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way®**

# 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](https://kubecloud.io)



# Who?

## Thomas Bøgh Fangel (@tbfangel)

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



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# Lunar Way in Numbers

**35.000+**

customers

**5M+**

transactions

**60+**

microservices

**60+**

employees

**500M+ USD**

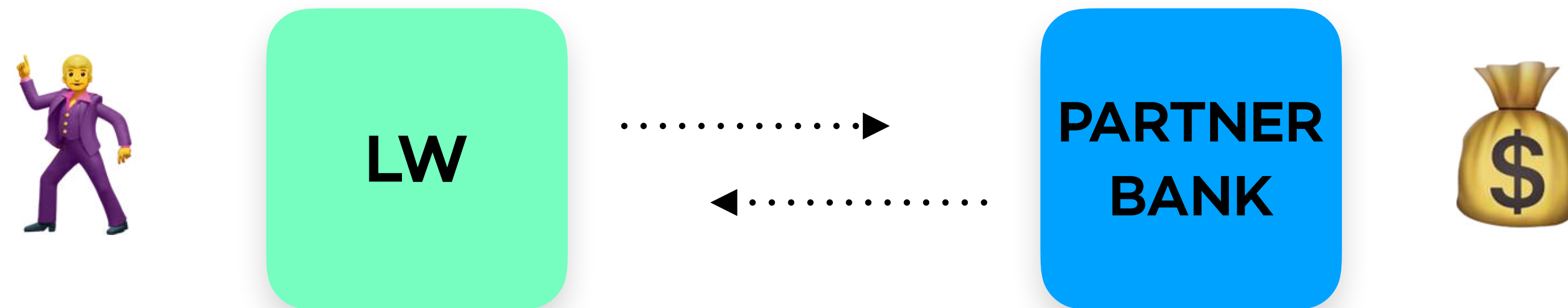
through our system

**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**

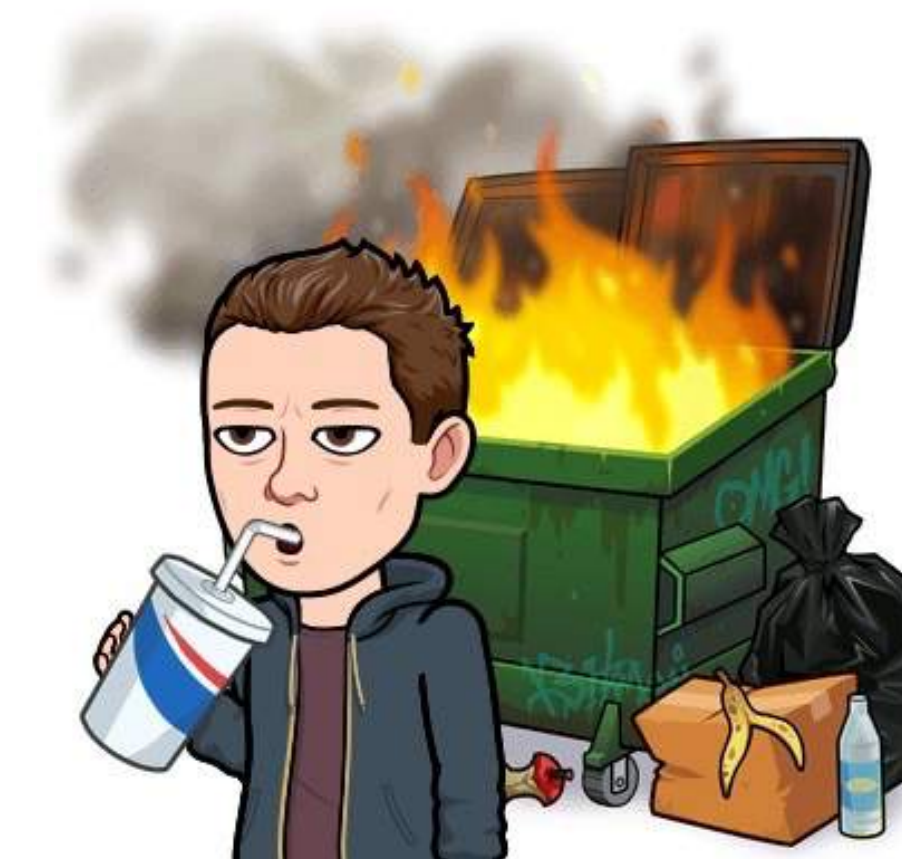


**Resilience**

# Format



**Dev**

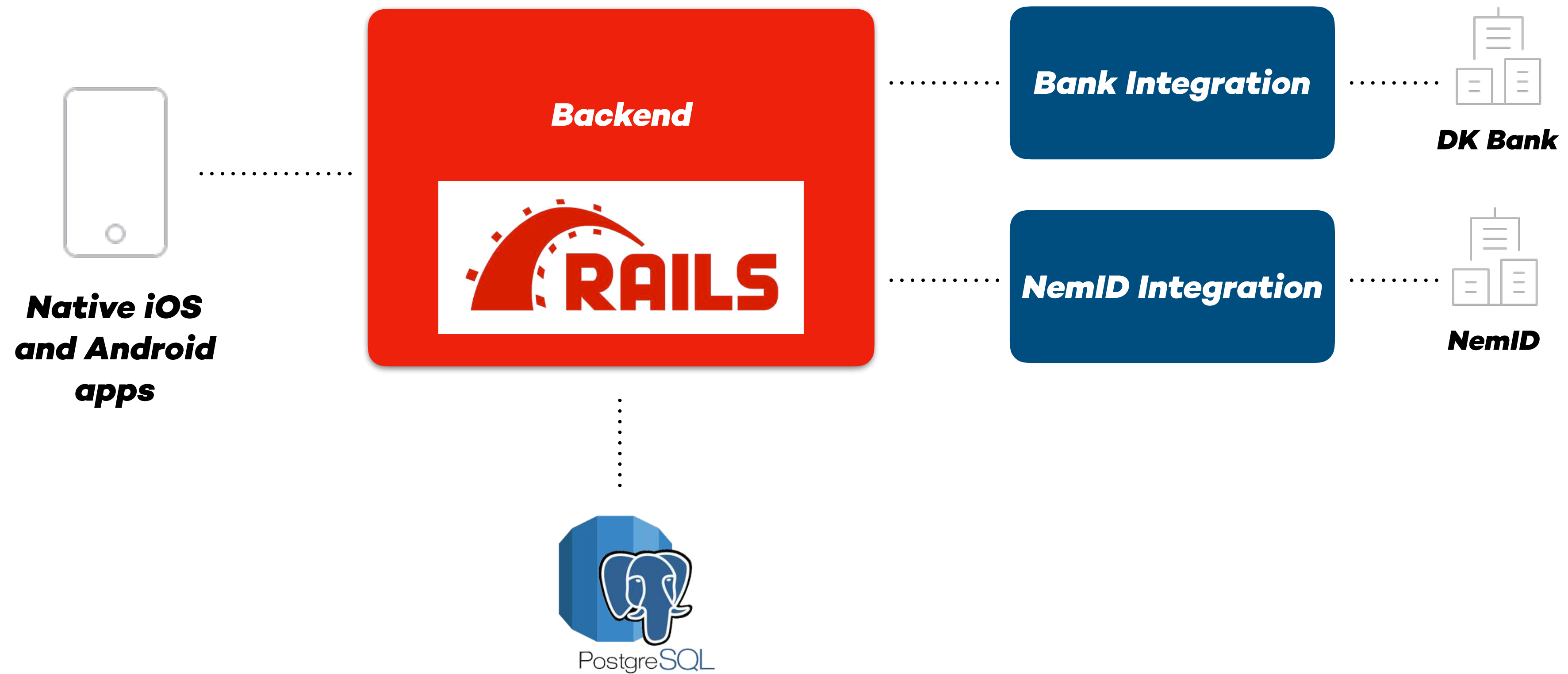


