GLOBAL PAYMENTS BRAND ACCELERATES DIGITAL INNOVATION & MARKET ADVANTAGE

Apexon supports enhancements in UX Design, Development, Cloud, Analytics and Quality Assurance

This company is a major player in global payments, with over $10B in revenues per year. Despite its continued success, it looks for every opportunity to leverage digital to improve the way it serves its customers and partners, and drive new operational efficiencies in the business.

Apexon has been a strategic digital engineering services partner for the company since 2016 and has continued to expand its involvement in the company's digital transformation efforts. To date, these engagements include helping to develop a merchant portal, a digital wallet, B2B applications for a platform for banks, integrating acquired products, and supporting multiple Proof-of-Concepts (PoCs) and the company's technology User Experience team.

Global payments company fueled by technology inovation

Founded in 1966

Over $10B USD in revenue

THE CUSTOMER JOURNEY

2016

Digital Wallet

- Merchant portal

2018

Digital Wallet

- Company pass/ Secure Remote Commerce (SRC)

Product POCs

- Unified commerce

Operations & Technology

- UX research and design

2019

Real Time Payments

- Integrating Real Time Payments (RTP) and Company's Payment Services (CPS) products into the Mastercard infrastructure and testing acquired products

2020

Product PCOs

- Tap on phone

2021

Operations & Technology

- Ireland Expansion - UX

Data & Services

- CPIC ADD dev for market test with banks

2022

Data & Services

- CPIC app dev for one bank
- Productions

THE RESULTS

KEY OUTCOMES

POST-MERGER PRODUCT INTEGRATION LEADING TO ENHANCED GLOBAL FOOTPRINT & INCREASED REVENUES

DEVELOPMENT OF DIGITAL PAYMENT PRODUCTS TO OFFSET COMPETITIVE THREATS

FASTER MORE SECURE COMMERCIAL PAYMENT PROCESSING

INCREASED PENETRATION & ADOPTION OF B2B VIRTUAL CARD OFFERING

INCREASED B2B USER EFFICIENCY

IMPROVED DIGITAL UX

FASTER DEVELOPMENT CYCLES

INCREASED SERVICE LEVELS

IMPROVING COMPANY'S DIGITAL TECHNOLOGY STRATEGY

Apexon has been a strategic digital technology services partner for the company. Engagements included development of a merchant portal and digital wallet; data migration and analytics for B2B applications for a platform for banks; integrating multiple acquired products; and supporting the company's technology User Experience team. Apexon helped address three core challenges across all of these projects.

Data Analytics & Cloud Infrastructure

The B2B applications for the banking platform required deep data analytics and infrastructure capabilities that could help banks target the right partners and suppliers and share data back and forth.

UX Design & Development

The company prides itself on offering its customers modern and intuitive user experiences. And it values user empathy as the foundation of a healthy design process. But it simply did not have the right resources to deliver on them. It needed additional expertise to develop key user insights and identify user pain points, inform and validate design decisions, and measure success through UX research using Design Thinking and user-centered design methodologies.

Integration & Testing of Acquired Products

The company has made multiple acquisitions across the globe, requiring integration and comprehensive functional and non-functional testing to bring these products onto a common platform for customers.

Making all these challenges even more difficult was a critical resource crunch at the company in the face of tight timeframes to deliver on its goals. Bringing in new resources that did not understand the company's technical environment and ecosystem would have only extended the process and risked the quality of the end deliverables.

Some of its specific deliverable requirements included:

Acquired product integration and testing

UX vision for a suite of B2B products

UI design standardization

UX measurement strategy

Engaging UX into Scaled Agile Framework product development

Framework for estimating UX capacity

Establishing a mature UX research practice for a program

KEY INVOLVEMENT FROM PLANNING TO EXECUTION

As mentioned above, Apexon had a long history with the company. Our technical resources have been involved in the planning and delivery of multiple digital products and services for the company. The combination of Apexon's UX/UI development, Cloud, and Quality Engineering expertise and in-depth knowledge of the company's technical environment addressed the big gaps holding the company's digital initiatives back.

