



Building a Fintech Startup on Cloud Native Technology

By Kasper Nissen (@phennex) and Thomas Bøgh Fangel (@tbfangel)



Who?

Kasper Nissen (@phennex)

- Cloud Architect / SRE @lunarway
- Previous; LEGO Systems, IT Minds, Drivelogger
- Organiser & Co-Founder of Cloud Native Aarhus
- MSc. Computer Engineering
- Founder Cloud Native DK Slack Community
- Occasional speaker at meet ups and conferences
- Blogger at kubecloud.io



Who?

Thomas Bøgh Fangel (@tbfangel)

- Web Architect @lunarway
- Previous: Stibo Systems, Mobilethink, IBM
- MSc. Mathematics
- Occasional speaker at meet ups and conferences



lunar
way[®]

Lunar Way in Numbers

35.000+

customers

5M+

transactions

60+

microservices

60+

employees

500M+ USD

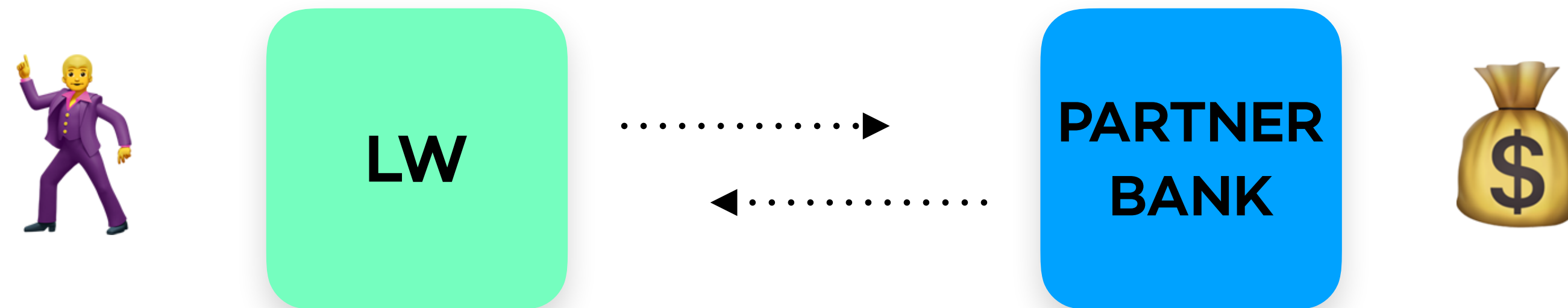
through our system

3

kubernetes clusters

The Partner Bank Model

- All money is in the partner bank
- Leverage the partner bank's infrastructure and compliance



AGENDA

- **The value proposition of Cloud Native**
- **Where we started**
- **Where we are now**
- **Observability at Lunar Way**

Cloud Native, the CNCF definition

Cloud native technologies empower organizations to build and run **scalable applications** in modern, **dynamic environments** such as public, private, and hybrid clouds. **Containers, service meshes, microservices, immutable infrastructure, and declarative APIs** exemplify this approach.

These techniques enable **loosely coupled** systems that are **resilient, manageable, and observable**. Combined with robust automation, they allow engineers to make **high-impact changes frequently** and **predictably** with **minimal toil**.

The Cloud Native Computing Foundation seeks to drive adoption of this **paradigm** by fostering and sustaining an ecosystem of **open source, vendor-neutral projects**. We democratize state-of-the-art patterns to make these innovations accessible for everyone.