**Ops**

# 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**

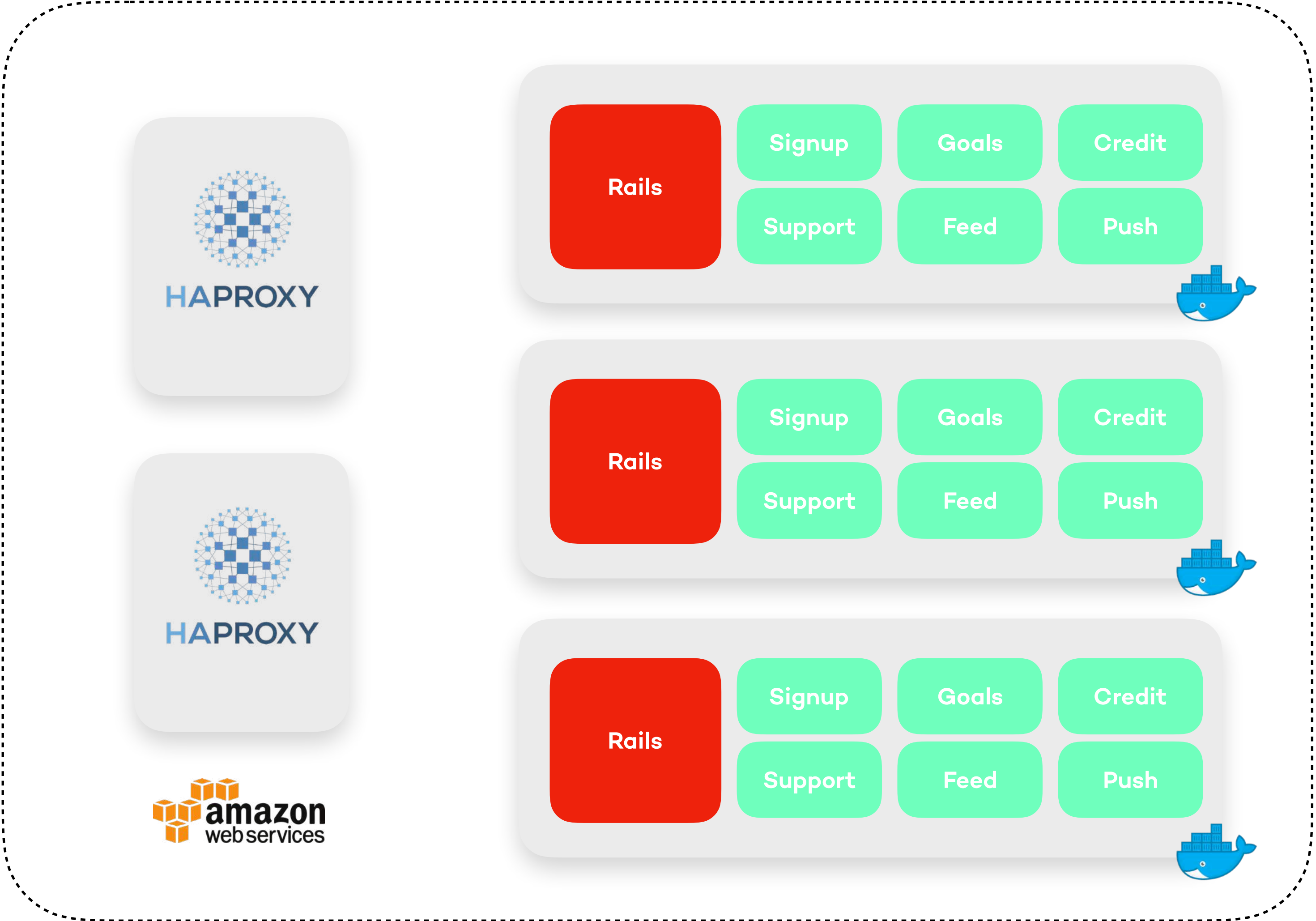


**No Resilience**

# Infrastructure Architecture



iOS/Android



# Assessment of Infrastructure Architecture



**Replicated  
Instances**



**Jenkins as the  
orchestrator**



**Deployment was  
too exciting**



# Relating to Business Value



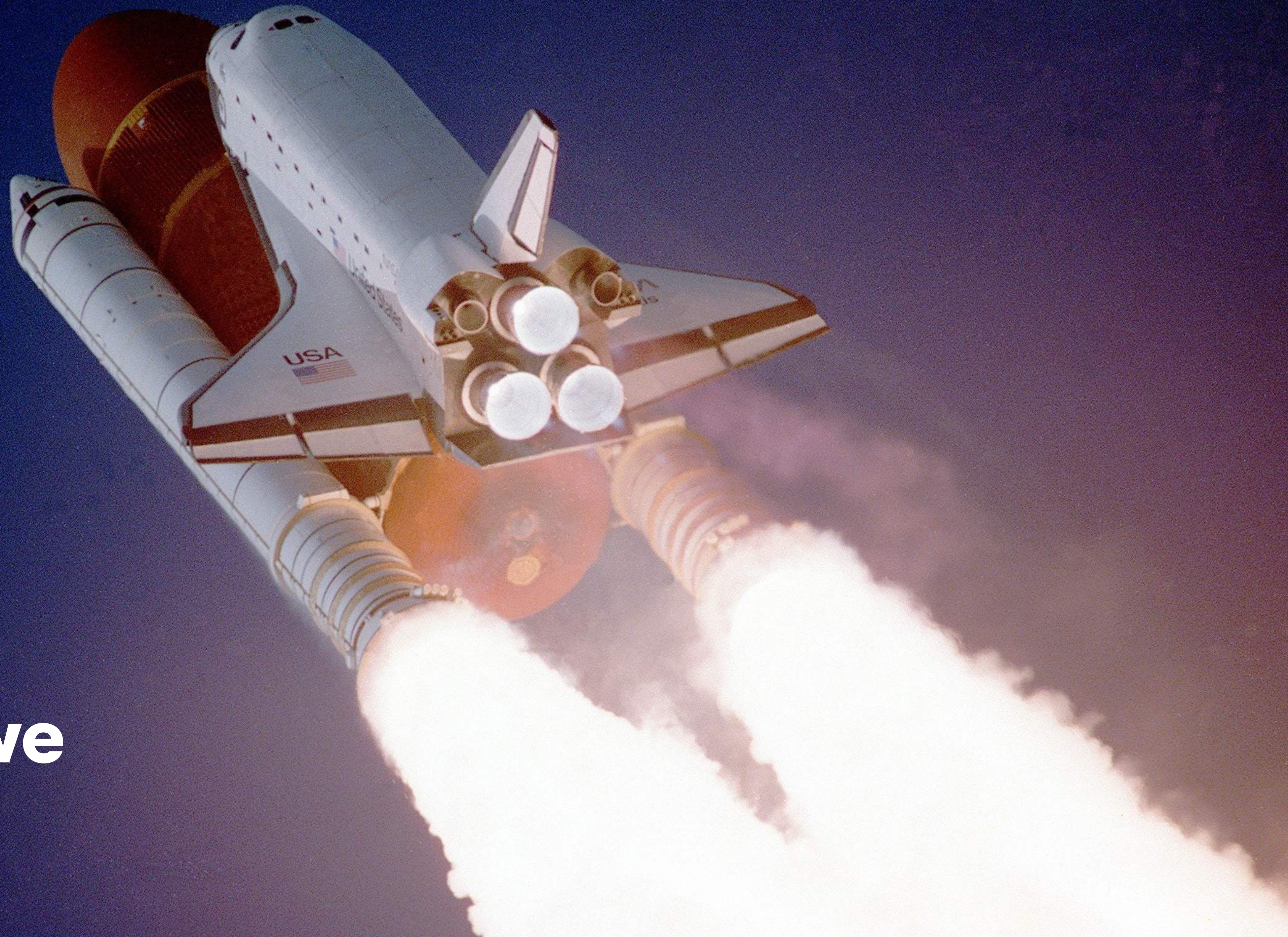
