Driving evolution & innovation through professional services in the payment landscape

ingenico

Implementing a new generation of payment solutions

The world of digital commerce is evolving rapidly, bringing innovative technological solutions that create greater speed, flexibility and value across the payments ecosystem.

Anyone who worked in the payments sector a few decades ago would barely recognise the industry today. While payments in the 1980s and 1990s were seen mainly in terms of the basic processes that allowed buyers and sellers of goods and services to exchange value, today the industry encompasses an almost endless variety of services and platforms to move money from one end of the commerce journey to the other.

This evolution offers unprecedented opportunities for payment providers. According to the 2021 McKinsey Global Payments Report, payments as traditionally defined now comprise only 5-7% of a typical merchant's software and services spending[1]. In contrast, the new generation of payments providers are delivering solutions that represent up to 40% of these expenses and a similar proportion of future growth is likely to stem from activities other than payment processing.

With the increasing integration of payments into the overall customer journey, merchants, banks and acquirers are implementing digital innovations that simplify payments and integrate value-added business solutions. By offering software and services that enable increases in commerce and enhanced payment performance, these players are accessing a much larger addressable market and are accelerating their growth.

To continue growing, many acquirers are looking for support to deliver compliance, security and easy integration, often at a global level, and to unlock the extraordinary growth potential of the transformation of payments.

1- The 2021 McKinsey Global Payments Report, October 2021

Managing complexity for competitive advantage

With 40 years of local and global experience, Ingenico are experts in the fast-changing payments landscape. Whatever your payment challenges or opportunities, our Professional Services can help you tackle them at speed, providing the specialist support, skills and resources to achieve your goals.

Whether you want to implement new payment technologies, accelerate time-to-market for a payment product or meet compliance and security requirements, we can help you add value above and beyond your payment terminals. Our Professional Services team support you to change, adapt and deliver across your payment ecosystem for the benefit of your business and your customers.

Unique clients, unique solutions

Every client has individual payment product requirements and aims. Ingenico listens carefully in order to tailor a solution that is right for each particular challenge. Below you'll find examples of how our Professional Services team have supported some of our clients around the world.

Delivering a consistent payment experience worldwide

A leading global technology retailer had already introduced Ingenico's state-of-the-art mobile checkout experience into their US stores and now wanted to roll out the technology worldwide. They needed to ensure speed to market and a smooth, seamless service for customers in all countries.

Our Professional Services team bundled existing mobile devices with custom development, onsite and remote support, alongside project management into a premium support package. The retailer was able to equip over 300 stores in 11 countries, taking advantage of Ingenico's long expertise in deploying payment technology globally.

As well as the quality POS solution, Ingenico's bespoke support helped achieve a shorter time to market with significant efficiencies, including international and local compliance, certification requirements and maintaining the highest standards of best practice.

Enhancing customer banking experience

A prominent US consumer bank was looking for a fast, simple way to provide new customers with credit and debit cards and PINs instantly on opening an account for a more streamlined experience.

The bank needed to support a new card validation transaction type in the existing Ingenico USI application and complete class B certification. Both required resources and expertise beyond their in-house capabilities. The team from Ingenico Professional Services came onboard to manage the software customisation and integration.

Led by a dedicated project manager, we collaborated closely with both the bank and payment processing company to develop and test the solution, ensuring the quickest time to market and a seamless transition for bank and customer.

Today, customers can walk out of the bank with new credit or debit cards in hand, immediately after opening an account. The enhanced customer experience nurtures brand loyalty at a key moment in the bank/customer relationship.

Project management skills save time for DIY retailer

A major US home improvement retailer needed to urgently update and integrate their Ingenico iConnect WebSockets with their next generation payment system. Any delay would impact their ability to deploy the solution and lead to increased costs in the long term.

Ingenico Professional Services were enlisted to manage the project and worked collaboratively with the retailer from the outset. A seasoned project manager liaised with the client to give visibility of the project process and track delivery for implementation into their integration cycle.

The project required strong leadership to build and manage a detailed schedule, identify key milestones, plan for risk and mitigation and implement correct governance. It also required an in-depth knowledge of Ingenico's solutions.

Ingenico's team was able deliver the desired functionality, with no additional releases required. Not only was the client able to validate, integrate and deploy within their anticipated timeframe, but the project also came in ahead of schedule and under budget.

# Collaborative approach brings state-of-the-art ECR solution to fruition

One of Japan's largest acquirers contracted Ingenico to provide them with an all-in-one electronic cash register (ECR) integrated solution. After a swift launch of the system with merchants nationwide, new security standards came into play involving major changes to the technology. This fast became a challenge for the customer as it led to widespread in-field technical issues for merchants.