Business Value



Speed



Scalability



Resilience

Format



Dev

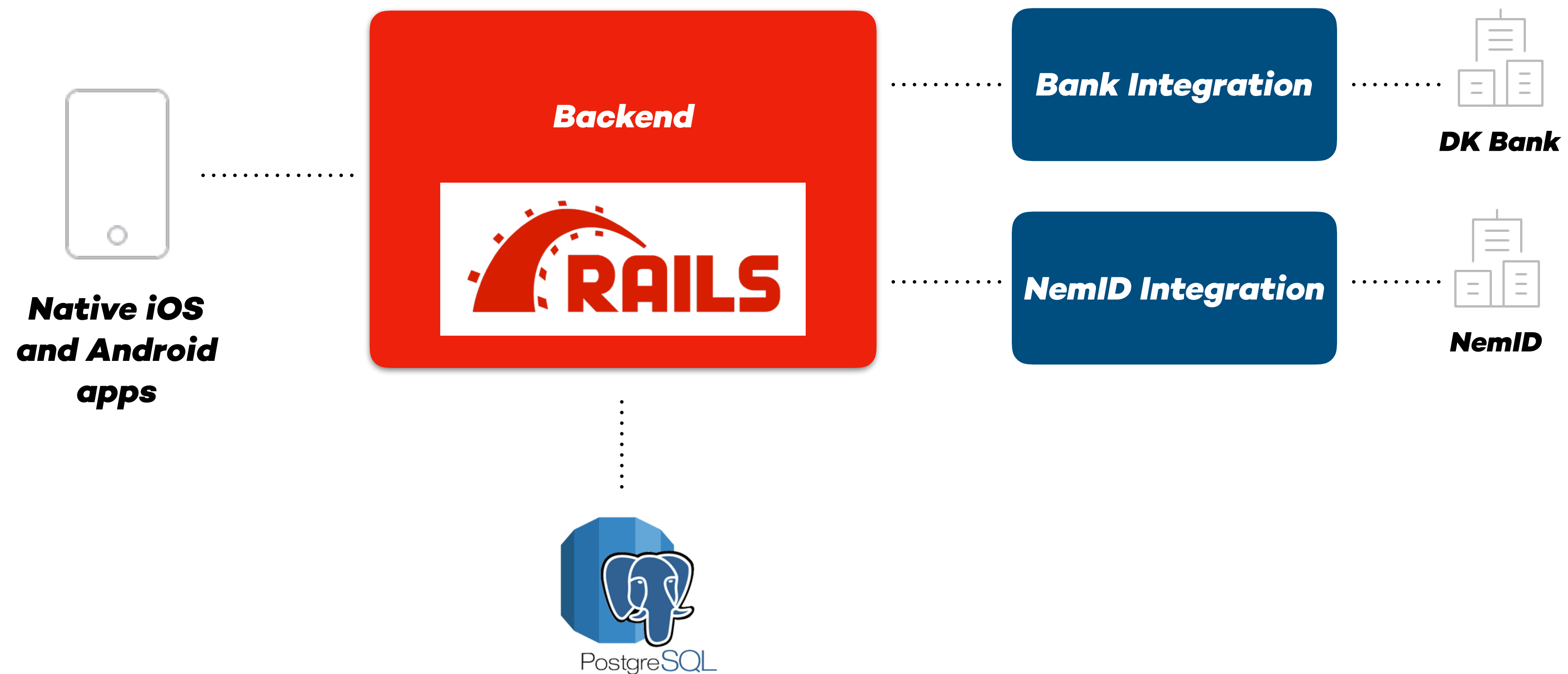


Ops

Where we started



Application Architecture



Assessment of App Architecture



**Monolith in
the cloud**

**Highly coupled
data model**

**Highly coupled
with
partner bank**

Relating to Business Value



No Speed



No Scalability

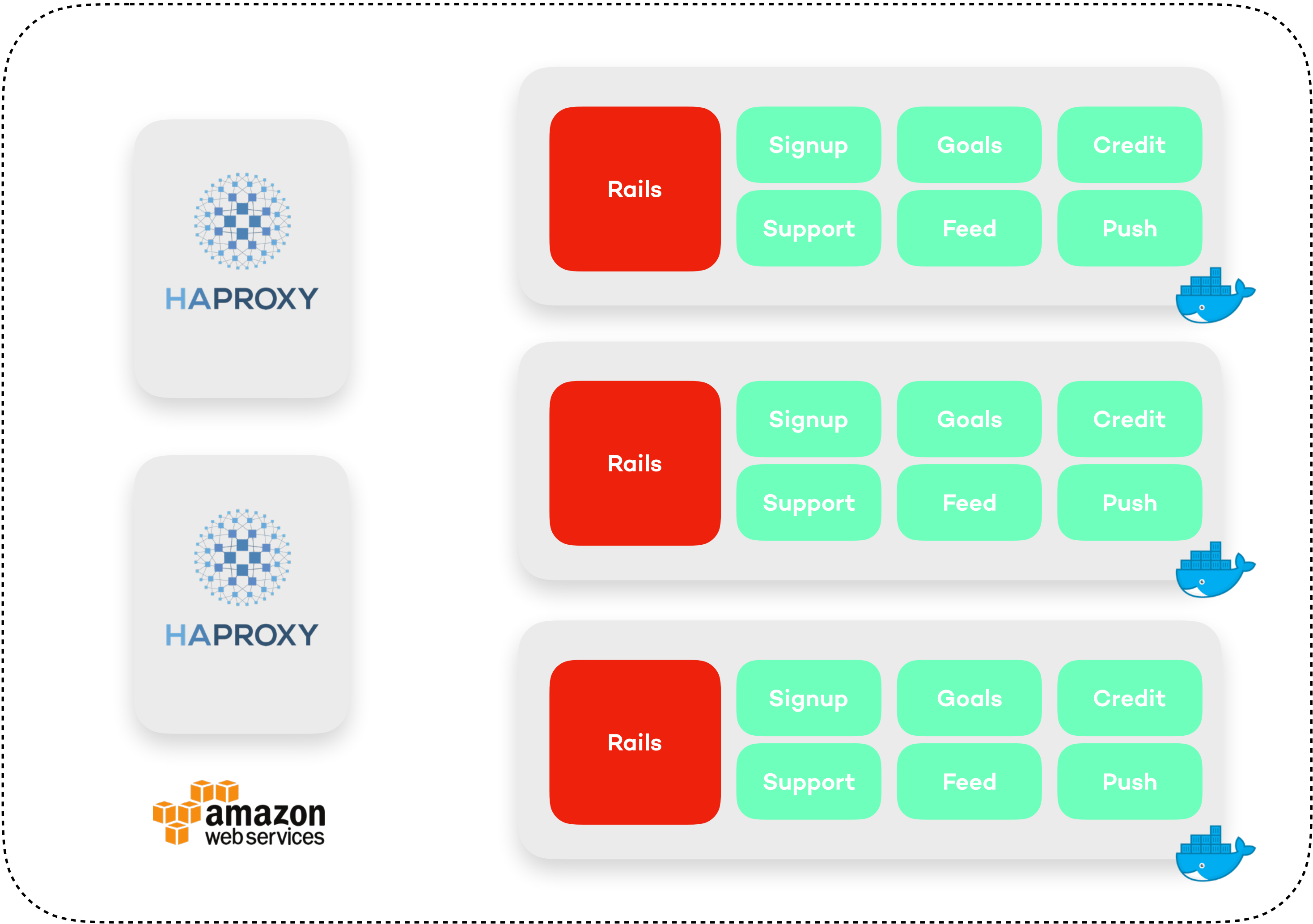


No Resilience

Infrastructure Architecture



iOS/Android



