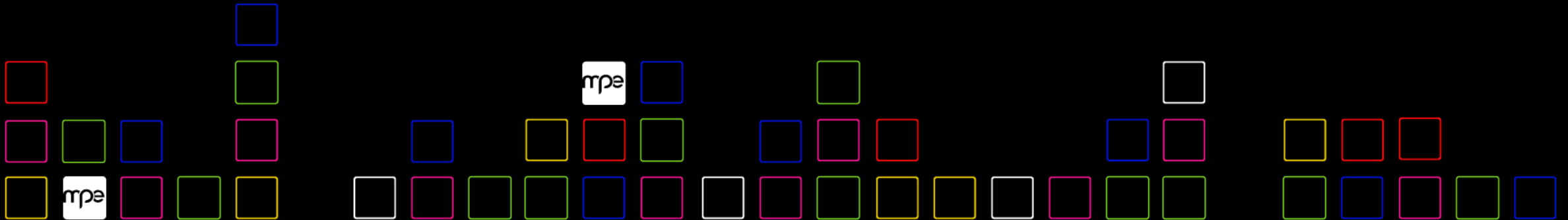
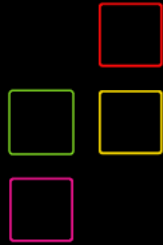




berlin
march 12-14, 2024

merchants, fintech & acquirers

payments challenge handbook 2024





berlin
march 12-14, 2024

merchant payments case studies

This material provides a selection of industry case studies from companies partnering #mpe2024.

By reading it you will learn about the real challenges and the issues merchants, acquirers, and PSPs face in 2023/2024 and how payment companies successfully addressed them.

We created this handbook to help you:

- with problem-solving or finding your solutions provider,
- better navigate the changing world of payments.

introducing
companies
partnering
mpe 2024

FORTER

Signifyd

VISA

AXEPTA
BNP PARIBAS

mondu

IXOPAY

worldpay

Rapyd

Primer

PayU GPO

THALES
Building a future we can all trust

bamboo
payment systems

blik

ecommpay

halo.

COMPASS PLUS
TECHNOLOGIES

BR-DGE

POP CODES

THEDECONSULTING

adyen

mangopay

Cb911
End-to-end dispute management platform

Fi911

yazara

ACTUALS IO

BLUETIME
POWERED BY COOKING

DisputeHelp

Fraudio

WEB SHIELD

JUSTT

FexcoX

payabl.

DEJAMOBILE
A MARKET PAY COMPANY

Silverflow

riskified

DECTA

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Challenge: reduction of digital commerce fraud and abuse – in retail

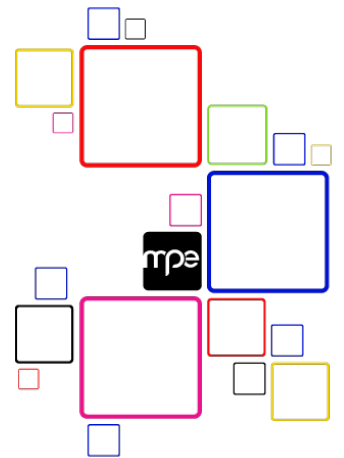


“We have successfully partnered with [Forter](#) to reduce digital commerce fraud and abuse. Forter specializes in increasing conversion rates while complying with PSD2 - enabling us to reclaim revenue that would otherwise be lost to abandoned purchase processes.” Morgan McAlinden-Wall, Fraud Prevention Manager, ASOS

Challenge: [ASOS](#) is a global fashion and beauty destination, bringing together nearly 900 brands and 70,000 products for fashion lovers in over 200 markets. As a company that does business in all countries in the European Economic Area (EEA), ASOS is required to comply with the EU’s Second Payment Services Directive (PSD2). To do so, ASOS had been sending 100% of digital commerce transactions to 3DS for Secure Consumer Authentication - a process that ultimately led to transactions being lost to abandonment or failure.

Solution: By partnering with Forter to implement fully-automated decisioning, ASOS was able to pair its fraud team with Forter’s automation to create a more robust fraud-fighting experience and free up additional time for its team to dig into more complex issues and initiatives. With PSD2 and 3DS top of mind, Forter worked with ASOS to optimize its completion rate while ensuring PSD2 compliance.

Throughout the customer journey, ASOS is able to maximize exemptions by utilizing Forter to understand intent and predict the behaviour of customers and issuers - increasing the likelihood that exemption requests will be approved. Forter can also recover a significant number of payments which initially fail by intelligently making a different recommendation on the next attempt. This has helped ASOS reduce friction for customers, reducing revenue loss and improving overall conversion rates.



Challenge: chargeback reduction, costs savings and conversion rates improvement



An unstoppable partnership, learn how [Philips](#) leverages [Signifyd](#) to reduce chargebacks from 5% to below 1%, unlock huge cost savings and improve conversion rates.





Challenge: need for seamless and secure payments aligned with evolving customer preferences



Following our recent collaboration, we spoke with **Jan Phillip Wintjes** (SVP of Global Omnichannel) and **Boris Griesinger** (Head of Finance Operations) **from HUGO BOSS to uncover how their strategic partnership with Visa and Adyen helped revolutionise luxury retail experiences.**

challenge: HUGO BOSS, the leading global brand, sought to enhance payment experiences online and across 450 stores worldwide. The aim was to provide seamless and secure payments, and to align with global customers' evolving preferences, such as queue-less payments.

solution: To tackle this challenge, HUGO BOSS implemented Visa's EMV® 3DS technology for robust payment authentication, reducing the risk of online fraud while ensuring smooth transaction processes.

Additionally, the integration of Visa Network Tokens improved payment security and efficiency by protecting sensitive customer information across the payment journey, increasing transaction approval rates and minimising fraud risks.

Adyen's payment solutions introduced versatile payment options, enabling customers to make payments conveniently, whether shelf-side in-store or remotely through Pay-by-Link.



This strategic collaboration significantly improved shopping experiences at HUGO BOSS, offering customers a personalised and consistent service anywhere.

The adoption of these advanced payment technologies has resulted in fewer transaction declines, higher authorization rates, and improved conversion rates.

"Our customers trust Adyen and Visa, which is vital for us." (Boris Griesinger, Head of Finance Operations, HUGO BOSS)

For those interested in diving deeper into the benefits this partnership has delivered, our [full video and case study](#) provide further details.

Challenge: inefficient and not unified global payment processes – direct sales sector

Challenge: **Nu Skin Enterprises, Inc.** is a direct selling company that distributes more than 200 premium quality personal skincare, dietary, cosmetics and other products that help people feel good about themselves. Nu Skin operates throughout Europe, Africa, Asia-Pacific, and the Americas.

Before choosing [Worldpay](#), Nu Skin did not have an all-encompassing system that could handle global payments in all its regions; one that plugged into their finance, operations and customer service platforms. This meant they were unable to efficiently accept payments in many territories, and the business wasn't growing as fast as desired.

According to Dan England, director of global payments, Nu Skin desired to present their customers with as many alternative payment methods (APMs) as possible so they could reach their different customers in every part of the globe. "That's when we found Worldpay," explains Dan. "Worldpay B2B Payments integrates with our existing back-end solution and, together with their plug-in for SAP Commerce Cloud, this was a real game-changer for us."

