

Cybage helped a leading global fintech player in swift and seamless signing up of merchants on its platforms with customized solutions



ABOUT THE CLIENT

#1 merchant acquirer in continental Europe and #4 global player in revenue

Provides world-class payment solutions for retailers and online shops

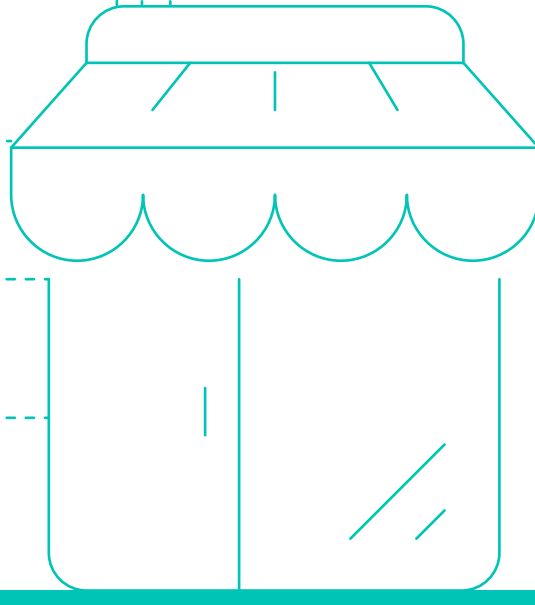
Over 1 million merchants onboarded and connections with around 1200 financial institution

Presence in over 50 countries across the globe

Among the top 1% of the most sustainable companies across all industries

5.6 billion card transactions per year

Over 45 years of payment experience



BUSINESS NEEDS

- Provide different APIs to ease integration with merchants
- Help merchants with solutions which will increase their revenue by lowering their operational costs
- Offer merchants omnichannel payment solutions
- Provide hassle-free onboarding of new merchants

- Improve solutions for low PCI profile merchants
- Improve payment completion process at POS
- Reduce operational costs for cross-border payments by adding more payment methods



- Created different APIs to handle payments from merchant domains
- Developed a module to process transactions from the payment page
- Created multiple connections with other acquirers across different geographical locations
- Designed Payment Page Builder for merchants to create and customize their payment page
- Developed Dispute Management System for handling disputes

SOLUTIONS

- Developed a single UI for merchants and operations team which caters to all types of merchant configurations and TX monitoring
- Executed Load testing for all merchants
- Created settlement service for merchants to settle the payments
- Created smart routing module to route the transactions without any dependency on the merchant
- Developed merchant notification service to notify merchants about every event



TECHNOLOGY STACK

Languages and Frameworks



Database



Tools



Cloud platform



BUSINESS IMPACT

500 million instant payments processed in a year

99.91% Services Availability Rate achieved

17 billion payment transactions per year attained

2 million + connected objects



Cybage FinTech Expertise



Payment Tech



Lending & Finance



Wealth & Crypto



Enterprise FinTech Solutions

Seamless Onboarding of Thousands of Merchants With Industry-leading FinTech Solutions

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