**No Speed**



**No Scalability**



**No Resilience**



**Where we  
are now**

# New App Architecture Principles



**Micro  
services**

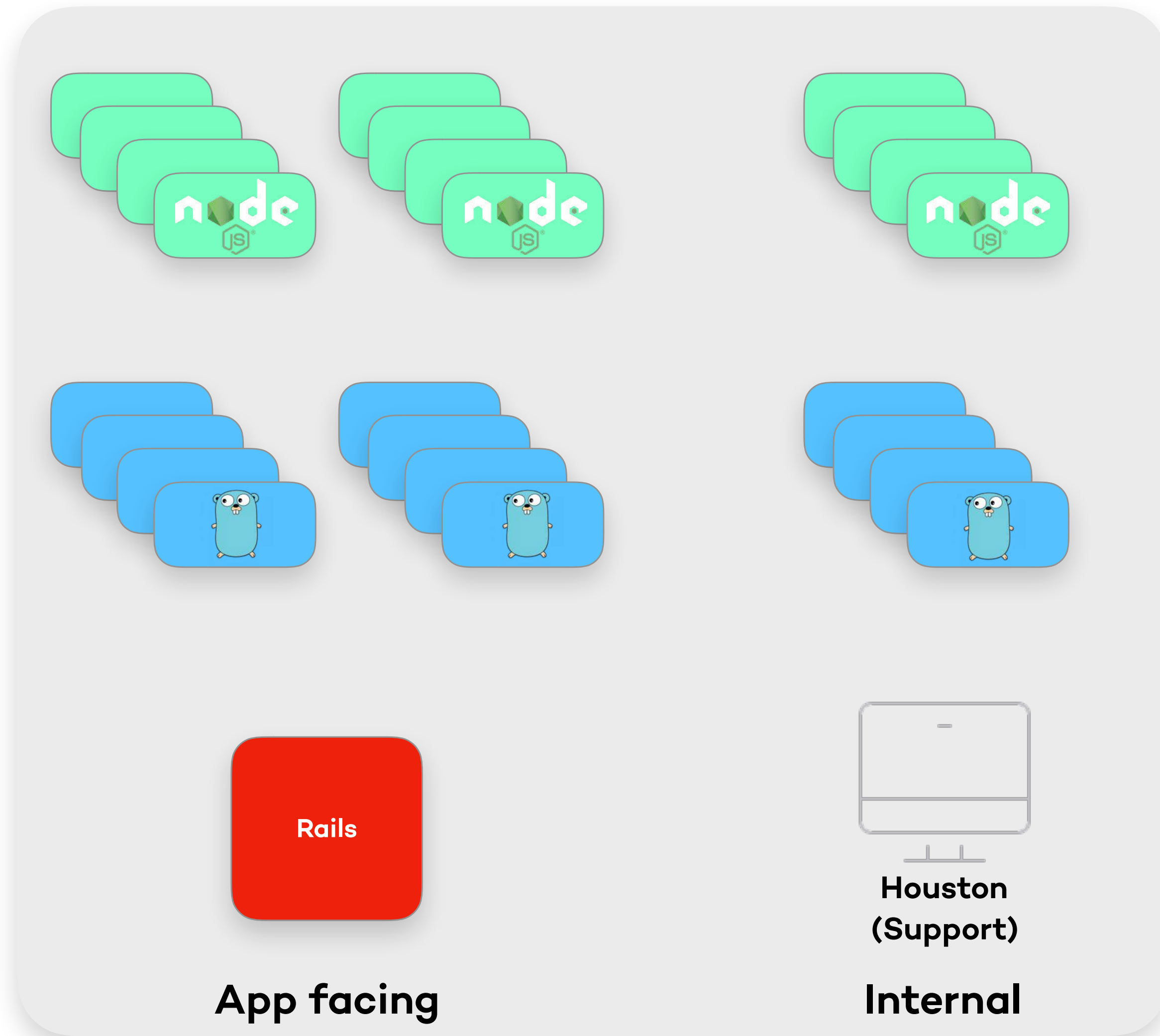


**Async first**

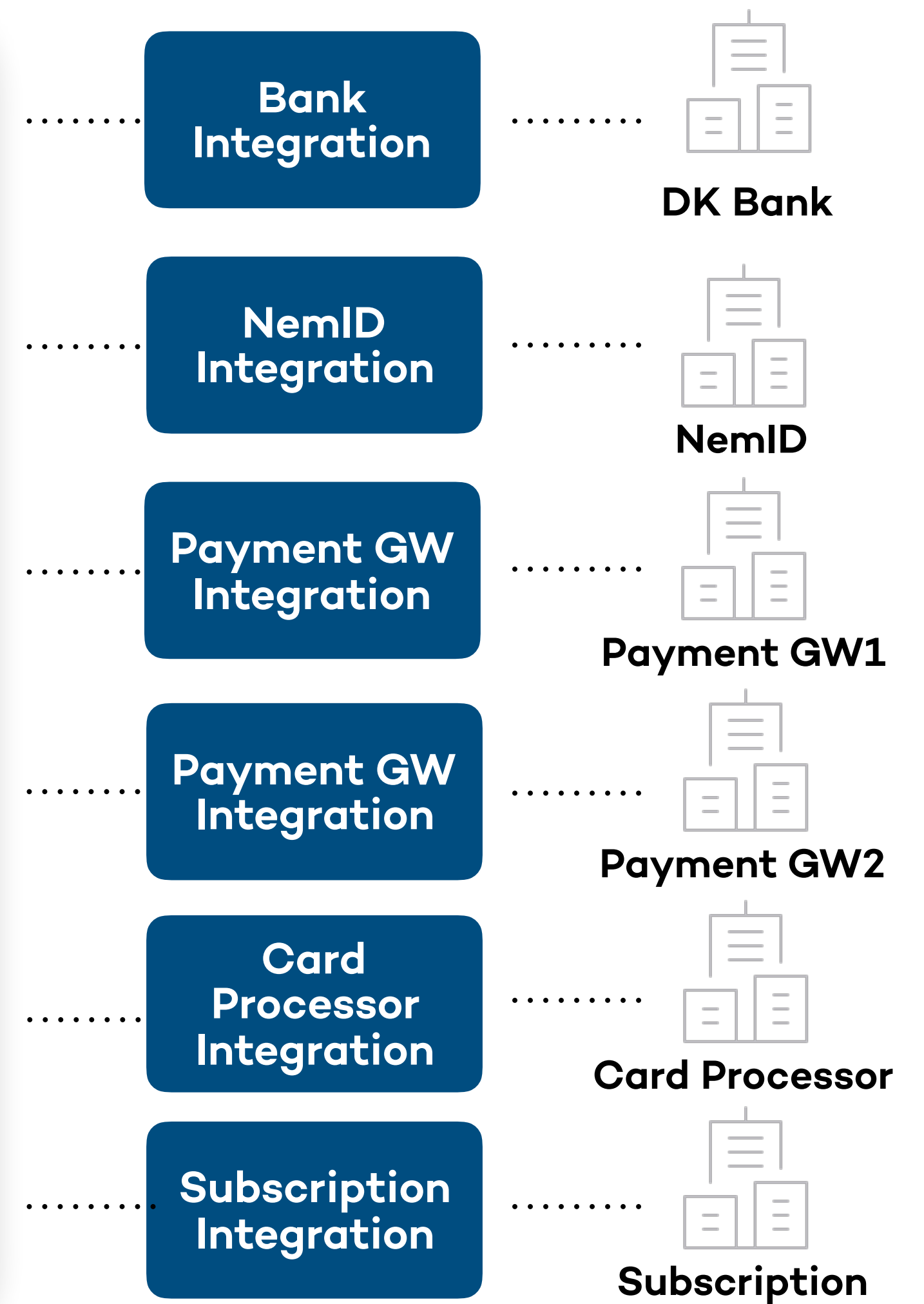


**Event driven**

Native iOS  
and Android  
apps



### Integrations



# Assessment of New Architecture



**Speed**

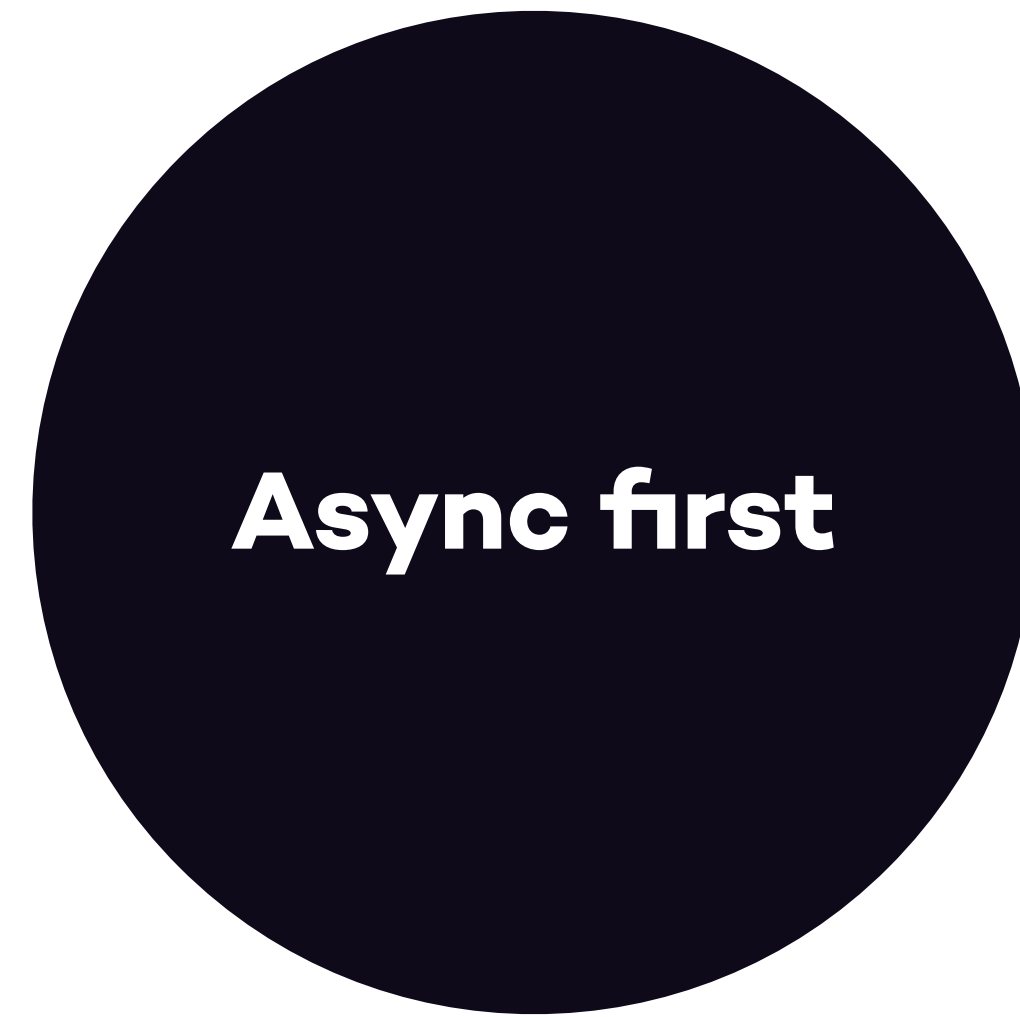