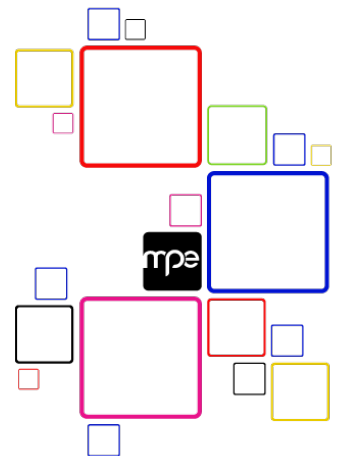
Objective: Partner with a strategic, global payments provider that supports many APMs.

Solution & Results: By working with Worldpay, Nu Skin was able to implement a global payment strategy to its B2C commerce storefront in a secure, unified global payment approach.

Impact: Nu Skin has moved away from its old, cumbersome accounting processes which is now saving the company time and money.

What They Say About Worldpay: "Now, we can process payments of almost any kind."

worldpay



Challenge: one partner providing vPOS, anti-fraud solution & customized products opportunities – travel sector



Challenge: **Turquoise Holidays** is a niche direct-sell tour operator that specialises in custom long-haul honeymoons, family vacations, and once-in-a-lifetime trips to various parts of the world. When searching for a payment service provider, they set out to find someone who could address their unique needs, which included vPOS, strong anti-fraud solutions and opportunities to customise products based on the services on offer by Turquoise.

Solution: [Ecommpay](#) promptly delivered the vPOS solution and integrated a payment link, establishing the foundation for a successful partnership extending beyond transactions. Over two years, marked by effective communication and a consultative approach, the collaboration resulted in tailored solutions, including operational reports and anti-fraud filters, aligning with Turquoise Holidays' distinctive business needs. **The impact of Ecommpay's solutions became especially apparent during the most recent Black Friday, where Turquoise Holidays achieved an exceptional conversion rate, and the merchant's turnover on that day equaled a typical week's performance during the autumn period.**

Furthermore, the customer success rate, averaging between 97% and 98% this year, reflects the effectiveness of Ecommpay's solutions. With a focus on unique experiences, including their innovative honeymoon gift list service, the company excels in creating lifelong memories for clients. **The successful integration of Ecommpay's processing for the gift list service highlights the ongoing collaboration success. Ecommpay's customisation efforts not only met Turquoise Holidays' immediate vPOS needs but significantly contributed to the overall merchant success.** This case study showcases positive outcomes from a strategic partnership focused on understanding and fulfilling specific client needs.

Challenge: seamless checkout experiences,
fewer false declines, and increased approval
rates



Challenge: improvement of merchants' payment processing & access to card scheme data – fintech sector

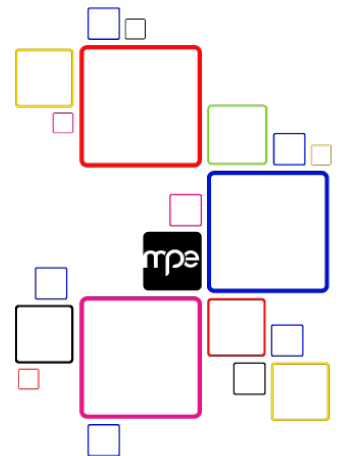
Silverflow

Challenge: Intergiro, a Swedish fintech provider of payment and banking infrastructure, **has announced a new partnership with [Silverflow](#)**, a cloud platform for global card processing. This move will allow Intergiro to offer its clients enhanced card network functionality, increased processing efficiency, and unprecedented access to card scheme data.

Solution: Silverflow's cutting-edge platform is already trusted by some of the world's most innovative payment service providers (PSPs) and acquirers, including industry giants like Deutsche Bank and Buckaroo. This strategic alliance represents a significant step forward for Intergiro, particularly at a time when digital merchants are seeking innovative ways to enhance their payment processing capabilities. The collaboration not only adds acquiring capabilities to Intergiro's financial offering but also complements its digital issuing and bank account services by providing detailed reporting.

"The payments landscape is constantly evolving and it's more important than ever for our merchants to have access to the latest technologies being rolled out by the card networks," said Johan Ryer, CCO of Intergiro. **"Silverflow's platform is bringing some of the latest card scheme innovations to Intergiro at pace and easily accessible, which will enable our clients not only to save costs but also meet the payment processing needs of new digital businesses."**

Anne Willem de Vries, CEO and co-founder of Silverflow, commented, **"We are very excited about our new partnership with Intergiro. We are looking forward to powering Intergiro's processing back-end and bringing our easy-to-use platform, data capabilities, and the latest card scheme innovations to Intergiro's merchants."**



Challenge: sales mobility for French postmen and women

Challenge: La Poste (the French Post Office) had the ambition to develop sales in mobility via the postmen and women. Therefore, **La Poste Group has decided to leverage their existing business application and Professional Smartphone (Facteo) while adding contactless payment acceptance feature to it.**

Solution: The application developed by La Banque Postale is based on [dejamobile's](#) ReadyToTap™ SoftPOS solution and the project was carried out in partnership with Monext. Once installed, this application turns the Postman/woman Professional Smartphone, into a contactless payment terminal. Tried out during a “Proof of Concept” project with 3,000 postmen and women, this solution is gradually rolled out to the 62,000 postmen and women of La Poste Groupe.

Customers can now buy stamps and pay the custom duties of their parcels at the door to the postman/woman, with their contactless payment card or NFC mobile wallet. This customer case perfectly illustrates the added value of SoftPOS technology for “payment in mobility” use cases. Obviously, in such situation, a traditional POS terminal or even a mPOS are not convenient. Leveraging the Professional Smartphone, already used by all Postmen and women, is the most relevant option!

ReadyToTap Payment for Merchants is dejamobile's SoftPOS solution, designed for the use of Merchants and addressed to Acquirers and Merchant Service Providers. This innovative solution turns everyday smartphones into payment terminals, cutting the need for extra equipment.

ReadyToTap makes digital payments more adaptable and scalable, leading the way in the future of payments.



Challenge: need for flexible and customized payment provider - hospitality sector

The logo for payabl. is displayed in a white rounded square. The word "payabl." is written in a dark blue, sans-serif font.

Challenge: When **GonnaOrder** was seeking a payments solutions provider, they prioritized flexibility and customization. Their decision to partner with [payabl.](#) was driven by the PayTech's reputation for delivering reliable, collaborative services, complete with tech support and regular communication. payabl.'s commitment to tailoring its services to meet each merchant's distinct requirements stood out as a key differentiator.

Solution: payabl.'s holistic payment offering, featuring popular options such as Visa and Mastercard payments, Apple Pay, and Google Pay, as well as specialized local payment methods like iDEAL, Bancontact, Sofort, and Trustly, enables merchants to select their preferred payment methods, enhancing the customer experience and expanding their reach.

Nikolaos Magoulas, CEO and Co-founder at GonnaOrder, expressed his enthusiasm for the partnership, stating, **“Our collaboration with payabl. has been extremely valuable for GonnaOrder. Their expertise in the payments tech scene has fueled our growth in many ways. Working with payabl.’s team of professionals has been rewarding and it has elevated our capabilities, setting the stage for a prosperous (and very scalable) future ahead.”**

This success story showcases the power of collaboration and innovation. GonnaOrder and payabl. have not only improved the payment process for their clients but have also built a robust and sustainable partnership that promises a bright future for the hospitality industry. Together, they are setting new standards and driving success for their merchants in a rapidly evolving landscape.