Assessment of Infrastructure Architecture



**Replicated
Instances**

**Jenkins as the
orchestrator**

**Deployment was
too exciting**

Relating to Business Value



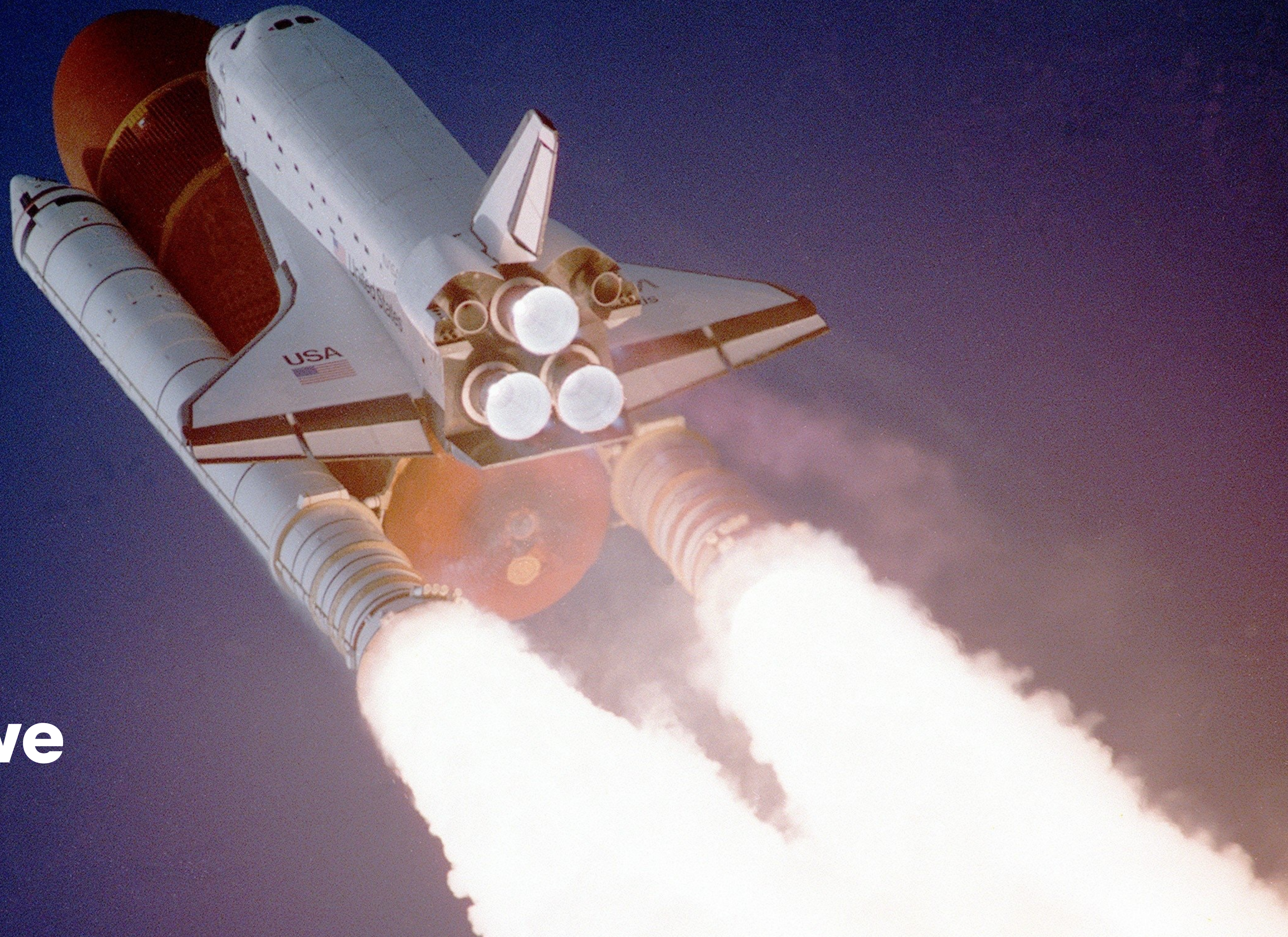
No Speed



No Scalability



No Resilience



**Where we
are now**

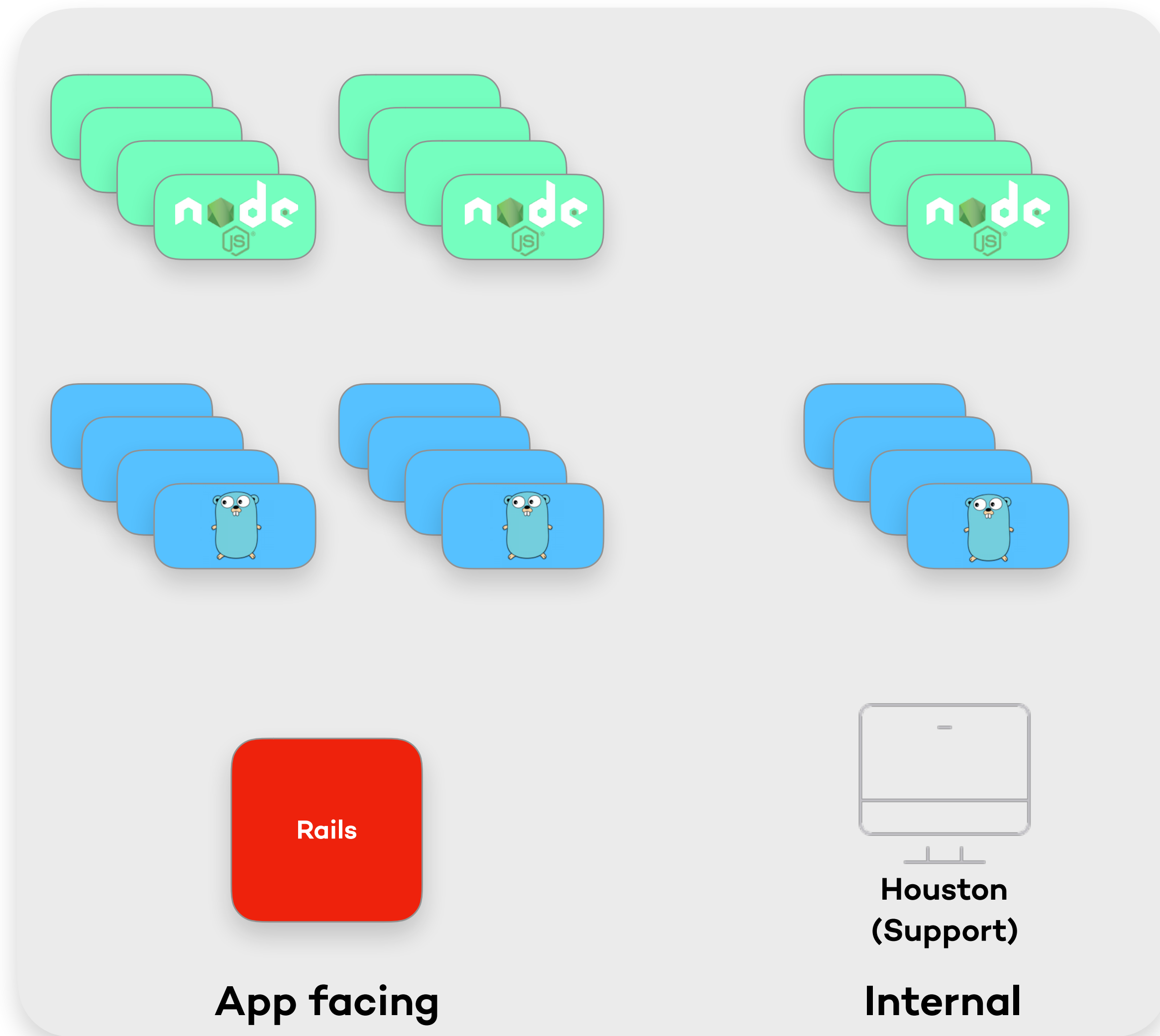
New App Architecture Principles



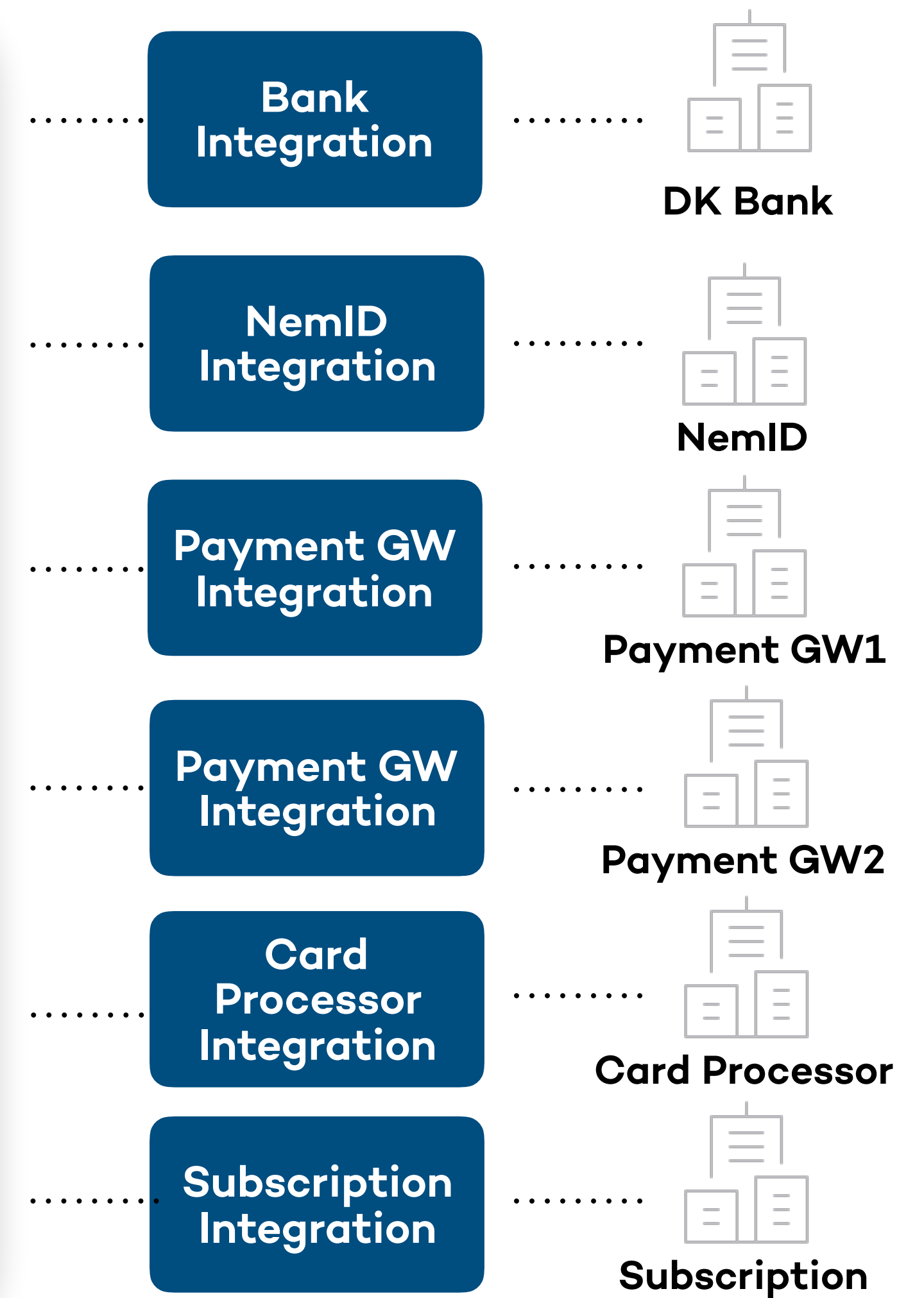
**Micro
services**

Async first

Event driven



Integrations



Assessment of New Architecture



