognitive era. OpenText software helps organizations instantly gain high-value insights into development projects and points of risk that impact software quality. Empower developers with value generating work that minimizes manual repetitive tasks. Release software on time using AI for ultra-efficiency.

AI-driven planning capabilities lead to more accurate and predictable planning in terms of timeline and resources based on history and other attributes. To support effective governance and AI-augmented high visibility, data is more accessible and actionable. Key insights are surfaced to decision makers, helping them focus on the most critical issues and shortening the time to resolution of risks.

AI-powered execution capabilities are an integral part of our toolset. LLM tools produce code quickly to increase development velocity with integrated AI-powered testing tools to maintain quality, while intelligent assistance helps users get more value and insights from tools, reducing the learning curve, and uncovering “hidden” functionalities.

Proposed next steps

Let's discuss how we can help your organization execute on your application delivery strategy. We propose the following next steps:

- Conduct discovery workshops with your technology teams.
- Map out a future-state model and phased deployment aligned to your priorities and timelines.

Together, we can outline a vision and identify opportunities to improve your operational excellence key performance indicators quickly and successfully. Below are suggested next steps to ensure your operational excellence journey is in lock step with your information management journey:

- Introductory meeting: Bring together the OpenText Global Account Director or Senior Account Representative with your organization's Account Business Unit President, COO, CIO, CTO or decision maker on operational excellence investments.
- Joint roadmap exchange: Day-long information exchange with key decision makers in operations and critical supporting lines of business, such as engineering and IT leaders. OpenText will gather insights about operational excellence initiatives, current approaches and obstacles and provide an overview of information management technologies and best practices to support those initiatives.
- Business Value Consulting workshops: OpenText Business Value Consulting team engages with operations teams and supporting lines of business to assess current state and quantify the business impact of potential OpenText solutions.