Challenge: lower DCC usage and revenue shortfalls - airlines

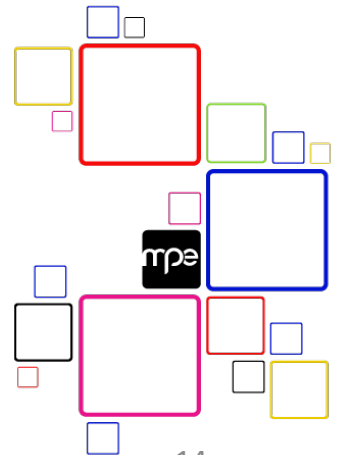


Challenge: **Vueling**, a major European airline, had faced challenges with their former Dynamic Currency Conversion (DCC) service, resulting in lower passenger usage and revenue shortfalls due to the DCC service not delivering on its full potential. In search of a solution, Vueling sought a provider offering a broader range of currencies, seamless integration with their payment infrastructure, and an enhanced user experience.

Solution: Eric Olmos, Fraud and Payments Manager at Vueling, said: ***"Even though we had been using DCC for some time, we were not getting the conversion rates we had anticipated, and even when customers were selecting to use DCC, the system was not as reliable as we would have liked. As an airline focused on delivering exceptional customer service, it was extremely important to us that customers got the best possible user experience from the DCC offer, and that it worked consistently."***

They chose [Fexco](#) (in partnership with AIBMS) for its currency offerings, extensive expertise, and continued innovation in DCC. The implementation yielded a remarkable 30% increase in conversions between 2018 and 2019. In January 2023, Vueling extended the benefits to mobile transactions, resulting in a 110% increase in DCC usage.

Eric stated, **"Fexco had a clear reputation in delivering foreign currency conversion, and the implementation process was very simple - we were up and running with the new system quickly.** The implementation delivered immediate business impact - we were extremely pleased with the results. Once the mobile solution went live on iOS and Android in January 2023, we saw another significant improvement in take up of the DCC service - delivering a far better customer experience at no additional cost for our travellers, and an additional revenue line for the airline. We have a great relationship with our account manager, and **we are extremely pleased with the DCC service that Fexco delivers."**



Challenge: high fraud & chargeback rates impacting revenue loss – fintech sector



Challenge: Fintech start-up Melio anticipated that chargeback problems would be the cost of their success. They also wanted to minimize distractions and focus on scaling up core operations. Consequently, Melio decided to proactively pursue a strong success rate in fighting chargebacks. Justt's tailor-made, hands-off solution fits the bill.

Solution: In February 2020, [Justt](#) took over Melio's chargeback defence and drastically improved their results, including:

85.5% of chargebacks reversed - a 54.5 point lift

\$376,000 in revenue loss avoided over the first 12 months.

All done while managing a caseload that grew 345% YOY as Melio dramatically increased its revenue and scaled up operations. Part of the appeal of Melio's solution is that it lets small businesses pay vendors with their credit cards, which led its monthly active users to grow in 2020 by more than 2,000 percent. But as its user base grew, so did its chargebacks.

Melio had a risk team that was busy fighting other types of fraud and was getting distracted fighting illegitimate chargebacks, something that was outside its real area of expertise. However, the average chargeback amounts were large enough that the company couldn't just ignore them as the cost of doing business. Melio's risk team wanted to refocus on its core mission to support the company as it grew, but they also needed to increase the number of chargebacks they successfully fought. Building a separate chargeback analyst team with the required expertise and training and development didn't seem like an attractive option for a rapidly growing start-up.

Challenge: Global reach extension and payments integration, ensuring smooth & secure transactions

Challenge: Siemens partners seamlessly with [IXOPAY](#), to transform payment processes and global reach. By harnessing IXOPAY's Hosted Payment Page, Siemens enriches user experiences through diversified payment methods, ensuring smooth and secure transactions.

Solution: Strategically managing transactions via various providers and several methods, Siemens emphasizes adaptability in payment solutions, backed by IXOPAY's support. Moreover, **IXOPAY and Siemens developed a marketplace setup, simplifying the handling of transactions from multiple merchants.**

Leveraging IXOPAY's advanced reconciliation feature optimizes financial operations, guaranteeing precise settlements retrieved from Payment Service Providers (PSPs), fostering financial accuracy and transparency.

In essence, the solution revolutionizes payment strategies. Utilizing a diverse array of payment methods, cutting-edge reconciliation features, a sophisticated marketplace setup, and global connectivity.

IXOPAY is a payment orchestration SaaS enabling independent and scalable payment processing for enterprise merchants of all branches in a PCI-DSS certified environment. IXOPAY is part of the IXOLIT Group, founded in Vienna (Austria) in 2001. The owner-led and -financed company is focused on building innovative solutions for eCommerce.



Challenge: inefficient detection system & fraudulent merchants – fintech sector



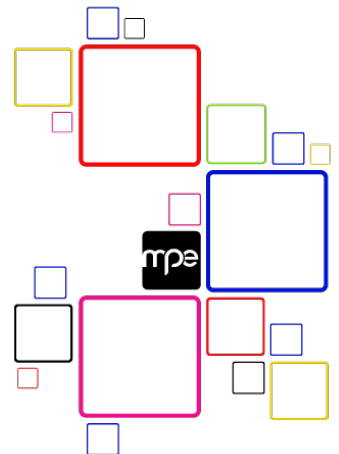
Challenge: Viva Wallet, a prominent Greek fintech unicorn, has significantly enhanced its merchant onboarding process and fraud management capabilities by implementing [Fraudio's](#) Merchant Initiated Fraud (MIF) Detection solution. As Europe's first fully cloud-based merchant acquirer, processor, and neobank, Viva Wallet **offers a broad spectrum of financial services**. The company experienced rapid growth, underscored by JP Morgan acquiring a 49% stake in January 2022.

Viva Wallet **faced substantial challenges from fraudulent merchants**, a growing concern in the fintech industry. Fraudulent activities, like merchant bust-out fraud, posed risks of significant financial losses. The company's previous rules-based fraud detection system was inefficient, generating many false positives and requiring extensive manual reviews.

Solution: Fraudio's MIF solution, designed to support companies' growth, provides real-time fraud monitoring, reduces false positives and negatives, and enhances efficiency within fraud investigation teams. The solution **analyses merchant portfolios and monitors money flows and behavioural patterns**.

Implementation and Results

After implementing Fraudio's MIF product, Viva Wallet observed a dramatic decrease in false positives and an absence of false negatives. The efficiency of transactional behaviour monitoring increased, and fraud detection times improved, catching fraudulent activity three weeks earlier than previous solutions. This led to a 600% increase in the efficiency of each fraud investigator, supporting a 7x growth in transactional volume without expanding the team. The overall return on investment was an impressive 8x.



Challenge: the threat of disintermediation and revenue loss – in card acquiring



Challenge: [DisputeHelp](#) partnered with a leading EU Acquirer to provide dispute management solutions to their customer base of over 10,000 merchants. Our client was facing disintermediation and revenue loss as their merchants sought these solutions from third parties. The Acquirer needed a turnkey platform they could distribute to their merchants and generate new revenue.

Solution: DisputeHelp integrated each merchant's transaction streams with tools from Verifi, a Visa company, and Mastercard's Ethoca, as well as our own proprietary solutions to achieve the following:

- **Dispute Deflection** through API integration with Verifi Order Insight and Ethoca Consumer Clarity
- **Chargeback Prevention** by utilizing pre-chargeback alerts from Verifi CDRN and Ethoca Alerts
- **Revenue Recovery** through our proprietary representment module to reverse unwarranted chargebacks
- Customized automation of alert resolutions through Verifi Rapid Dispute Resolution
- AI-driven data capture that could not otherwise be obtained by API

The Acquirer was then able to offer custom subscriptions to the above services tailored to each merchant's needs by DisputeHelp.