Speed



Scalability



Resilience

New App Architecture Challenges



**Micro
services**

Async first

Event driven


Key Learnings App Architecture

”Think about the challenges, specifically prioritize deployment and runtime platform”

”Be systematic and automate”

”Prefer async communication... preferably event driven”

New Infrastructure Architecture Principles

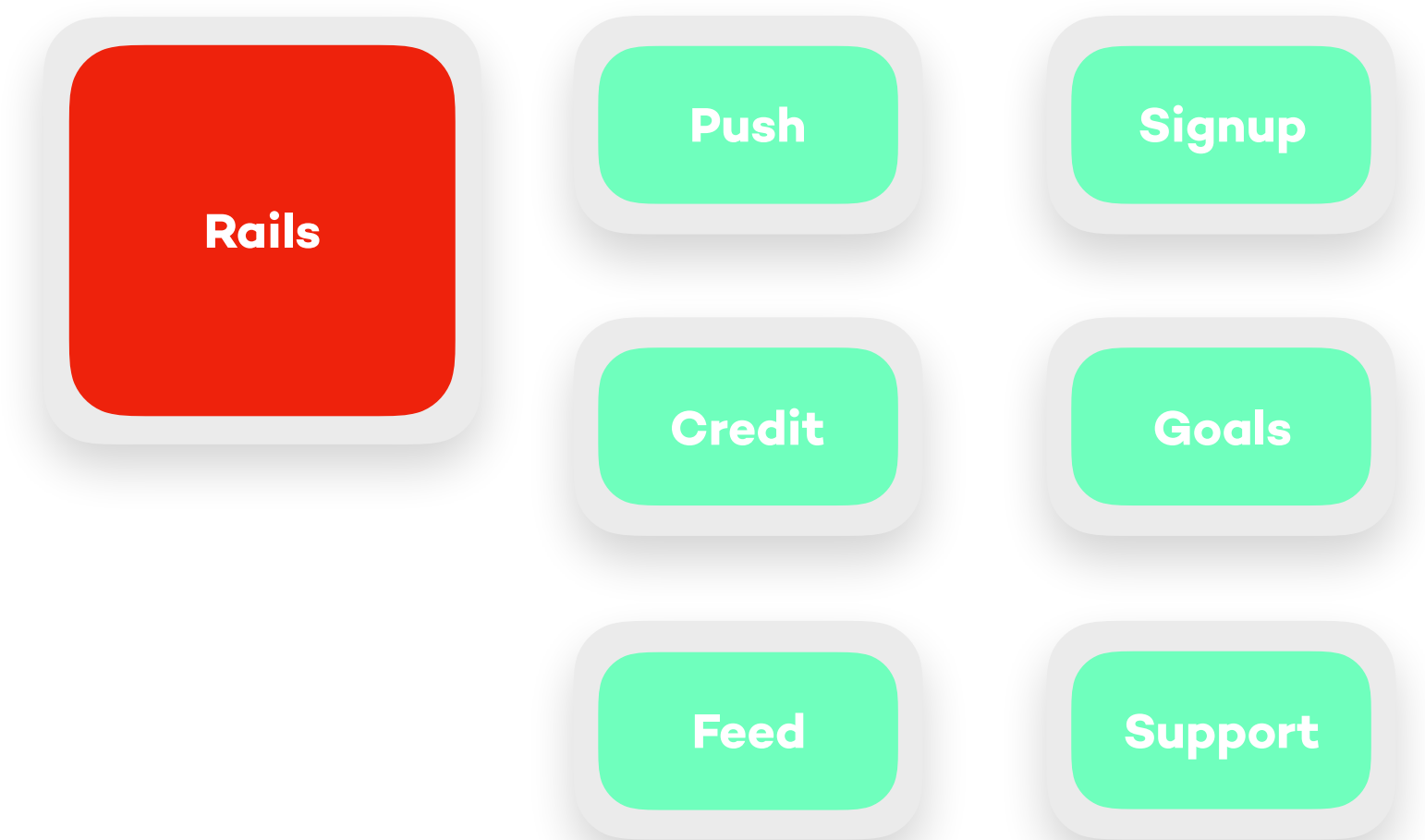
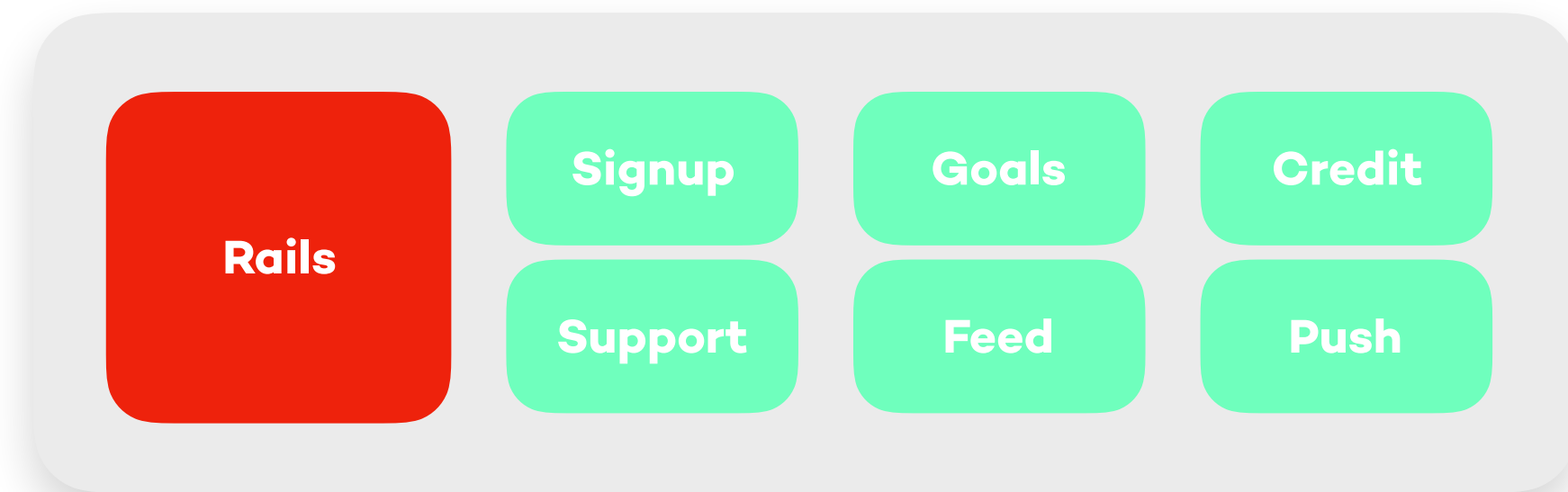