The acquirer approached Ingenico for help in ensuring its ECR solution was compatible with the new standards. The numbers of merchants affected meant the challenge was vast and, as this took place at the height of the Covid-19 pandemic, it was not practical to increase the size of our technical support team.

We proposed setting up a joint operation between our specialists from Ingenico Professional Services and the customer's own experts in a single, integrated environment. Working together, problems were quickly identified, triaged and solved.

The acquirer is now successfully deploying the new solution across Japan. They have decided to retain Ingenico's team to deliver dedicated technical resources for the second stage of their project.
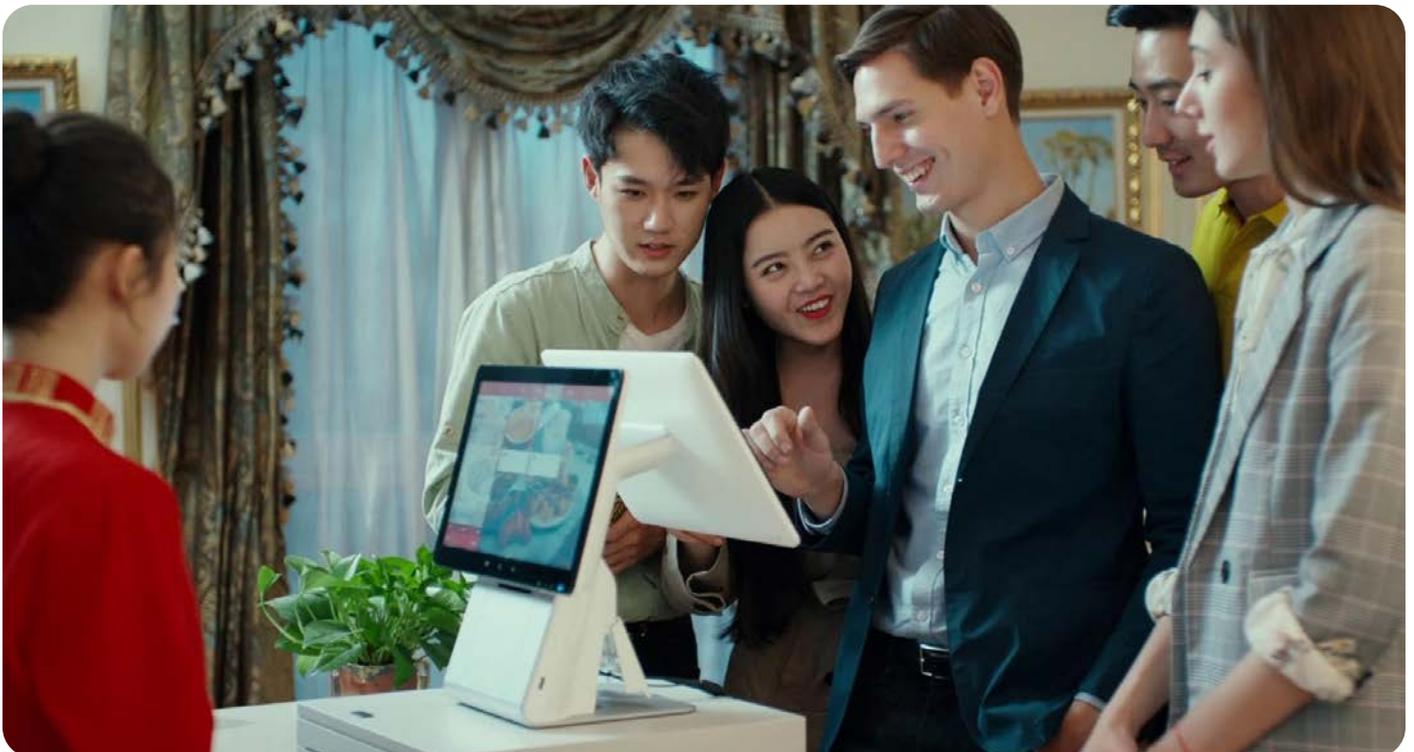
Gaining competitive advantage with the Cloud

An Australian bank wanted to enable their customers to take advantage of Ingenico's new high-performing cloud-based estate management solution (The Estate Manager) system, starting with a leading fast-food retailer. While the bank saw an opportunity to establish a leadership role in the marketplace, the retailer was concerned about the limited expert project management resource within the bank to implement the solution.