KEY OUTCOMES

Some typical results from the above implementations included:

- Chargeback volume dropped by up to 50%.
- Support response times averaged under 10-minutes.
- First-party fraud dropped by up to 80%.
- False positives dropped by more than half.

Feedback from our client's Chief Risk Officer said it best, "**DisputeHelp contributed to our ability to create an integrated, multi-point fraud and risk strategy. Their combination of tools, service, and people that understand our business makes it easy for us to onboard new and different types of merchants and scale with no problem.**"

Challenge: the need for multiple currency support, fly branding, PCI compliance & card data storage provided by one partner - travel sector



Challenge: **Simtex**, a SaaS company, provides data roaming services for mobile phones using eSIM technology. The Simtex service is delivered through travel companies (Airlines, Online Travel Agents and alike).

When it came to payment processing, Simtex had the following requirements that they were looking to achieve:

1. Support multiple currencies.
2. Easy branding of payment page, to match the Travel Company branding requirements.
3. PCI compliance.
4. Cost effective, as transaction values are fairly small (\$10 to \$20).
5. Storing card details for returning customers to facilitate package top-ups.

After some market research, no single payment processor could support all of Simtex's requirements. In fact, the level of customization needed to support their travel companies' requirements, specifically bespoke on the fly branding, was not possible through any payment processor.





Solution: This was until they came across **BlueTime** and our Orchestra product.

“When we came across BlueTime and the Orchestra service, we found a solution that can provide us, with one single and simple integration, everything that we were looking for.”

Yehua Alon, CTO of Simtex, explains how Orchestra answered all of Simtex’s needs:

- **Multi-Currency Support:** By accessing multiple payment gateways with a single, simple integration, they were able to support transactions in multiple currencies and even perform cost optimization based on the currency of the transaction.
- **Outsourced PCI Compliance:** By using custom forms hosted in Orchestra, they were able to avoid PCI compliance concerns, relying on BlueTime to securely manage the card data.
- **Card Storage for Repeat Transactions:** With Orchestra’s tokenization capabilities, they were able to store card data for customers; allowing them to perform secondary transitions for customers with the use of any payment gateway.
- **Custom forms:** With full creative and functional freedom, they were able to easily design a custom form that answers all of their partners’ needs while maintaining security.

Challenge: management of diverse transactions across multiple PSPs, currencies, brand partners, and denominations

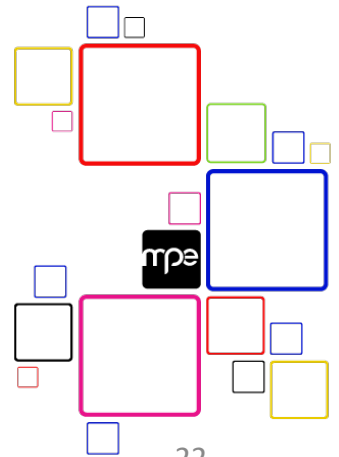


Challenge: Recognizing the pivotal role of financial control, especially in the complex landscape of reconciliation, **Recharge.com** turned to [Actuals](#) as its preferred solution. In the intricate realm of global prepaid payments, Recharge, a company with a significant presence in 160 markets and a sales volume of 500 million EUR, uses Actuals to master the challenges of managing diverse transactions across multiple PSPs, currencies, brand partners, and denominations.

Solution: **Ilse Prins, Director of Business Control at Recharge**, highlights their ongoing focus on matching PSP statements coming from e.g. PayPal and Adyen with respective settlements. Actuals has proven instrumental in unveiling inconsistencies in PSP statements, providing a robust platform for streamlined issue identification and resolution. Ilse emphasizes the tool's user-friendly interface, empowering their team and expediting the periodical closing processes.

Actuals reshaped Recharge's approach, moving from managing reconciliation processes to concentrating on targeted issue resolutions. For Recharge, Actuals offers a solution that ensures control, allowing them to focus on addressing outstanding issues and enhancing data accuracy.

In the vast realm of payments, Recharge's use and deployment of Actuals stands as a compelling use case. It showcases how the right financial control tool, with a focus on collaboration, scalability, and continuous improvement, can simplify complex processes, foster teamwork, and empower teams in the ever-evolving global payments landscape.





Challenge: reduction of monthly fees & revenue increase for SME merchants

Challenge: Small and medium size merchants are facing huge monthly fees with regular payment terminals compared with their low transaction count and customers are looking for and showing a preference for merchants with contactless payment options.

Solution: In December 2020, **Global Payments** partnered with [Yazara](#) and launched a **SoftPOS with PIN solution in Czech Republic to increase contactless acceptance and revenue for merchants of all sizes**. Our SoftPOS solution allowed merchants in Czech Republic to lower operating costs and drive additional revenue.

Right now, Global Payments is offering the Yazara SoftPOS technology to a large client base: Small merchants to large retailers and companies. Smaller merchants are using SoftPOS as primary face to face acceptance solution, whereas larger merchants are using SoftPOS as part of their existing payment solutions at the cash desk, or as part of their payment solution for special use cases like in store payments to supplement existing devices.

With the launch of the Yazara SoftPOS technology, Global Payments achieved to reach 19K active users, 97% successful payments and 384K transactions per month. **Radovan Bryx**, Product and Business Development Manager of Global Payments commented **“SoftPOS is opening a new market of opportunities not just with micro merchants. It is a pleasure to work with Yazara to allow merchants of all sizes to accept payments safely and increase revenue.”**



Challenge: chargeback reduction & lack of expertise in retail

Challenge: A major retailer sought assistance from [Chargebacks911](#) after grappling with escalating chargeback issues despite significant anti-fraud efforts. Suspecting friendly fraud, their proficient internal team lacked the specialized expertise needed to effectively dispute the increasing number of chargebacks, leading to minimal responses and low success rates.

Solution: Conducting an in-depth audit, we pinpointed chargeback triggers like frequent shipping delays and inconsistent billing descriptors. Promptly addressing these issues and implementing our Intelligent Source Detection (ISD) technology revealed that most chargebacks stemmed from friendly fraud. **Our intervention significantly increased successful dispute responses and provided enhanced data for their fraud prevention system.**

Integrating Visa Merchant Purchase Inquiry (VMPI) program empowered the client to provide real-time transaction details to issuing banks, curbing many chargebacks before they were initiated. **By assuming chargeback management, we freed up their internal resources for revenue-centric pursuits.** Handling twice the amount of disputes as their internal team (72%), we achieved a notably higher win rate (79%) and a nearly 30% reduction in total chargeback filings within the initial 90 days, **saving the client more than \$165,000 in annual revenue.**



Challenge: decline in purchases & need for flexible payment terms - in B2B sector

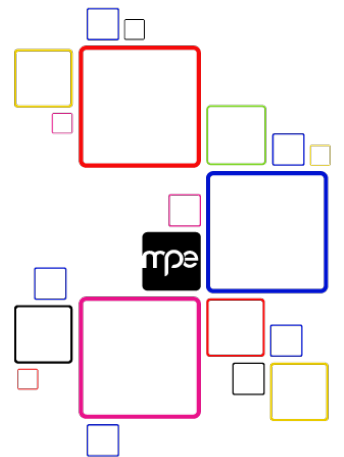


Challenge: **Trotec**, a global air conditioning solutions provider established in 1994, has grown into a leading industry supplier, turning over €170 million in 2021. With focuses on tailored solutions, Trotec serves both B2C and B2B markets across ten countries. Despite its success, a 20% decline in B2B purchases prompted Trotec to address evolving payment trends.

