Yethi
Innovation for quality

CASE STUDY

Yethi Enables Omnichannel Transformation Through End-to-End Functional Testing for KYC Data Remediation of a Leading European Bank Client

The Client

A Malta-based bank undertaking a large-scale digital and omnichannel transformation for KYC data remediation initiative to unify customer journeys across retail banking channels while ensuring regulatory compliance.

The Scope of Work

- Functional testing of KYC Data Remediation journey across channels
- Validation of customer onboarding workflows, back-office verification, approval processes, and core banking updates in FLEXCUBE
- Coverage of 10+ KYC sections, including personal, identification, tax, employment, financial data, source of wealth, account activity, and document upload and validation.
- End-to-end testing scope covering functional (SIT, UAT, regression), API, and automation across omnichannel banking systems
- Validation across Web, Mobile, APIs, and core banking systems including Appzillon, Flexcube (STDCIF) and FCUBS
- Execution of 636+ SIT test cases and 63 UAT scenarios, covering end-to-end customer journeys and transactions
- Defect management across logging, triage, SLA-based tracking, and reporting

Company & Asset Size

Employees: ~ 2200+

Branches: ~ 40+

Net Income: ~ $15B

Application Involved

- Appzillon (Digital banking & onboarding)
- Flexcube (Core banking – STDCIF)
- FCUBS (Transaction validation)

Business Impact

- Enabled seamless digital KYC remediation journeys across channels
- Delivered end-to-end omnichannel functional validation across web and mobile channels
- Achieved strong API and integration test coverage with automation
- Ensured data consistency across core systems
- Improved early defect detection, significantly reducing production risk
- Ensured compliance-ready Open Banking and KYC data flows
- Provided actionable insights into testing governance, process gaps, and release readiness
- Strengthened customer trust in digital onboarding and servicing

The Challenge

01	Fragmented validation across web, mobile, and backend systems, leading to inconsistent customer journeys
02	Complex data flow across Appzillon, Flexcube (STDCIF), and core systems, impacting data consistency and traceability
03	Lack of end-to-end visibility across customer, back-office, and core workflows, affecting validation completeness
04	Regulatory risk due to inconsistent KYC data handling across onboarding and core systems
05	Continuous UI and business logic changes during testing cycles
06	Continuous requirement changes and parallel development cycles causing execution inefficiencies and rework
07	Presence of showstopper defects, including critical blocker (NCHR-4092), impacting execution continuity
08	High dependency on defect resolution timelines, integrated systems, and multiple stakeholders affecting seamless validation

The Solution

- Customer input -> Digital channel -> Back-office approval -> Core banking update, ensured zero data loss and full process integrity
- Delivered end-to-end functional validation across omnichannel journeys spanning Web, Mobile, and APIs
- Built RTM-driven coverage aligned with business processes
- Strengthened API reliability through comprehensive validation of 15+ OSB APIs
- Ensured complete KYC data integrity across Appzillon and Flexcube, validating 10 KYC sections with accurate STDCIF updates
- Identified and escalated critical blocker NCHR-4092 early, preventing potential production impact
- Detected multiple showstopper defects, significantly reducing downstream production risk and improving system stability
- Improved defect turnaround through SLA-driven governance, enhancing execution efficiency
- Achieved strong automation coverage for regression-critical journeys, improving execution efficiency
- Enabled complete test execution with no critical or showstopper defects at UAT sign-off

Conclusion

This engagement demonstrates that in modern digital banking, functional testing must extend beyond validating individual features to ensure seamless customer journeys across an interconnected omnichannel ecosystem.

By adopting a lifecycle-driven, integration-focused testing approach across web, mobile, APIs, and core banking systems, Yethi enabled the bank to mitigate risks arising from evolving requirements, fragmented integrations, and parallel development cycles.

The combination of structured functional validation, deep API and data integrity checks, improved system reliability, ensured consistency across channels, and strengthened release confidence, supporting the bank's journey toward a secure, scalable, and seamless omnichannel banking ecosystem.

About Yethi

Leading Banks rely on the Yethi Consulting Assurance expertise for business success with their financial applications. Yethi Consulting Pvt Ltd, is the leading provider of Quality Assurance and Testing Automation solutions to the Global Banking and Financial services Industry for their applications reliability and business success. With over a decade of operations, Yethi Consulting brings deep domain and industry expertise along with an inbuilt library of **over 1 million Test cases for over 250 Financial Applications.**

Today, Yethi Consulting through a combination of products, services and solutions, has delivered **over 750+ projects for 130+ Customers, across 30+ countries.**

Yethi Consulting has been awarded with the IBS intelligence Leadership club in their Annual sales league Table 2023 as the 'Best in Quality Assurance and Testing platforms'.

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