**Scalability**



**Resilience**

# New App Architecture Challenges



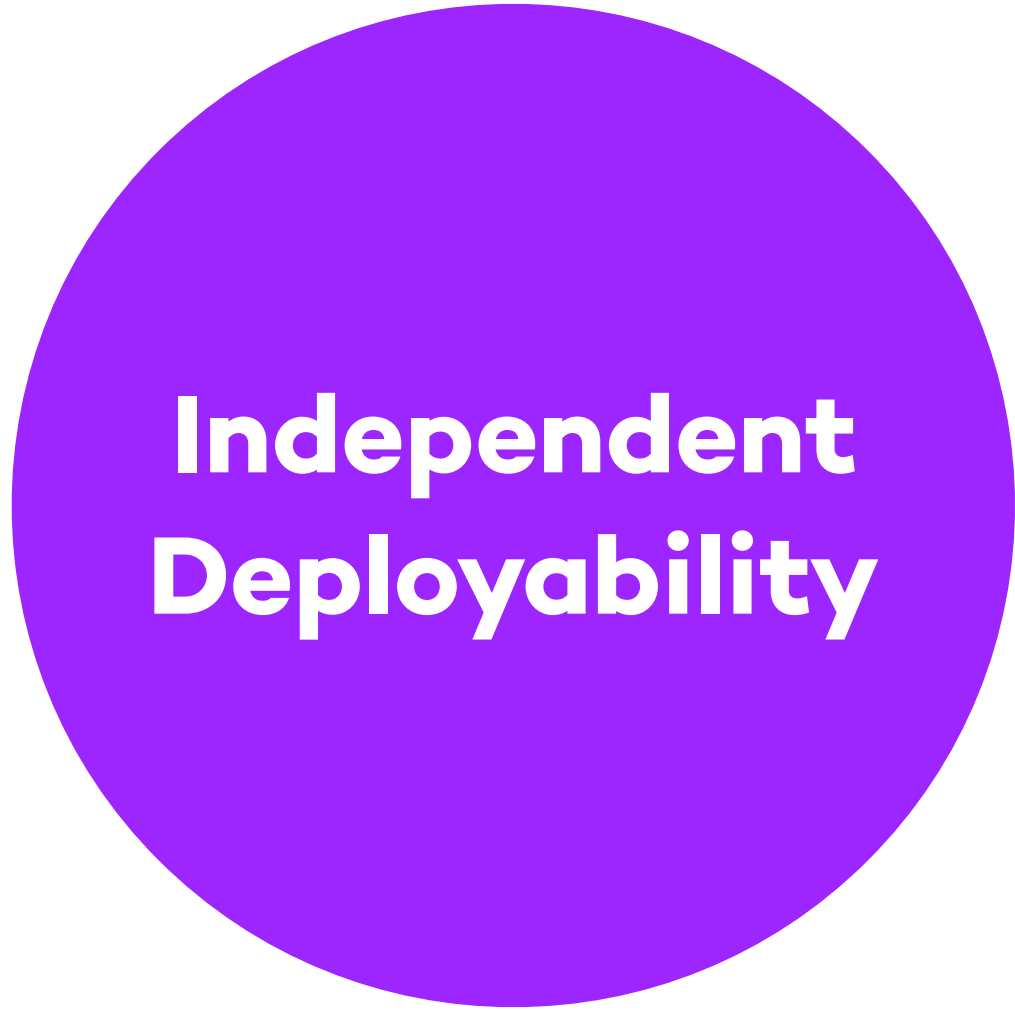
# Key Learnings App Architecture

”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**



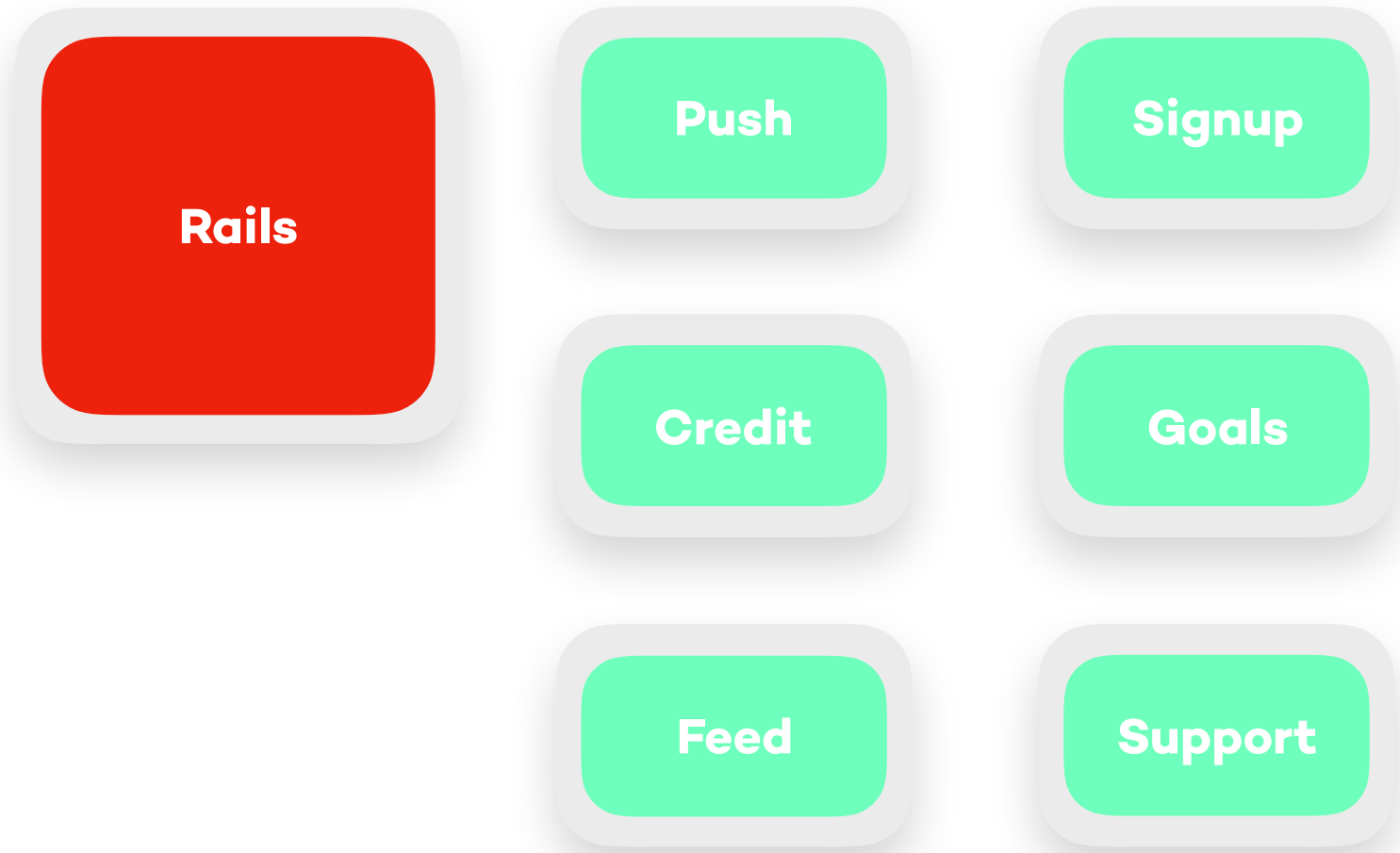
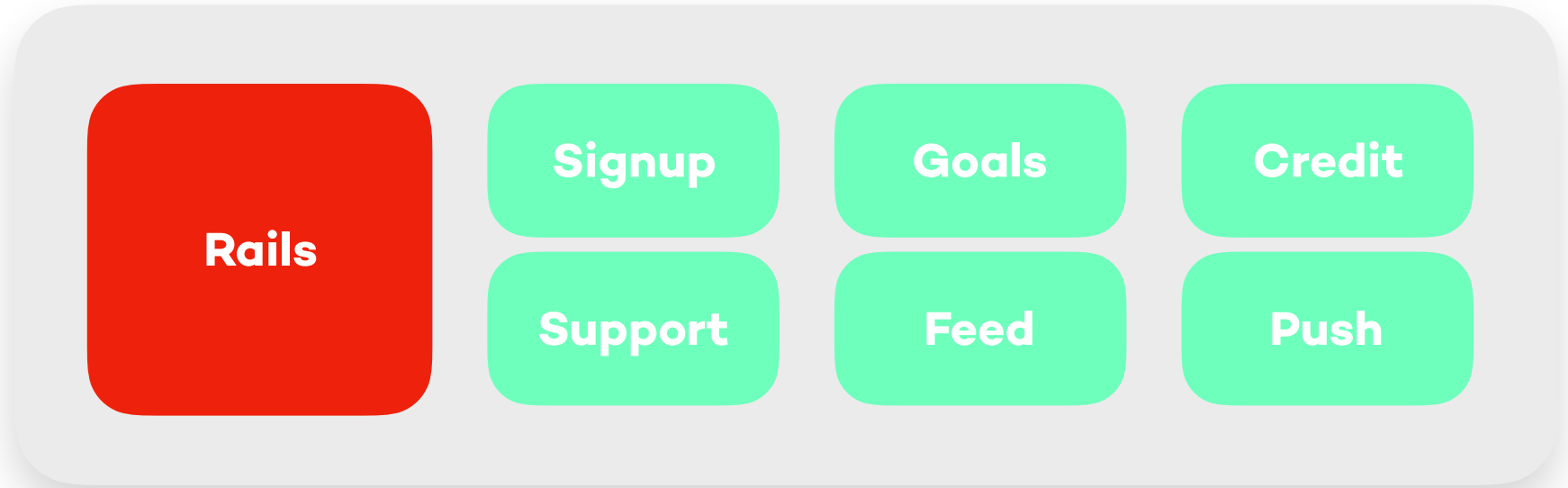
**Easy to maintain**