**Independent
Deployability**

Easy to maintain

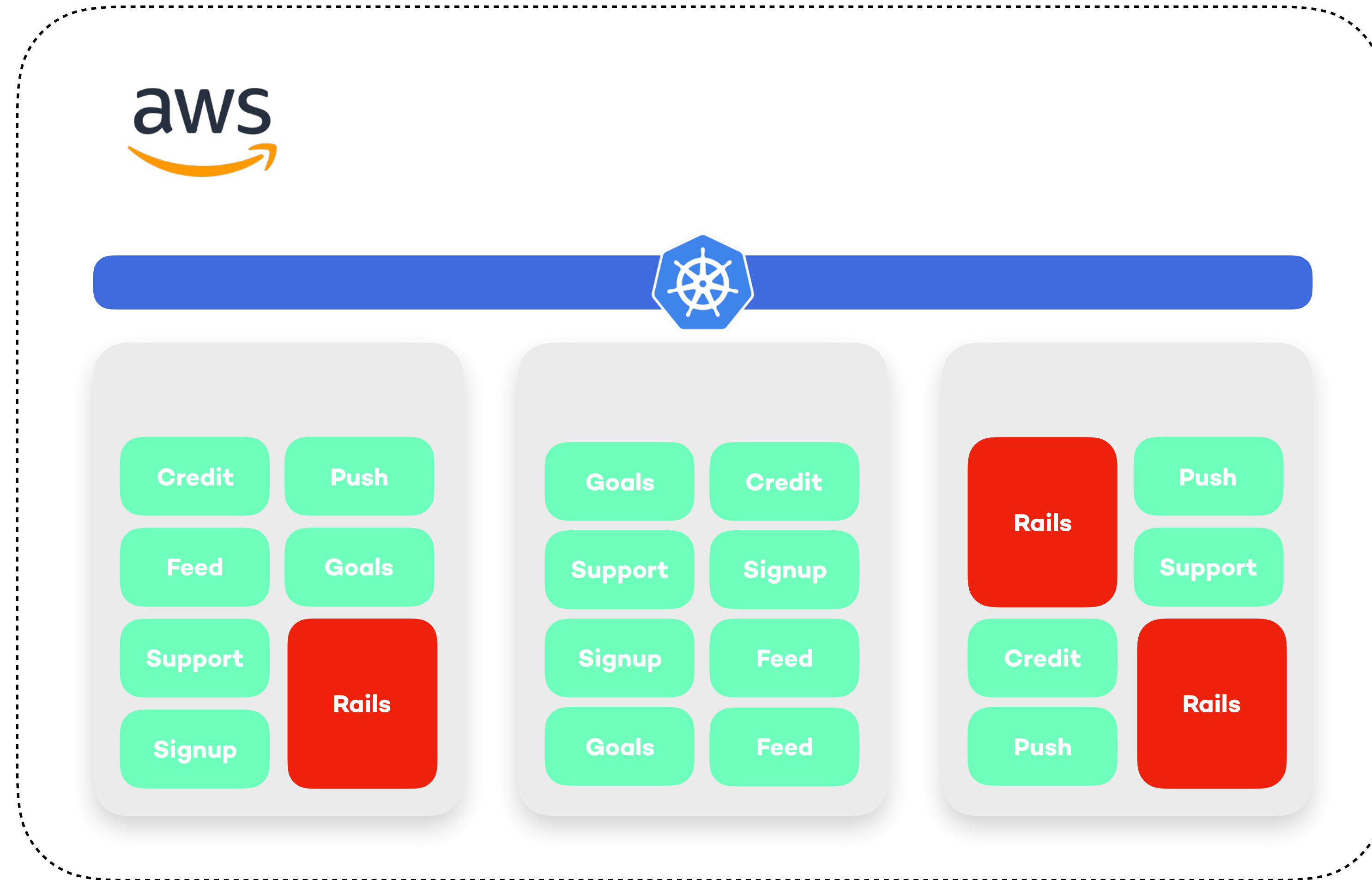
**Minimize
deployment fear**

Deployable Unit





iOS/Android



Assessment of New Infrastructure



Speed



Scalability



Resilience

Key Learnings Infrastructure Architecture

“If it hurts, do it more often”

