A blueprint for digital platforms

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Platform?

consumers

APIs

producer

platform services

external

internal
Self-serve: API as a product

- Discovery
- Docs, examples, "try it now"
- Self-service access
Not a platform (by our definition)
True platforms accelerate via network effects
1. Compelling value proposition(s)
2. Ways to communicate the value
3. Paved roads to onboarding
4. The spark to get the flywheel goin
Self-sustaining ecosystem; organic growth
When consumers are also producers
Internal platform ecosystems
Coupled internal + external platform ecosystems
Platform companies

A digital restaurant platform for innovation and execution agility

Building a consumer-centric digital platform to connect with customers

An immersive content platform

A customer experience digital platform

An experience-focused global platform for car rental

A platform of platforms
How?
How? Consider the application landscape...
Example: offer a supplier management service
Instead of exposing your internal API...
...design a **consumer-oriented API**
The supplier management API product
How about a *richer* supplier management product?
Build that richer supplier management API product
Innovate on these productized capabilities
Other producers are attracted
New partnerships arise easily and independently
Every project creates reusable building blocks

"App store"
Self-serve assets

eqpt monitoring
invoices
rich invoices
New projects reuse the blocks and add more

"App store"
Self-serve assets

- order status
- eqpt monitoring
- customers
- invoices
- rich invoices
The pace accelerates and debt is retired
The pace accelerates and debt is retired

"App store"

Self-serve assets

credit check
payments
customer 360
fraud
order status
onboarding
eqpt monitoring
customers
invoices
rich invoices
The pace accelerates and debt is retired

"App store"

Self-serve assets

- credit check
- payments
- customer 360
- fraud
- order status
- onboarding
- eqpt monitoring
- customers
- invoices
- rich invoices
The pace accelerates and debt is retired

"App store"

Self-serve assets

- credit check
- payments
- customer 360
- fraud
- order status
- onboarding
- eqpt monitoring
- customers
- invoices
- rich invoices
The architecture of a platform – and of the web

An **application network**:

- Emerges bottoms-up via self-service
- Provides visibility, security and governability at every API node
- Is recomposable: it bends, not breaks – *built for change*
Application networks are starting to converge
A global architecture for platforms
Graphs
Networks are also graphs

- An Application Network Graph
- A power grid graph
- A social network graph
- The internet graph
The social graph

Anna

David

movies

books

likes

friend

commented on

created

posting

likes
The topograph

- onboarding
- customer API
- OAuth policy
- customer flow
- customer API spec
- protected by
- described by
- offers
- implemented by
- calls
- customer

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Every application...
...exposes an API sub-graph
Are the APIs consistent?
Have they changed in a breaking way?
Impact analysis

toppograph
What's inside a (composite) application?

teller web

customer360

onboarding

CRM

sync customer

loan origination

IVR

statement mailing

credit rating

credit ratings

risk assessment

public records

credit services
How is the data flowing?

- Teller web
- Customer 360
- Onboarding
- CRM
- Sync customer
- Loan origination
- IVR
- Statement mailing
- Credit rating
- Credit ratings
- Risk assessment
- Public records
- Credit services
- Multi-accts
- Card mgmt
- Debit/credit card
- Core banking
- Account
- Support rules
- Facebook
- Twitter
- Campaigns
- Loyalty
- Reward
- Social
- Customer
- Partners
- Support exp.
- Support web
- Topograph
How is it flowing across the application network?

- teller web
- support web
- customer360
- onboarding
- CRM
- sync customer
- loan origination
- statement mailing
- IVR
- credit ratings
- risk assessment
- credit services
- public records
- core banking
- multi-accts
- debit/credit card
- card mgmt
- loyalty
- partners
- Facebook campaigns
- Twitter
- topograph
Thank you!