**Minimize  
deployment fear**

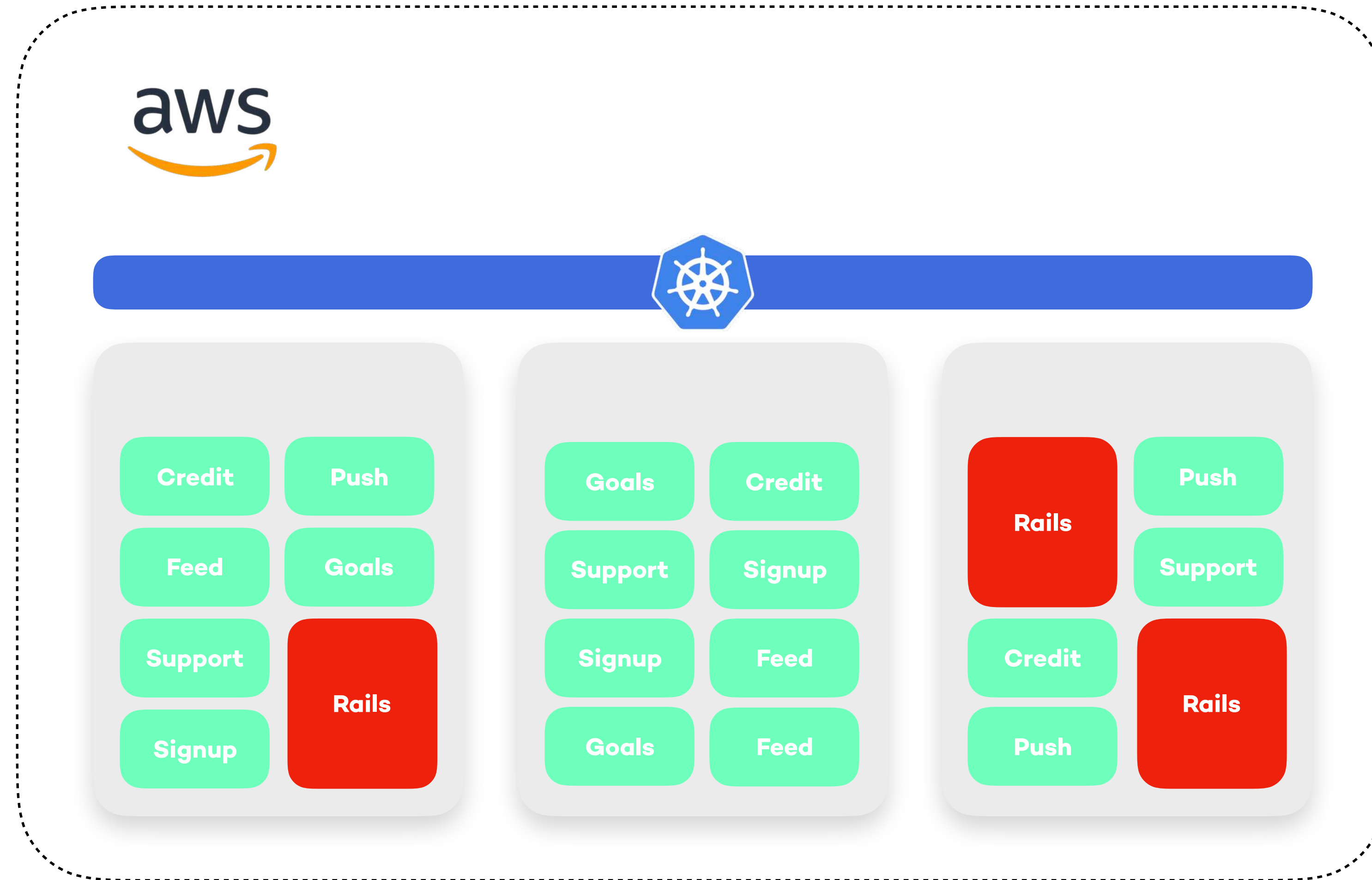


# Deployable Unit





**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”



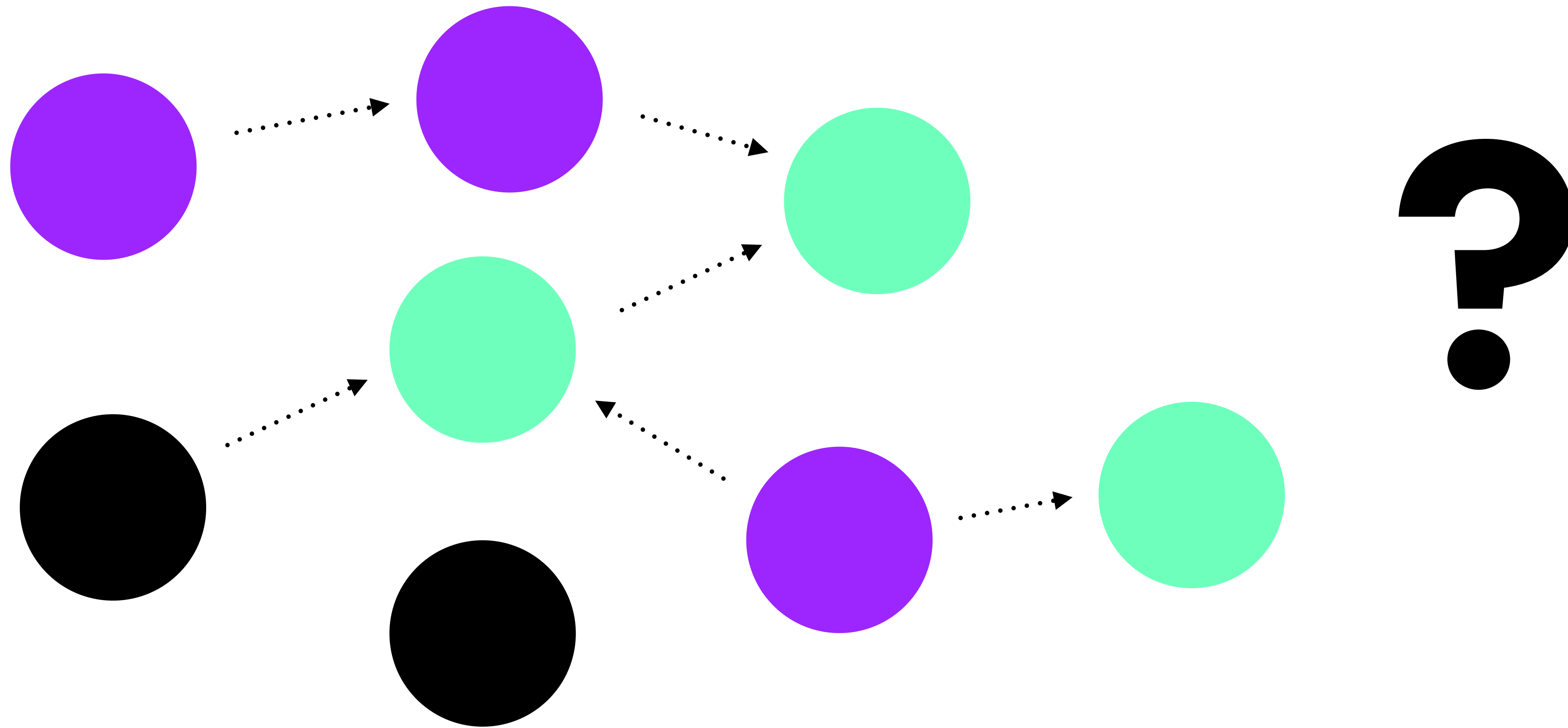
TURN  
TO CLEAR  
VISION

QUARTERS ONLY

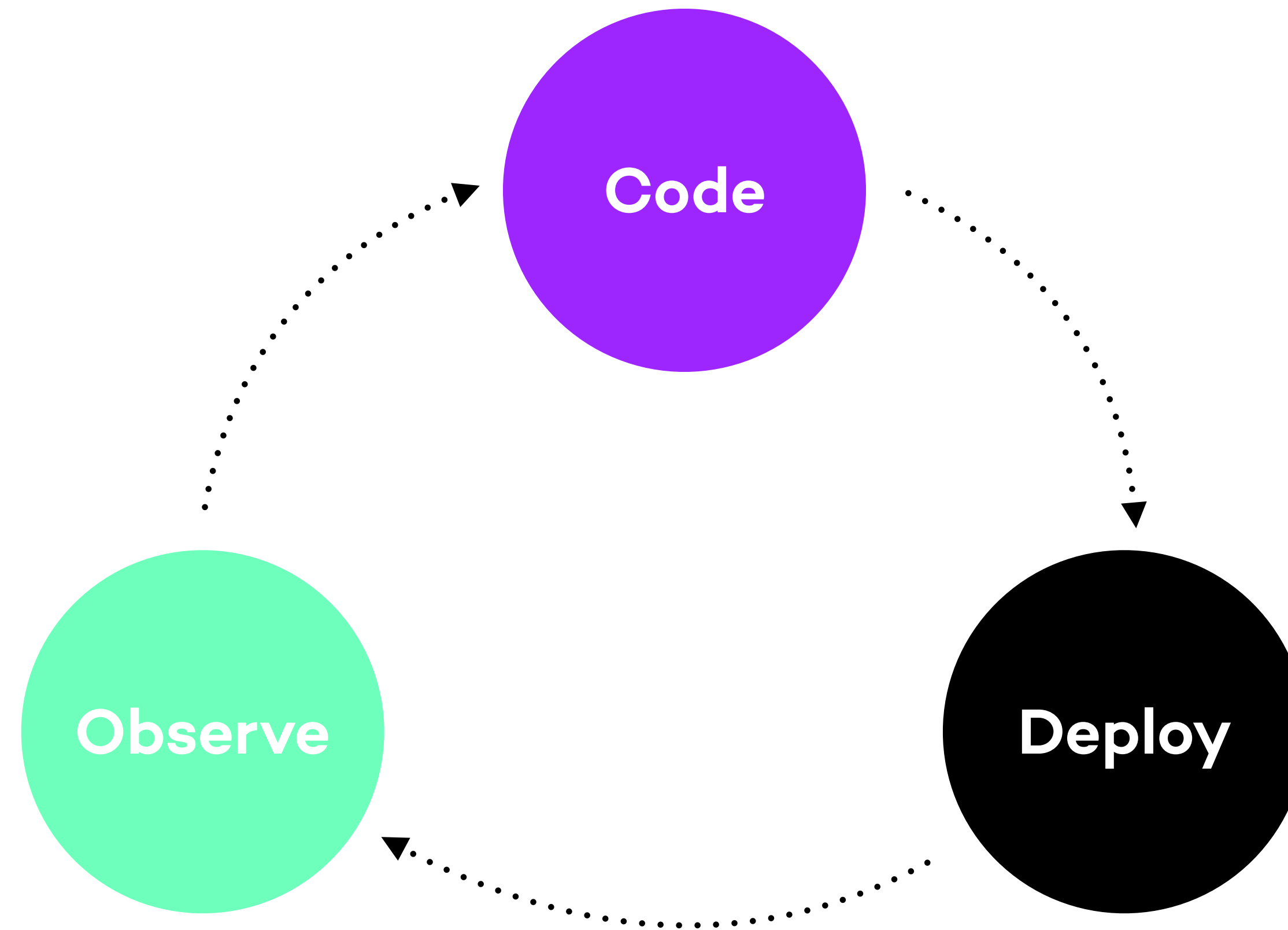
↑ 50¢ ↓