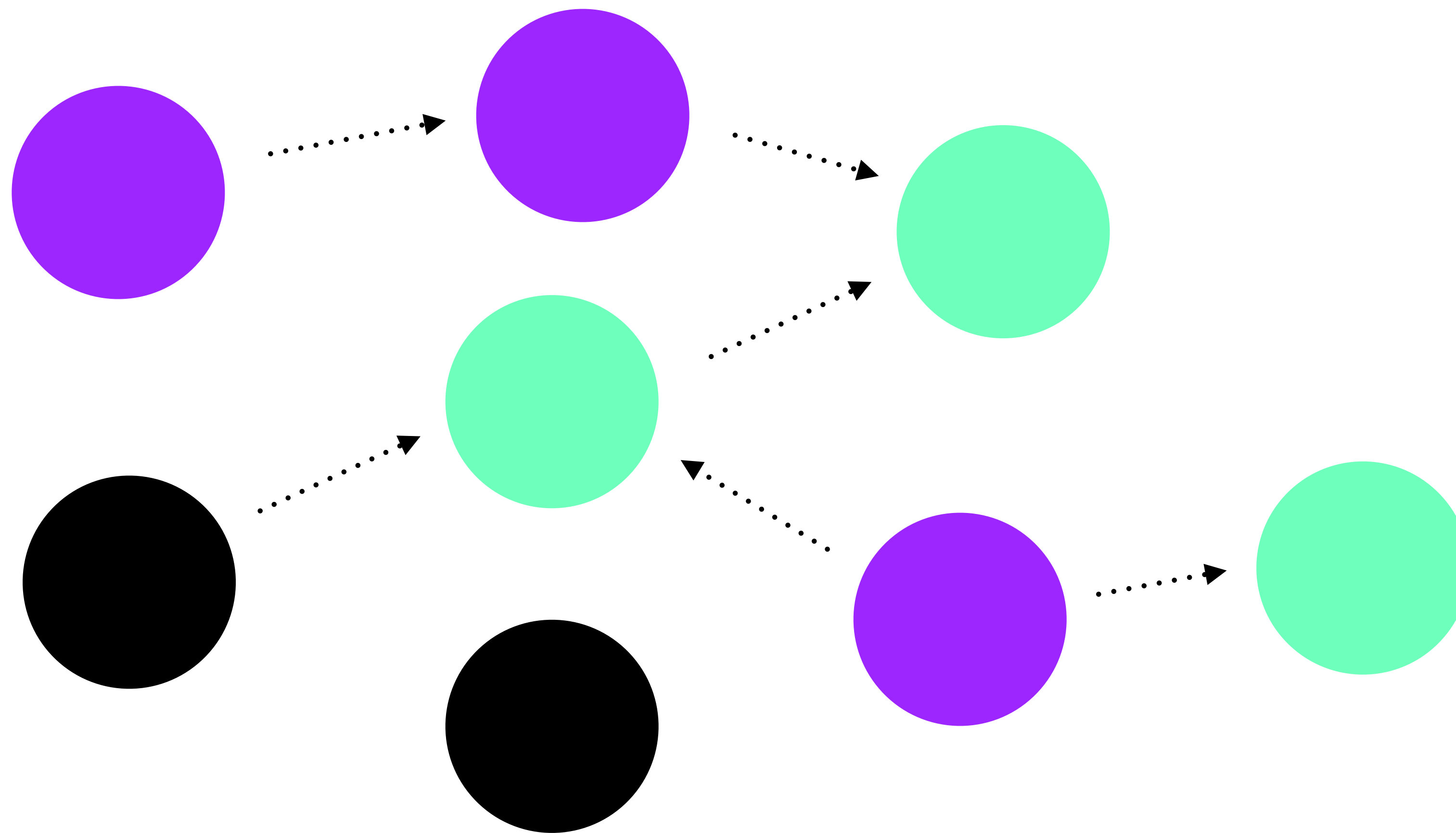
“Prioritize your infrastructure to unlock the potential of
microservices”

“Apply #1 to infrastructure as well”