Apexon engaged with the client on multiple fronts:

1

USER/CUSTOMER EXPERIENCE (UX/CX)

Apexon helped the company reimagine the user experience for its B2B customers and its most used B2B security solutions, including:

Exploratory UX Activities to understand current state of the user experience:

- End-user and stakeholder interviews
- Observation studies
- Benchmarking usability tests
- Heuristic evaluation
- Task analysis
- Surveys and secondary research
- Ecosystem mapping
- UI audit
- Design-Thinking workshops
- Persona creation and journey mapping

Establishing a UX vision and roadmap aligned with business strategy:

- Ideation workshops
- Prioritization workshops
- Information architecture design
- UX outcome and success measurement definition
- Concept design/sketching

Evaluative and operational UX activities to ensure design products and services work well for the intended user audiences:

- Low-fi prototyping
- Hi-fi prototyping
- Concept tests
- Usability tests
- Analytics review
- A/B testing
- Customer satisfaction surveys

Design implementation activities to provide a consistent end-user experience across the platform and reusability of shared UI components:

- Design standardization
- Design systems and subsystems creation
- Annotated wireframing
- Designer-developer process improvement

DIGITAL ENGINEERING

Apexon worked with the client's development teams to ensure the company stayed on the cutting edge of technology. The development engagement included everything from Legacy platform modernization and new product development initiatives to building core product features to brainstorming and executing on innovations with Alexa Skills and mobile apps. Specific efforts included:

USER INTERFACE DEVELOPMENT

Merchant portal, digital wallet, and B2B applications for a platform for banks

Credit Card product UI and API development and its accompanying merchant portal

Modernized Switch UI and backend services, building RESTful services while pushing to reorganize the server-side code

Developed the company's merchant portal using angular and node JS

Helped support the legacy loyalty card user interface

Helped redesign and implement a re-platformed version of the loyalty card User Interface

Native mobile development for Android and iOS

Deployed React on front end to enable set up, control, review, and approval of applications for merchants and their customers

BACKEND DEVELOPMENT

Digital wallet and B2B applications for a platform for banks

Helped re-platform the legacy loyalty card APIs to micro-services

Supported the product for any production issues

Developed a variety of new features required for the service

Manage Akamai routing configurations

Java for rebate user authorization and user authentication (SSO, SSL, SAML 2.0)

Analyze and curtail any API gateway parity differences

Assistance with architectural designs and development for microservices needed for digital payment platforms

CLOUD ENGINEERING

Digital wallet

SaaS architecture and development

Helped re-platform the service to be deployed on Pivotal Cloud Foundry

Cloud platform management

Developed the Event and logging framework used in secure remote commerce for Splunk monitoring and event tracking

Helped develop account management services for secure remote commerce to be deployed on Pivotal Cloud Foundry

DEVOPS & CI/CD

Integrating acquired products

Agile transformation and best practices

Helped build continuous integration pipelines for the acquired products for countries around the globe

DevOps and process automation

Supported regular release deployments for the acquired product hubs

Help build governance for the payment services integration for deployment using Chef

Help company's engineering teams integrate with many of its internal services

QUALITY ASSURANCE ENGINEERING

Integrating Acquired Products

Helped build automation for Functional testing required for multiple products

Increased coverage for the product testing for faster go-live

Building a team to help with non-functional and performance testing for acquired products

CLOUD & ANALYTICS

Apexon was also involved in Data Ops, Architecture and Design. This encompassed:

Data extraction, MDM, data schema, data quality and governance

Cloud and big data analytics, business intelligence

AI and machine learning

Dashboards and data visualization

Mainframe (MIPS) and data warehousing

AWS, MS Azure, Google Cloud, IBM Cloud

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