The bank agreed to retain a dedicated Ingenico Professional Services project manager to oversee the schedule and proactively plan for delivery, risk and compliance.

Engaging with the bank and retailer at every level of the project, Ingenico Professional Services established a culture of trust and built confidence in the new system. After highly successful pilot results, the bank is now ready to implement the Estate Manager solution in all of the retailer's Australian outlets, with full buy-in from the retailer.

The bank has established an ongoing retainer with Ingenico Professional Services with the aim of rolling out the Estate Manager solution to other end-users in the Pacific southwest.

Expertise to match a customer's ambition

One of Australia's largest retail groups wanted to introduce compliance, feature and functionality upgrades to their POS terminals and needed external support to sharpen their security and certification expertise.

Having approached Ingenico Professional Services as experts who could realise their preferred solution, the retailer was initially reluctant to make the level of investment needed. Confident that we offered the customer the best value solution, our team maintained an open dialogue over the next three months and demonstrated our understanding of the customer's environment, their network and infrastructure.

The retailer appointed Ingenico Professional Services to implement and oversee their payment system upgrade. Our team provided the customer with security option papers and teams from both parties worked closely in designing the system.

The adapted software features were well received and are now in operation across our customer's retail network. The collaborative nature of the project has led to a continued close relationship with the customer.

Delivering an industry-leading retail POS solution

A leading acquirer had set themselves a goal to rearchitect their entire retail POS system within 18 months with the aim of challenging the operational and innovation standards of their major competitors. In the fast changing and highly competitive retail market, time was of the essence. However, the complexity of the project meant that it began to fall behind schedule.

The acquirer asked Ingenico Professional Services to deploy their significant project management and payment expertise to help get the project back on track. Ingenico Professional Services provided two agile teams to work on key activity streams in partnership with the customer's existing project workforce.

Having appreciated the impact of Ingenico's involvement in accelerating progress on the project, the acquirer was keen to consider ramping up the project solution. Ingenico Professional Services proposed a software solution which would revolutionise the client's retail offering. Already licensed, the Ingenico software had a proven track record and would ensure secure card management, bringing value in functionality and reduced development time.

Ingenico's Professional Services helped de-risk and deliver a top-end solution, and clearly accelerate the time to market. The acquirer has moved one step closer to launching their new retail solution, shoring up their position in a competitive market.

Enhancing the payment system in Peru

A leading digital payment processing company and long-standing Ingenico customer in Peru wanted to take advantage of Android's open platform as a differentiator from their competitors, enabling their merchants to increase their e-commerce volumes and offer added payment alternatives.

The customer sought guidance from Ingenico Professional Services to bring the solution to market swiftly and help them provide their end-users with the same seamless experience that they enjoyed on their smartphones.

After gaining a full understanding of the customer's needs and analysing their current software, Ingenico designed a new payment application based on existing functionalities as well as incorporating new bespoke developments.

The team's local and global expertise in Android technology and extensive experience in the banking sector and payment market resulted in a payment application that incorporates best practice, the highest security standards and unlocks all the benefits of Android.
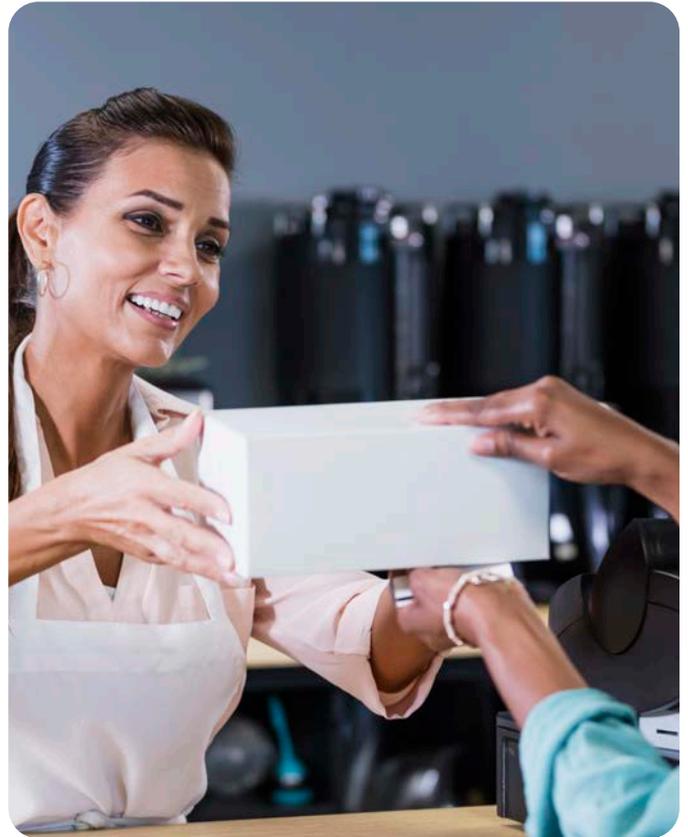
The customer now offers a best-in-class payment application focusing on the user experience, further cementing its reputation for responding ahead of the curve to the rapidly changing needs of the market.