Solution: A survey found that for 85% of B2B buyers, the buying experience is as important as the product and for over 90%, a positive buying experience is closely linked to flexible payment terms. **Recognizing the need to enhance B2B purchases and meet the demand for changes in B2B payment preferences, Trotec sought a solution for seamless integration, risk mitigation, and minimal operational effort. Trotec chose the leading B2B payments provider, Mondu due to its user-friendly interface and smooth integration.**

Mondu's solution exceeded expectations, leading to a 200% increase in B2B customers using Mondu's payment options. Trotec's average order values also increased; customers who used a Buy Now, Pay Later (BNPL) from Mondu ordered, on average, 39% higher values of goods than those using other payment methods. **Mondu's comprehensive approach allowed Trotec to offload non-payment risks, empowering their team to focus on core business activities.** Choosing Mondu as a payment service provider has proven to be an absolute win and contributes significantly to the success of Trotec's B2B online business.

"We hope to expand our B2B ecommerce sales throughout the whole group in the future with Mondu as an excellent partner." - Joachim Ludwig, MD Trotec GmbH





Challenge: market expansion & inconsistent payment experience - hospitality sector

Challenge: **B&B HOTELS**, Europe's second-largest budget hotel group, faced the challenge of expanding into new markets without compromising on guest experience. Founded in 1990 in France, the company aimed to offer competitive rates and comfortable stays across various locations in Europe and Brazil. As they grew, the inconsistency in guest experiences due to different payment systems in various countries prompted B&B HOTELS to seek a solution.

Solution: Partnering with [Adyen](#) in 2018, the hospitality group accelerated its expansion, adding 97 new hotels in 2022. The key focus was centralizing payments to enhance the guest journey. B&B HOTELS utilized Adyen's Unified Commerce solution to connect all systems in one platform, gaining a unified understanding of guests. Payment tokenization enabled the safe storage of guest details, allowing for personalized payment experiences and recognition across channels and locations.

Vincent Deriot, CTO of Innovation at B&B HOTELS, emphasized the importance of offering a seamless and personalized experience, stating, “As a hospitality chain, we provide a standard of comfort. However, this on its own is not enough to keep customers coming back. When customers arrive at our hotels, they need a personalized experience and to feel like they're at home.”





Adyen's solution also helped B&B HOTELS adapt to varying payment preferences across regions, offering a plug-and-play payment solution integrated into their platform. Looking ahead, the company aims to connect mobile payment terminals to the unified infrastructure and experiment with self-check-in terminals to further streamline the guest experience.

With 700 hotels in 15 countries, B&B HOTELS, prepared by centralizing payment systems, is now eyeing expansion into North America. Their commitment to personalized payment solutions and innovative technology has not only fueled growth but also positioned them as a leader in the competitive hospitality industry.

Challenge: addressing complexity for merchants & payment companies

Challenge: Digitalisation is driving the development of business models in companies ever faster. While having digital and omni-channel sales is almost the “normal” and is also becoming increasingly important in B2B, usage-based models (pay-per-use) and platform or marketplace strategies as well as direct-to-consumer setups are increasingly coming into focus.

Different digital channels and business models as well as increasing internationality are significantly increasing the complexity and requirements of payment processing for companies and merchants. A large number of different payment methods and transaction types must be handled via different channels in many countries or in cross-border setups and efficiently processed in the back office in order to achieve a good customer experience and high conversion.

At the same time, increasing transaction numbers and smaller ticket sizes are increasing focus on transaction costs. In established structures, the heterogeneity and decentralisation of different payment setups often lead to high costs, a lack of transparency and a strong dependency on individual service providers, which greatly hinders flexible adaptation to existing and future business model requirements.



We successfully advise companies on analysing the requirements and needs of their business models and, based on this, defining and implementing a target model for their own payment and order-to-cash landscape.

Working in partnership, we analyse the objectives of product and business areas and derive the requirements for a best-in-class payment landscape. We define possible strategic solution models, considering the company's own depth of added value through to its own payment licence, and also support our customers from the selection of suitable technology, banking and payment partners through to the implementation of the optimum payment setup.

With a quick check, we are glad to also review your setup for fields of action. Get in touch with us!



Challenge: strategic cost reduction – for top global merchant service provider

Challenge: A Top 5 Global Merchant Service Provider needed to improve their brick-and-mortar merchants' experience.

With over 500,000 merchants worldwide they needed to reduce training, deployment and support costs. They made the strategic decision to collaborate with our company, [POPcodes](#). From April 2020 to December 2022, we collected data on their merchant's usage and yielded outcomes that far exceeded expectations.



Solution:

- Deployed our solutions in **6 months**
- No merchant training required
- Gained valuable data insights
- New content created within **hours not days**
- Messaging sent in real-time
- Self-Serve content available **24/7**
- We provide an **ROI guarantee**

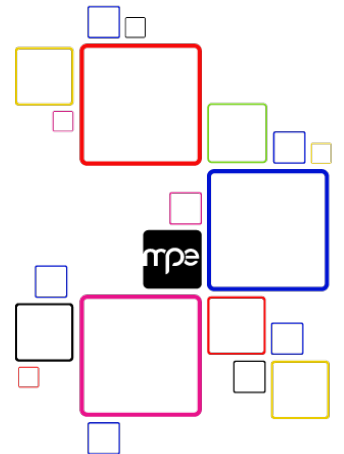
KEY BENEFITS

- ✓ Reduced inbound support calls by **over 50%**
- ✓ \$100,000 saved on a single outbound campaign
- ✓ Improved merchant satisfaction
- ✓ Reduced deployment & training costs
- ✓ Reduced time to first transaction

KEY FINDINGS

- Over **25%** of new merchants utilized Self-Serve content
- App deployment and activation was fully automated on both new and existing devices
- Over **85%** of merchants viewed campaigns
- Merchants' compliance rate for operational campaigns was **47%**

The smartest solutions at the in-store point of purchase!"



Challenge: lack of various personalised payment methods & secure payment experience in travel



Challenge: Kenwood Travel partnered with BR-DGE to offer a greater choice of personalised payment methods at the checkout and to provide a more secure, frictionless, end-to-end payment experience for customers.

Solution: Access to the entire payments' ecosystem. Through [BR-DGE](#) Connect, Kenwood Travel now has real-time access to more than 400 different payment providers and alternative payment methods via one single integration point. This allows them to easily make dynamic changes to the customer payment experience. For example, corporate card surcharging with innovative workflows helps them elevate authorisation rates and optimise operational costs.

Greater flexibility at checkout

With a range of alternative payment methods at their disposal Kenwood Travel customers now have easy access to a wide range of payment methods from Open Banking through to instalments solutions, promoting financial inclusivity and delivering a customer-centric, flexible payment offering. Kenwood Travel is also the first UK merchant to offer Visa Instalments via BR-DGE.