# Observability at Lunar Way

# Application Perspective



# Observability Drives Improvement



# Infrastructure Perspective



Monitor



Logging



Tracing



Chaos Experiments



# Observability at Lunar Way



Monitoring



Logging

# 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

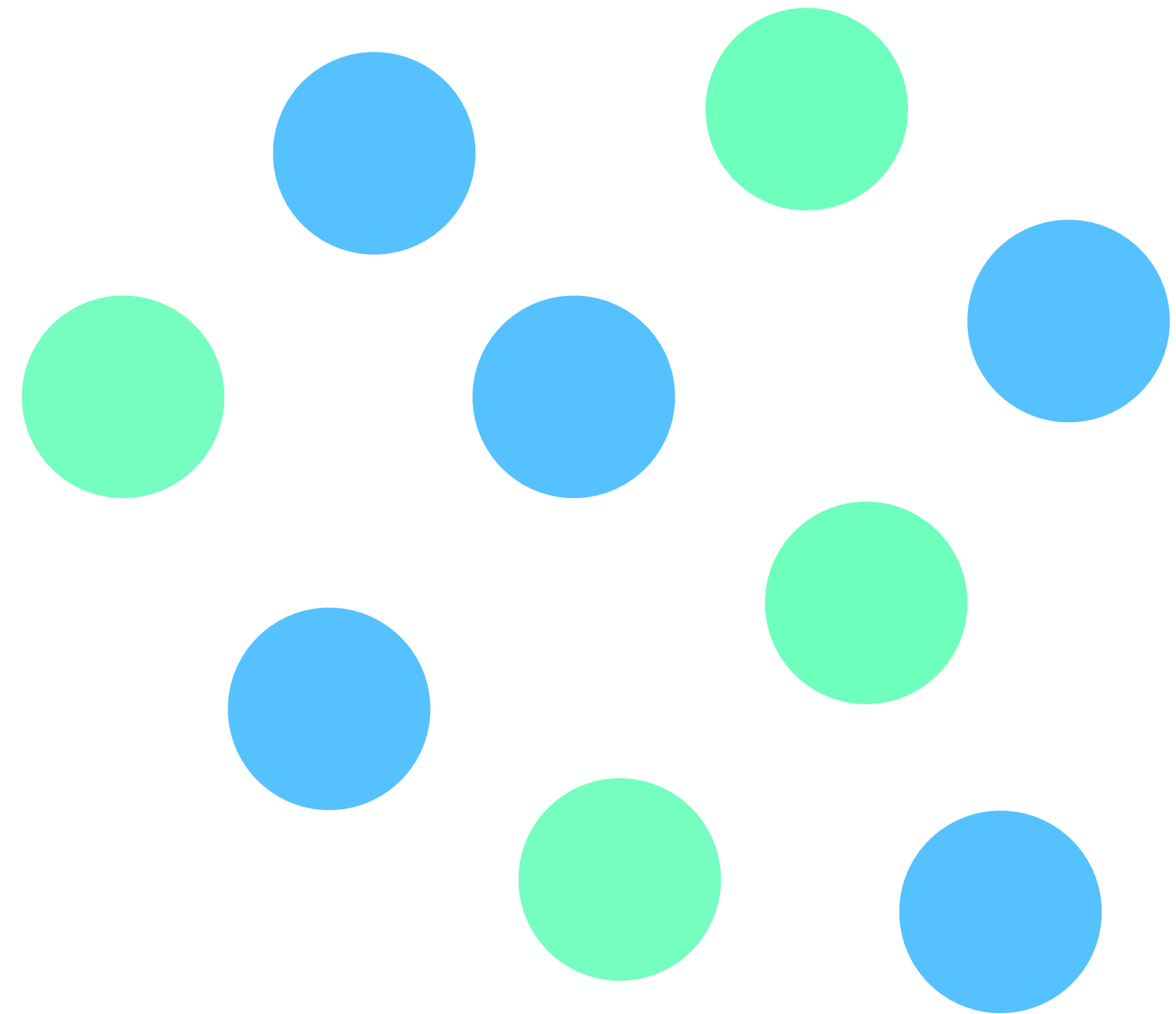