# Bringing full Android flexibility to Uruguay

A major global acquirer wanted to pioneer the introduction of Android payment terminals in Uruguay where they offer payment services and solutions to 50,000+ merchants. Their aim was to increase market share by providing merchants with a greater range of services from business apps and contactless to QR code options.

Working globally with Ingenico, the acquirer turned to our Professional Services team to develop a new payment application in Uruguay to keep ahead of the competition. The new system needed to incorporate the client's detailed
business requirements while minimising project delivery time.

Ingenico Professional Services proposed adopting Ingenico's own Android payment application in order to accelerate the time to market, then customising it to meet the acquirer's needs. Weekly follow-up meetings validated the project's progress, allowing the team to identify and agree on change controls, review dates and next steps.

As a result, they were able to simplify deployment, improve integration and create a smoother end-user experience, while significantly reducing time to market.

Ingenico delivered a flexible, fully integrated single-terminal solution that provides the acquirer's customers with cutting-edge technology and delivers increased opportunities for growth.
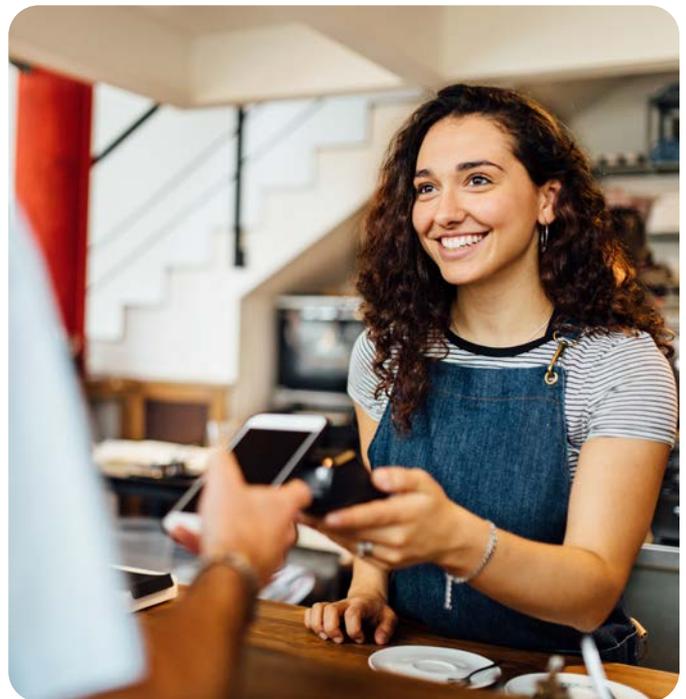
How we work with you

We work with banks and acquirers, retailers, resellers, fintechs, independent software vendors and more to provide seamless support for payment development, maintenance, and transformation design & management. We provide targeted support and a single point of dedicated contact, so that you can continue to focus on your core business.

Every business is different with unique challenges and hurdles to overcome, which is why there is no set way we work with you. It starts with a conversation – getting to know you and your business, and understanding your ambitions, challenges and pain points. From there we build a solution that fits around you, meets your needs and adds tangible value.

A single point of contact

Every Ingenico Professional Services project is executive-led by one of our experienced professionals with the technical know-how and expertise to help you coordinate and deliver your vision. Our single dedicated point of contact guarantees that you always maintain perfect visibility and control of your project.

Bespoke solutions tailored to your needs

Rolling out a new nationwide POS solution built on customized software? Addressing EMV compliancy? Equipping your global locations with new technology? Our Professional Services teams start with your business needs and tailor the right solution to realise your ambitions.

End-to-end service

From initial architecture to rollout and on-going support, our service is complete and comprehensive. We ensure full integration of all work streams, from customisation and integration to certification and deployment. We can help you plan for risk and mitigation, identify key milestones, and ensure full compliance.

Accelerated time to value

Our professionals are experienced at simplifying complex projects and committed to cutting costs through the use of proven components. We apply the principles of governance to deliver repeatable and predictable results that lead to faster time to business value.

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