Secure and resilient payment process

Leveraging BR-DGE's modular functionality, Kenwood Travel ensures a secure checkout using a customisable Hosted Payment Page with encryption technology. With a multi-acquiring strategy on the horizon, the tour operator can distribute payment risk among providers, ensuring greater resilience to technical outages in a growing travel market. For travel providers like Kenwood Travel, onboarding BR-DGE is a simple and quick process and enables them access a wealth of innovation through a single API integration.

Challenge: enhancement of payment offering & launch of Mastercard issuing solution–fintech sector

Challenge: Moneybase, a fintech subsidiary of Calamatta Cuschieri Finance Group plc, partnered with Compass Plus Technologies to enhance its payments offering and launch a Mastercard issuing solution. This collaboration enabled Moneybase to offer a range of card products, from standard to premium, and provide customers with secure e-commerce transactions and the ability to create virtual cards instantly after onboarding. **With the support of Compass Plus Technologies, Moneybase has been able to expand its customer base and become a leader in the Maltese fintech market.**

Moneybase's mission is to make money simple for everyone. Its vision is to offer a single platform for all things finance and payments. In order to make this vision a reality, the fintech turned to Compass Plus Technologies to enhance its payments offering and launch a Mastercard issuing solution. This coincided with the development of the Moneybase app that allows customers to manage their finances and have full control over their cards all in one place.

Solution: Moneybase chose to partner with [Compass Plus Technologies](#) due to its 30 years' experience in payments processing, visionary technology, highly-skilled team and ability to deliver projects on a global scale. Moneybase selected the open development payments platform, TranzAxis, to develop an end-to-end virtual and physical card issuing solution and expand its range of services. The flexibility offered by TranzAxis has enabled the Fintech to not only launch multiple card products but enhance the various ways for app users to pay, including the introduction of Google Pay.



Challenge: lack of payment accessibility in South Africa – Telco sector



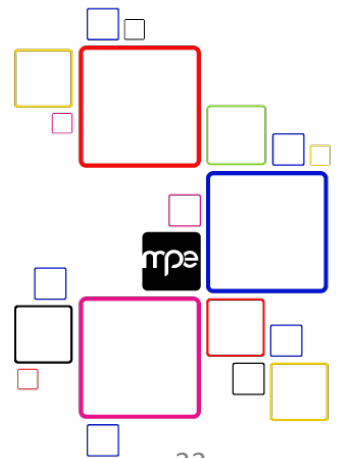
Challenge: During a heatwave, entrepreneur Sam encountered a pressing problem: **how to efficiently process payments for his highly sought-after portable fans without the aid of a traditional Point of Sale (POS) device.** Sam is fictional, but his problem is faced by many today. Recognizing this challenge, a global telecommunications company embarked on a strategic partnership with Halo Dot to redefine payment accessibility in South Africa.

Solution: The fruit of this collaboration was a cutting-edge Tap on Phone solution designed to empower merchants like Sam to seamlessly accept payments through their mobile devices while reducing costs and creating another revenue stream for Halo Dot's partner.

Currently built upon the secure framework of Amazon Web Services (AWS), [Halo Dot](#) boasts certifications from leading financial entities such as Visa, Mastercard, and Amex, ensuring stringent data protection measures for both the merchant and their customers.

For the Sam's of the world, **the Tap on Phone solution represents immediate access to a streamlined payment process void of the logistics and operational costs associated with traditional POS devices. This innovation not only mitigates operational costs for both the telecommunication company and merchants but also affords the merchants the ability to expand their business endeavours during peak demand periods.**

As a large Telco, they were able to take the existing devices that their customers used as cellphones and turn them into POS devices, allowing them to accept contactless payments with ease.



Challenge: queue boosting, personalized sales in store shelf, sales on delivery, payment terminal back-up...redesigning in-store payment experience



Challenge: [AXEPTA BNP Paribas](#) is the brand within the BNP Paribas ecosystem encompassing **in-store and e-commerce checkout solutions**. At AXEPTA BNP Paribas we turn complexity into simplicity allowing **merchants, e-merchants and PSPs** to improve their **customer journeys** and increase their **conversion rate**.

Thanks to 30 years of experience and over 250,000 clients across Europe, we provide solutions available **locally** (including local card schemes in France and in Belgium) and at **pan-European scale**.

We bring our **spirit for innovation** and the **solidity of the Bank** to our clients' requirements allowing us to continuously offer the **latest payment technology** such as:

Solution: SoftPos: the solution for in-store collection allowing vendors to collect customers throughout a smartphone or a tablet. AXEPTA BNP Paribas SoftPos solution answers various use cases: queue boosting, personalized sales in store shelf, sales on delivery, payment terminal back-up...redesigning in-store payment experience.





Automatic data update on expired Cartes Bancaires cards, in a world where the **subscription business model** is becoming ever more widespread and present throughout multiple sectors. This service provides an **automatic** and **secure** update of the tokenized CB cards upon their expiry. In one click, cardholders can renew their subscription which **avoids losing customers** due to out-of-date cards and **increasing subscription duration**.

Furthermore, working with AXEPTA BNP Paribas gives merchants, e-merchants and PSPs access on new payment trends and to the latest innovations from BNP Paribas, **the #1 Cash Management Bank in Europe**, such as **B2B e-commerce, Sepa Request to Pay, Buy Now Pay Later with FLOA, WERO...**



Challenge: lack of reliable & secure in-store & online payment method - retail



Challenge: **BLIK** is a payment method that brings benefits to both individual users and businesses. It operates within mobile banking applications, ensuring complete security, and is a fast and convenient way to conduct daily transactions.

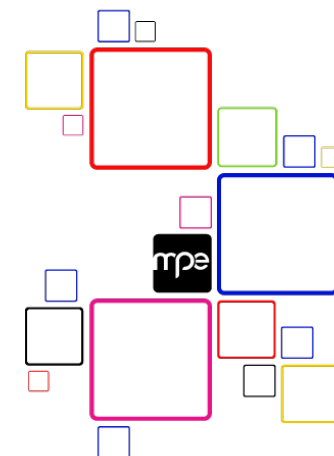
Poles appreciate these features, which is why there is currently almost **16 million active users** of BLIK. According to KANTAR research, almost all Poles are familiar with BLIK and willingly choose it, with over half considering it their first choice for online payments. It is **one of the most popular payment methods**, surpassing its local and global competitors.

BLIK also offers benefits for businesses - both brick-and-mortar and online stores. By offering payments through this method, they provide their customers with a familiar and preferred payment option.

Solution: For example, Breuninger company saw almost a 20 percent increase in conversion rates on their website after introducing BLIK as a payment option. The growing number of users and merchants demonstrates that BLIK is a leader in its field.

One of the factors contributing to this success is the accessibility and attention to the payment experiences of customers, who can securely, quickly, and conveniently make payments in-store, online, withdraw and deposit money at ATMs, or make quick transfers to phone numbers.

Additionally, the BNPL phase with selected merchants is currently underway. Its notable achievements in Poland translates into international expansion. In the coming months, BLIK will already appear in Slovak e-commerce stores.





Challenge: cost reduction and lack of stable and safe payments – transportation sector



Challenge: Bamboo Payment has been a huge help in making our ride-hailing company successful in Latin America.

They're proactive in **tackling high costs**, helping us spend money smarter. This has boosted our overall financial performance.

In our industry, time is of the essence. It's not possible to have anything less than **uninterrupted, dependable processing**, or we lose out on revenue caused by payment disruptions. Adding Bamboo Payment to our payment ecosystem allows us to provide the security and stability that we and our customers require.