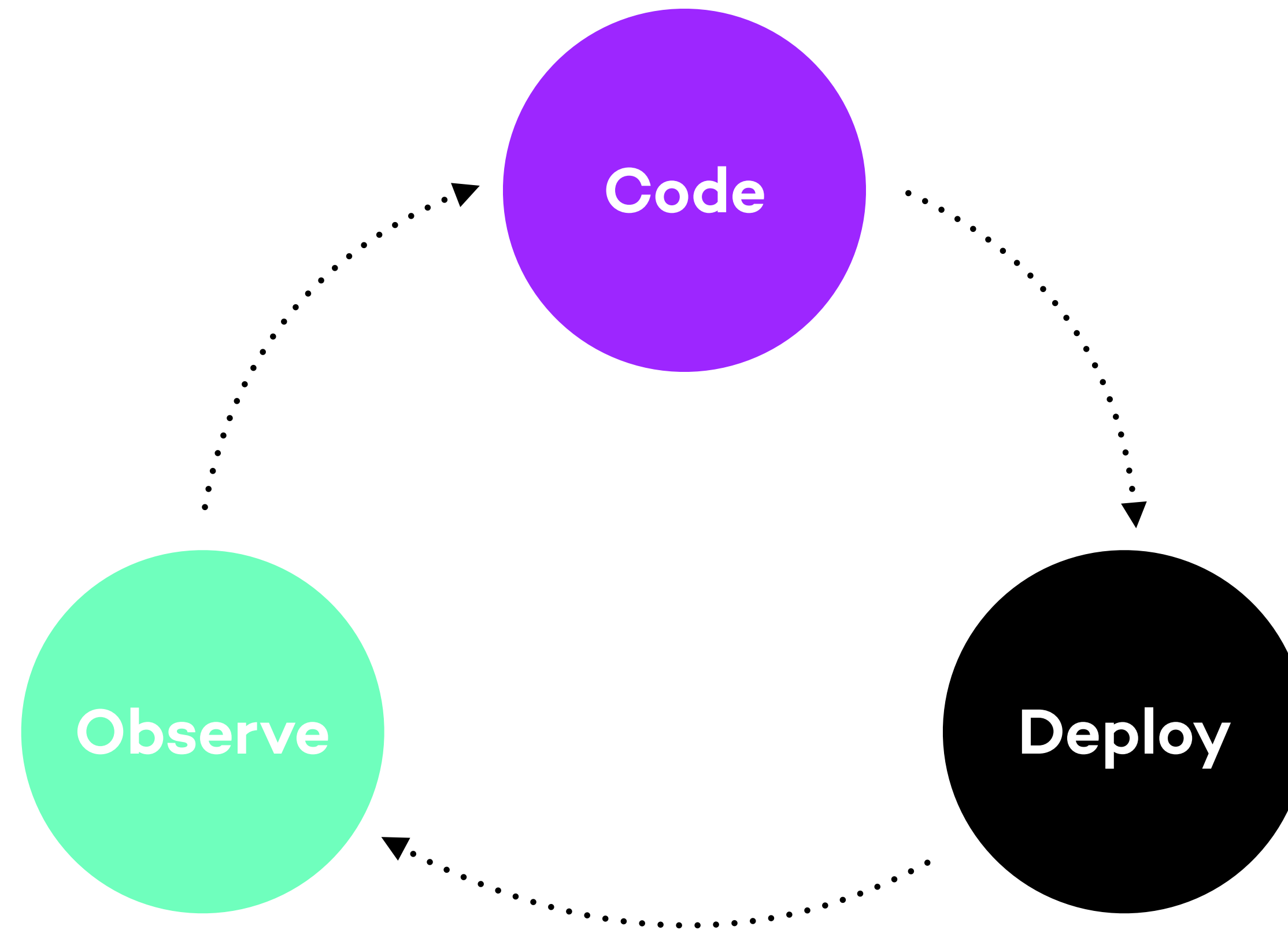


Observability at Lunar Way

Application Perspective



Observability Drives Improvement



Infrastructure Perspective



Monitor



Logging

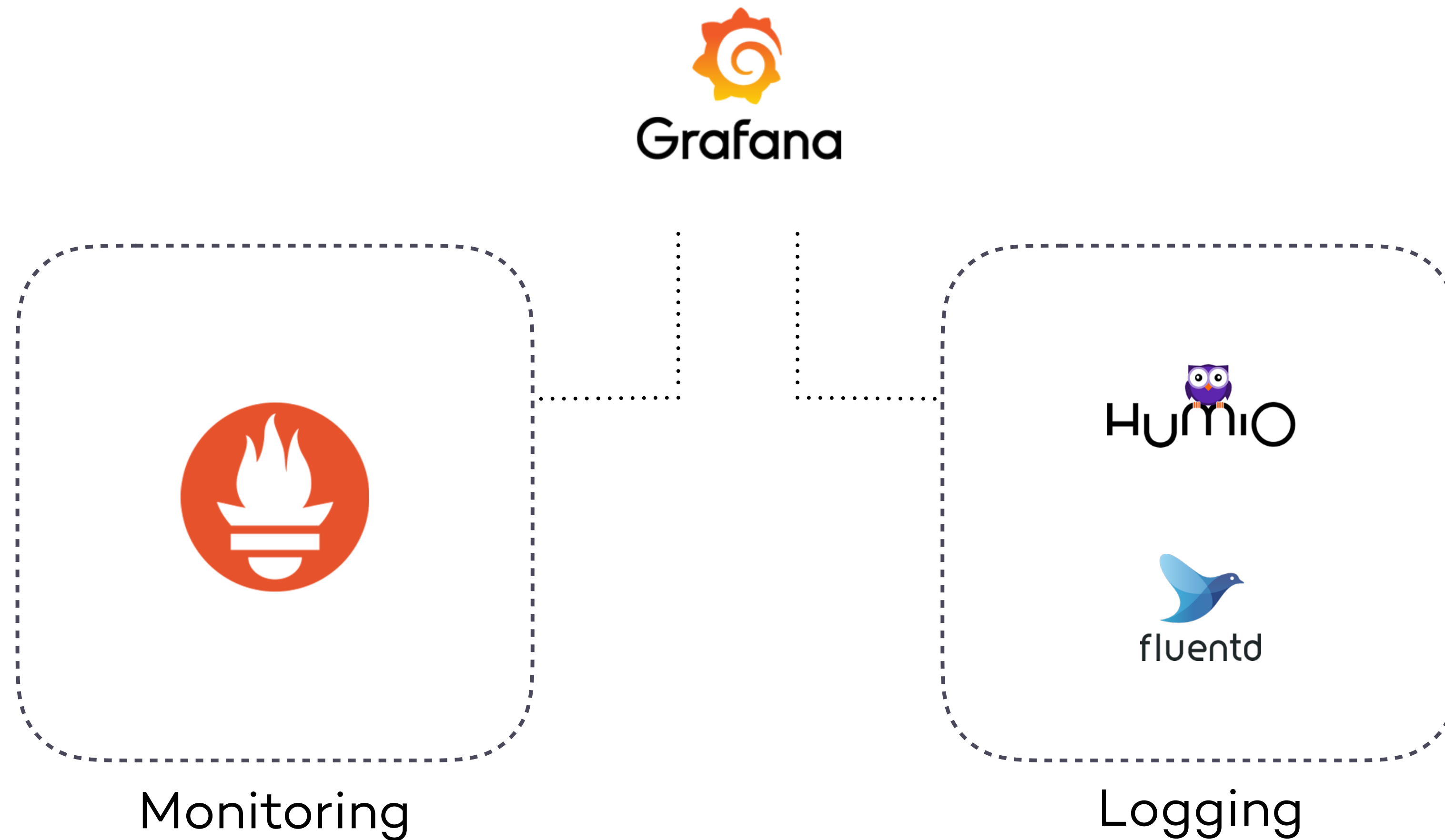


Tracing



Chaos Experiments

Observability at Lunar Way



Key Learnings Observability

“Read your logs, use your metrics and improve them”

“Systematize logging and metrics”

“Logging and monitoring is not enough!”