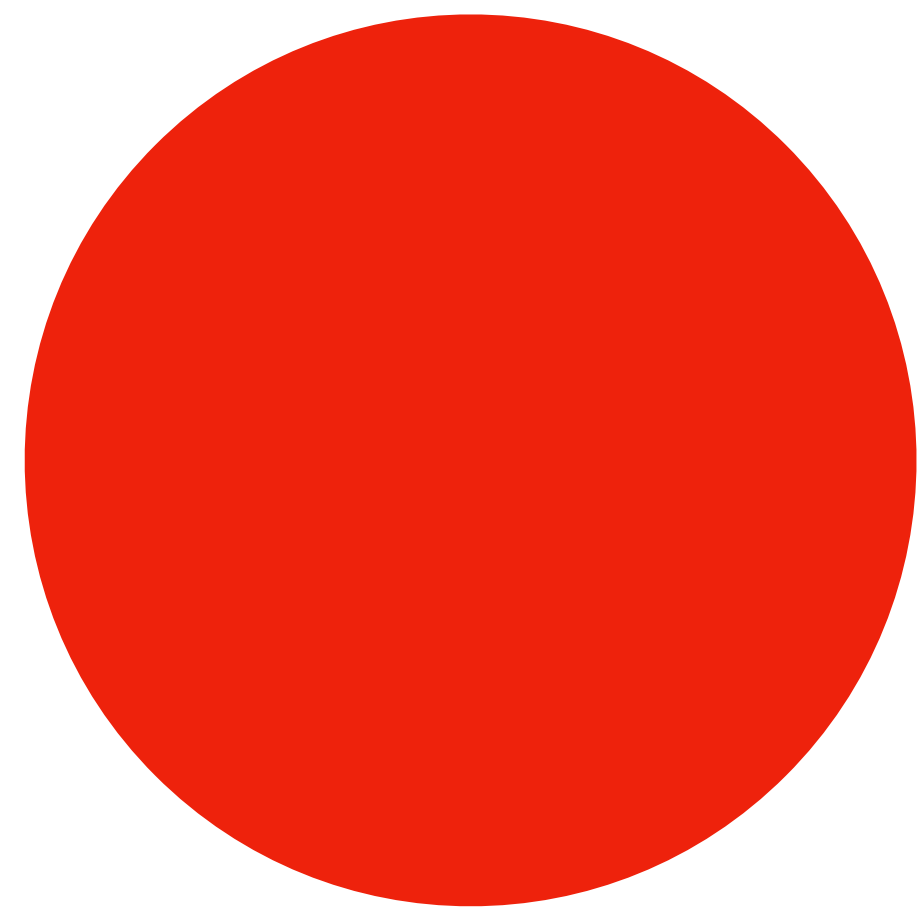


Provide issues, PR  
fixes upstream

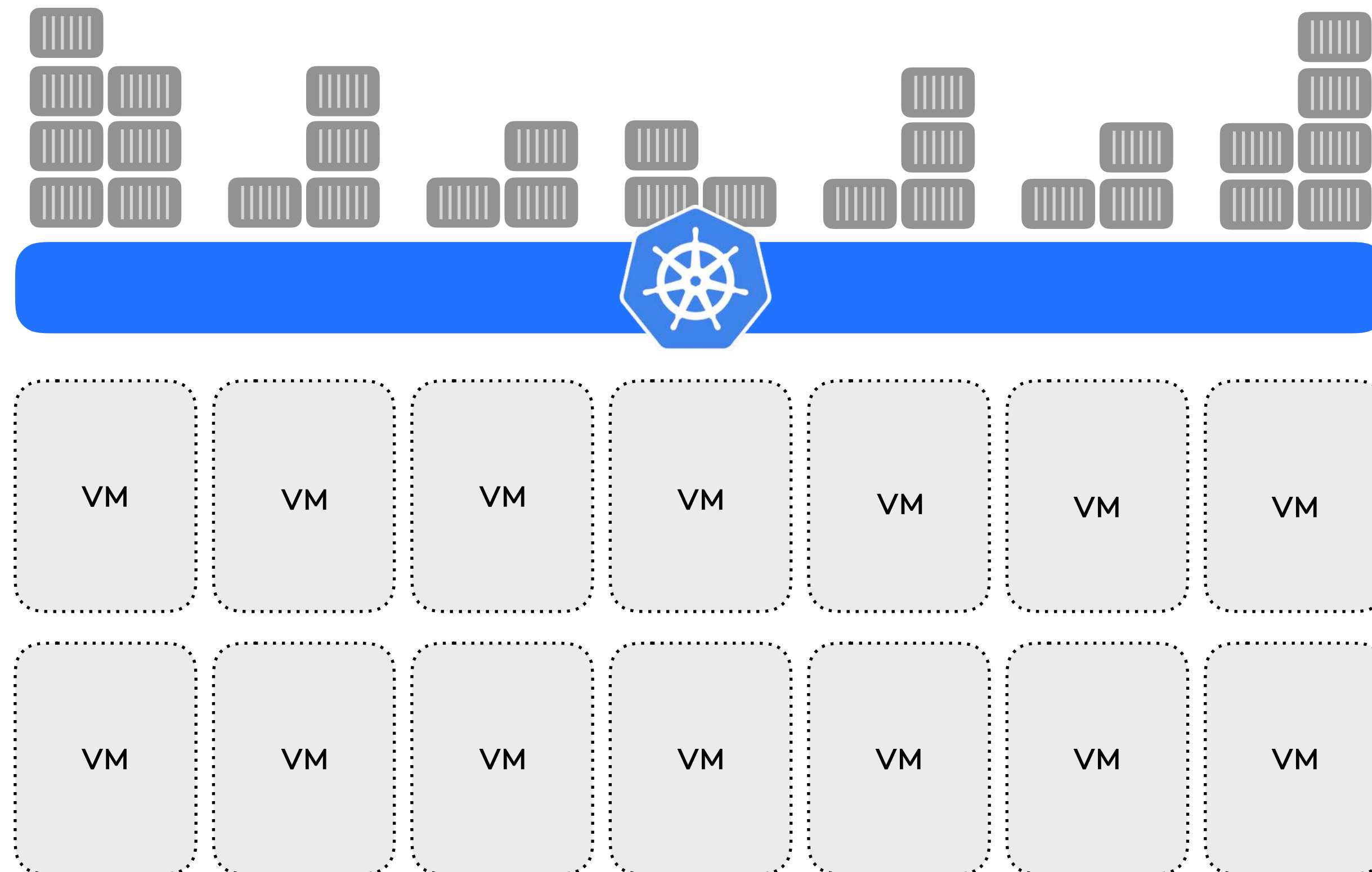


Open source our  
own projects

# 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

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**Thank You!**

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