Solution: What's special about Bamboo Payment is how they're always on the **cutting edge of the payments industry**. They don't just meet our payment needs; they predict them. With **instant payments** and other new methods, they're making paying easier for our users. That means happier customers who keep coming back.

Bamboo Payment has become an invaluable partner to our business. Their team is responsive and proactive with their support. Whenever we need to troubleshoot or want to try something new, they're right there with us. With Bamboo Payment, we know we've got a **partner who wants us to succeed**.

Vasilij Everestov, Head of FinTech InDrive



We are delighted to share our experience partnering with Bamboo Payments. Their unwavering support and innovative solutions have been instrumental in driving the success of our ride-hailing company in Latin America. Here, we highlight some of the key reasons why Bamboo Payments stands out as an invaluable asset to our business:

Cost Optimization Focus

Our partnership with Bamboo Payments has transformed our cost management strategy, they've taken a proactive approach to address the challenge of high costs, which has allowed us to streamline our spending effectively. This optimization of costs has had a substantial positive impact on our overall financial performance.

Risk mitigation and stability

Incorporating Bamboo Payments into our payment ecosystem enables us to provide our customers with a sense of security and stability. In an industry where time is of the essence, ensuring uninterrupted, dependable processing is paramount to safeguarding against revenue loss caused by payment disruptions.

Innovative Payment Methods

What sets Bamboo Payments apart is their commitment to innovation. They don't just meet our payment needs, they anticipate them. By introducing new payment methods, including instant payments, they are transforming the payment experience for our users by enabling them to have more flexibility and convenience, leading to increased satisfaction and loyalty.

Partnership and Support

Bamboo Payments has been an invaluable partner to our business. Their team's responsiveness and proactive support have made all the difference during our journey. Whether it's troubleshooting an issue or exploring new opportunities, they're always there, ready to lend a helping hand. With Bamboo Payments, we feel confident that we have a true partner invested in our success.



Challenge: lack of scalable & fast time to market payment solution- for PSP



Challenge: Payplug, a prominent French payment solution designed for merchants, e-merchants, and fintechs, **has strategically chosen Thales as its partner for the integration of network tokens.** With a customer base of over 17 000, Payplug is dedicated to enhancing payment performance and simplifying the overall experience for businesses of all sizes. Their commitment revolves around empowering merchants to focus on their core operations while positioning payment as a growth driver.

Solution: The decision to collaborate with [Thales](#) stems from Payplug's pursuit of providing innovative solutions to its customers. Thales facilitates the implementation of network tokens, making Payplug the first French Payment Service Provider (PSP) to offer this solution. Payplug was looking for a scalable **solution**, ensuring a fast time-to-market and valued the importance of aligning with a reliable collaborator who shared their vision of transforming complexity into opportunities for their customers.

The integration process with Thales proved to be the **perfect fit** with responsive teams and effective communication channels, fostering a relationship built on trust. **The high-quality integration not only meets Payplug's requirements but also ensures a cost-effective deployment.**

Thales emerged as the ideal provider due to its ability to scale according to Payplug's evolving needs.



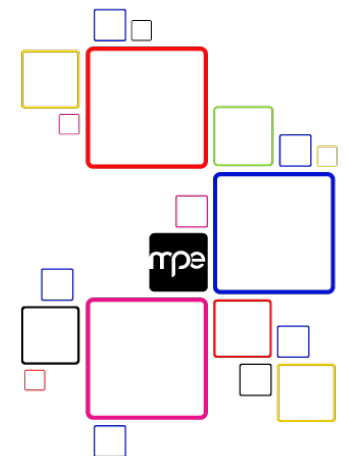
Challenge: global expansion, payment processing complexity & adaptation to local markets – retail sector



Challenge: As a global payment service provider, PayU is committed to empowering businesses in e-commerce, enabling seamless cross-border transactions. In the competitive landscape of cross-border e-commerce, PayU is a trusted partner, offering tailored solutions to merchants' unique needs. **Martes Sport, a prominent retailer in the sporting goods industry,** embarked on an offline to online journey, facing various challenges along the way, such as payment processing complexities and adapting to diverse market dynamics.

Solution: As a key player in global payments, [PayU](#) understands the importance of adapting payment methods to local markets. Consumers have distinct preferences regarding payment methods, underscoring the necessity for online shops to cater to these preferences. A survey conducted by PayU revealed that nearly a third of cross-border shoppers (32%) are willing to seek products elsewhere if their preferred payment method is unavailable. Moreover, half of foreign shoppers (50%) prioritize knowing the payment provider, influencing their purchase decisions significantly.

Selecting a payment operator that offers both local and global payment methods while ensuring transaction security is pivotal for **successful international expansion**. PayU has been a longstanding partner of Martes Sport, aiding in the brand's expansion into seven markets - Poland, Czech Republic, Slovakia, Romania, Hungary, Austria, Germany. By offering payment methods tailored to the specific market needs, PayU has contributed to enhancing the value of Martes Sport's shopping baskets. For instance, in the Czech market, the incorporation of deferred payments and instalment options led to an impressive 18% increase in the average shopping basket value. This exemplifies how well-adapted payment solutions positively impact customer behaviour, driving increased revenue for businesses.

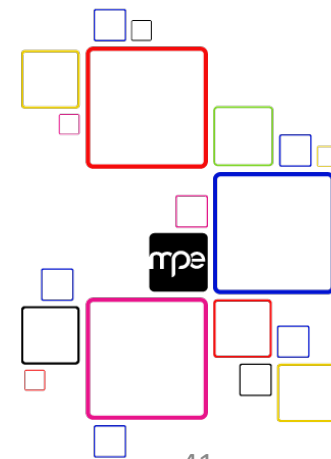




The enhancement not only improved customer satisfaction but also bolstered Martes Sport's bottom line, showcasing the tangible benefits of leveraging PayU's expertise in payment solutions.

Piotr Szałaśny, ecommerce manager at **Martes Sport**, encapsulates the significance of this collaboration, stating, "**PayU is a proven and reliable partner.** The cooperation has always been exemplary. What's more, we also have a lot of automated processes which helps us in our daily settlement work and makes the team's work more efficient. Due to PayU's extensive capabilities also in foreign markets, we did not even think for a moment about changing operator. Currently, all payments in our foreign shops are handled by this payment operator."

Read the full case study [here](#).



Challenge: cumbersome payment process in ferry transportation company



Challenge: Here's how [Primer](#)'s Unified Payments Infrastructure is turning payments into a strategic growth lever for its business.

The global ferry industry is thriving, with over four billion passengers using ferries annually for work and leisure. However, booking ferries remains a cumbersome process. Or at least that was the case until Ferryhopper arrived on the scene.

Founded in 2017, **Ferryhopper** is an online travel agency (OTA) transforming ferry travel by allowing travellers to seamlessly compare and book single, return, or multi-destination tickets with access to over 100 ferry operators and 500 destinations.

Solution: By teaming up with Primer and adopting its Unified Payments Infrastructure, Ferryhopper is scaling payments in sync with its business, all while optimizing the user experience and unlocking superior performance.

Ferryhopper relies on Primer to seamlessly manage payments across 12 countries, orchestrating its volumes across five PSPs. It's also turned on several new payment methods, including Apple Pay, Google Pay, and PayPal.

Using Primer, FerryHopper has also:

- Increased its authorization rate by 2% using Primer Adaptive 3DS.
- Recovered 1% of its bookings using Primer's Automated Fallbacks.
- Unlocked a 360 view over its payment data using Primer Observability Pro.