Open Source Perspectives at Lunar Way

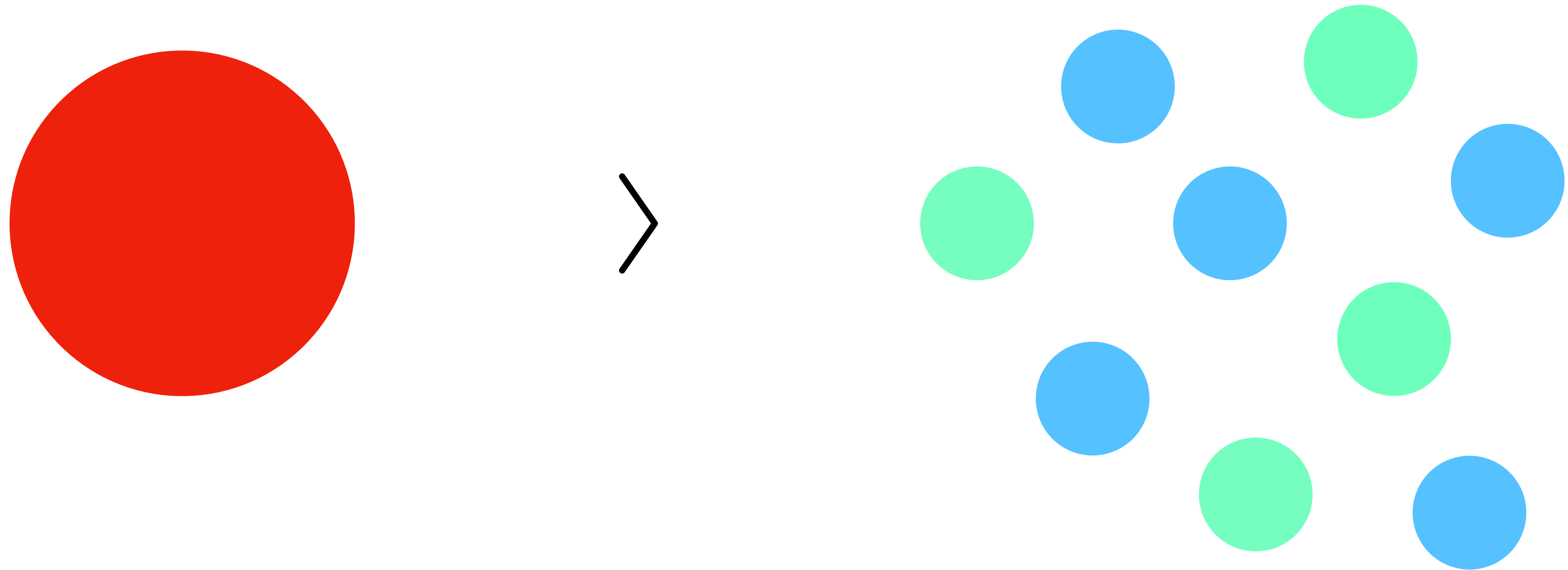


Utilize CNCF
projects

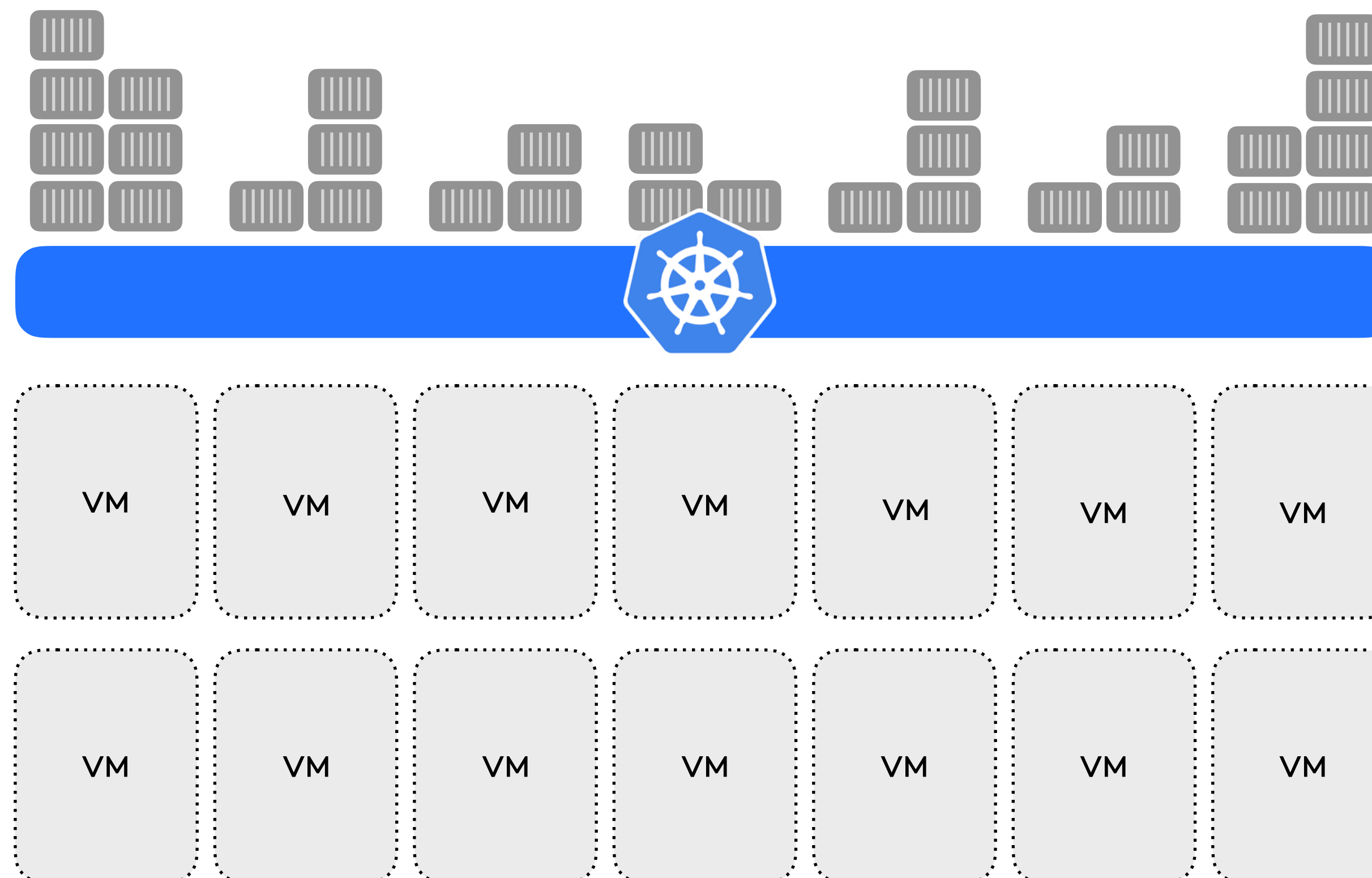
Provide issues, PR
fixes upstream

Open source our
own projects

Transformation to Microservices



Kubernetes is the foundation on which we built this



Wrapping up

Key takeaways

Kubernetes is complex, but enables
endless possibilities

Prioritize your infrastructure to unlock
the potential of Microservices

Make your system observable

Read your logs and make them easily
accessible

If it hurts, do it more often



Thank You!

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