"Primer has allowed us to consolidate our payments stack, removing operational challenges and ensuring we can scale at pace," says **Panagiotis Sarafis**, CPO and Co-founder at Ferryhopper. "But we're just scratching the surface. **Choosing a Unified Payment Infrastructure like Primer over a pure-play payments orchestrator unlocks endless possibilities around what you can do with payments and in adjacent areas across the business.**"

Challenge: improving the customer point-of-sale experience in hospitality sector



Rapyd provides global payment solutions to help merchants, PayFacs and ISOs improve authorisation rates and reliability with licensed card acquiring in the UK, Europe and Singapore.

"Rapyd's guidance on how to manage and onboard in different regions has been invaluable." – Willie Campbell, PayFacto regional sales manager

Challenge: Millions of guests across Great Britain receive a service upgrade through the PayFacto UK and Rapyd partnership. Rapyd is improving the customer point-of-sale experience for hospitality giant PayFacto UK. In a complementary pairing, Rapyd's card-acquiring services are now integrated into the PayFacto UK platform providing each property and its guests with a more cost-effective payment solution.

Solution: Rapyd provides PayFacto UK with end-to-end solutions supporting its entire merchant lifecycle, including lightning-fast onboarding, management of contractual agreements, regulatory compliance and settlement of funds.

Leveraging Rapyd's multiple acquiring licences enables PayFacto's merchants to accept more payments from their global guests with drastically lower fees.



"Partnering with Rapyd has been a game-changer for us. It's a huge part of why our customers choose us," explains Carmie Murdaca, PayFacto sales operations manager. With Rapyd, all merchants get online and in-store payment acceptance on one platform, 99.99% uptime, fair and transparent pricing, and a customised payment solution that accelerates growth.



Challenge: adopting of transactional business model focused on user growth and ad revenue



Wallapop is the most popular second-hand buying and selling platform in Spain. The C2C marketplace empowers people to promote a more conscious and human way of consumption and is currently present in Spain, Italy, and Portugal with 17,5 million active users and +100 million listings.

Wallapop has partnered with Mangopay to take on several key objectives:

- increasing platform monetization
- building user loyalty with custom payment options
- ensuring rapid and secure seller payments
- facilitate seller onboarding
- growing global presence
- preventing fraud.

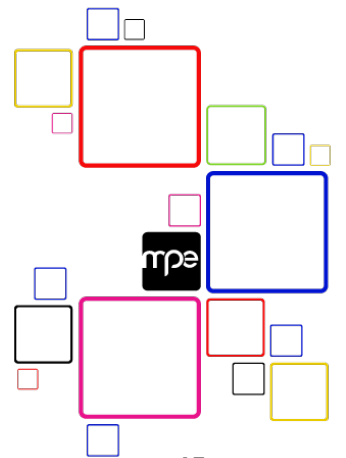
Challenge: This partnership was a strategic turn from Wallapop's initial focus on user growth and ad revenue to adopting a transactional business model enabled by Mangopay's secure in-app purchasing and logistics services. This collaboration helped Wallapop move towards a more sustainable, economy-friendly business approach.

Solution:

The results: second-hand goes first class. With Mangopay, Wallapop doubled pay-ins in two years and has processed transactions exceeding EUR 1 billion. Automated KYC checks scaled user onboarding from 600 annually to 25,000 weekly. Moreover, by introducing new payment methods and expanding into Italy and Portugal, Wallapop has become the most downloaded app for second-hand goods in Italy. Revenue surged by 65% in 2021, with further records in sight.

Wallapop's strategy now is to consolidate its place in the sustainable goods sector in Spain, Italy, and Portugal, expand its product range across borders, and make second-hand products the top choice for consumers.

Wallapop's journey with Mangopay is a clear example of their shared goal to evolve and meet the changing needs across various markets.





Challenge: reducing manual procedures, staying up-to-date with complex card scheme rules, and understanding cross-border regulations

In 2008, LPB Bank, a Latvian financial institution, set out to provide clients with innovative FinTech architecture of international scope.

Challenge: They knew they needed to reduce manual processes, keep on top of complex card scheme rules, and understand cross-border regulations to achieve their ambitious plans.

Solution: In 2014, to achieve its goals, LPB Bank searched for a strong merchant due diligence partner that would enable it to reduce onboarding time while effectively ensuring compliance.

"Web Shield's solutions automated a large part of our underwriting and monitoring procedures, mitigating the risk of human error simultaneously," says Edgars Valmers.

For LPB Bank, having the right tools was only the first step. They also needed knowledgeable staff. Web Shield's Academy offering was the ideal way for them to bolster their underwriting staff's expertise—whether online or at Web Shield's regular classroom courses. With a dedicated account manager, LPB Bank always had someone to contact if they had questions about card scheme rules and requirements.

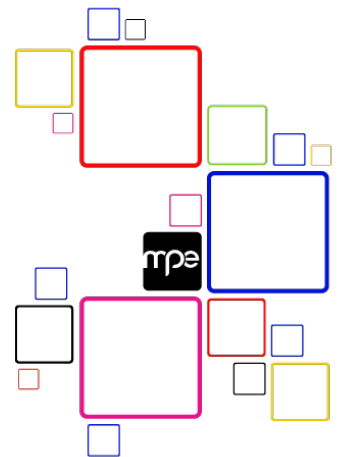
"We continue our partnership with Web Shield due to their comprehensive range of services and adaptable merchant due diligence," Valmers emphasises. **"Web Shield's offerings seamlessly align with LPB Bank requirements, enabling us to bring the best possible services to our clients while having the peace of mind that compliance is taken care of."**

Challenge: to extend market reach with White Label Gateway

DECTA

Challenge: CardAq, a pioneering UK fintech, encountered growth-related challenges as it aimed to extend its market reach beyond traditional card Acquirer services. Initially leveraging DECTA technology for essential acquirer processing and issuer processing of Mastercard, Visa, and UnionPay International Schemes, CardAq's ambitions required a more robust payment gateway solution to cater to an expanding clientele, including PSPs and merchants. The primary obstacle was the absence of automation tools and 'partner account management' in their previous gateway, which was crucial for managing relationships with expanding the CardAq network and automating the client onboarding process.

Solution: In response, DECTA unveiled its White Label Payment Gateway, tailor-made to address CardAq's specific needs. **This cutting-edge solution was deployed in an impressive 4-week timeline,** demonstrating DECTA's commitment to efficiency and client success. The gateway's seamless integration and customizable features ensured CardAq's brand integrity while enhancing its operational capabilities.



CardAq Implements DECTA White Label Gateway in Just 4 Weeks.

DECTA

Innovative “Partner Accounts” Features Driving Expansion

DECTA's gateway introduced pivotal 'partner accounts,' a feature enabling PSPs to create sub-accounts for managing sub-merchants effectively. This functionality facilitated streamlined operations, offering CardAq and its partners enhanced control, flexibility, and the ability to scale operations without compromising service quality.

The Future Outlook

DECTA's White Label Gateway solution empowered CardAq to extend their services to PSPs, agents, and marketplaces, and drive rapid business growth. By offering a solution that not only addressed immediate technical challenges but also provided scalable infrastructure, DECTA affirmed its position as a leader in financial processing solutions. The partnership between CardAq and DECTA, enriched by innovative solutions and mutual commitment to excellence, sets the stage for ongoing success and expansion in the competitive fintech landscape.

