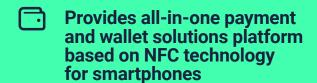


DailyUse provides consumers with a user-friendly mobile wallet designed to take care of everything they need every time they leave home.

In order to succeed, DailyUse had to ensure the solution met several critical requirements, without delaying its launch date. Apexon worked with DailyUse beginning in 2014 for over two years developing a payment platform that delivered on all of the capabilities of a secure mobile wallet while meeting the needs of banks, credit card issuers and retailers, and ensuring end-user acceptance.









2016 Mobile Star Awards Winner

THE CUSTOMER JOURNEY

2014 2015 2016

- Mobile Payment Processing App solution
- Advanced Mobile Payment Processing App solution
- Mobile Payment Platform (HCE based)
- Coop App HCE
- P2P App

KEY OUTCOMES



FASTER TIME-TO-MARKET

Released to market 12 months faster than originally projected



PLATFORM FLEXIBILITY

Support for all preferred payment methods; built to accommodate each bank and retailer's unique needs



VALUE-ADDED SERVICES

Enabled banks and retailers to incorporate value-added services of their own such as loyalty programs and couponing



EASY INTEGRATION

A single, comprehensive, and multi-channel cloudbased payments system integrated easily with existing payment infrastructure

OUR METHODOLOGY

THE DIGITAL LIFECYCLE

Apexon works with companies across the digital lifecycle.



GO DIGITAL

LAUNCH & EXPERIMENT



BE DIGITAL

AUTOMATE & ACCELERATE



EVOLVE DIGITAL

BE INTELLIGENT & AUTONOMOUS

Enable digital adoption in a quick, and agile manner



Build digital infrastructure and foundation for enterprises to scale

Apexon connected the DailyUse app with Visa, MasterCard, and BankAxept infrastructure for point-of-sale and payment processing, and BankID for Bank Information Authorization.

DailyUse had a single, comprehensive and multi-channel cloud-based payment system that integrated easily with the existing payment infrastructure.



Leverage data engineering to make strategic decisions and get digital right every time

Apexon set-up DailyUse to offer banks, mobile operators and retailers their own branded mobile wallet without having to build it themselves.

Apexon made sure DailyUse had enterprise-level security controls in place, while making the app easy to use.

It was delivered one year ahead of schedule.

Apexon created a comprehensive

development roadmap to ensure the

DailyUse mobile payment platform

platforms and operating systems.

would work on leading mobile

TO SATISFY **EQUIREMENTS & EASY APP USE**

DailyUse came up with the concept of delivering the complete technology solution and expert installation needed to enable secure, payments for credit card issuers, retailers and consumers worldwide. As with any new banking-related technology, DailyUse had to while ensuring the app was easy to use.

These included:



Aggregation

The ability to connect all the different constituents and systems in the payment ecosystem; e.g., smartphone point-of-sale - to the DailyUse technology infrastructure



Ease of Use

Requiring only a passcode or a fingerprint to securely access the wallet at the Point-of-Sale



White-Label

The flexibility to offer banks, mobile operators and retailers their own branded mobile wallet without having to build it



Platform Compatibility

The ability to work on both Android and Windows while also supporting different global platform specifications of TSM and iOS combined



Enterprise Security

The capability to extend enterprise-level security controls to mobile devices

THE SOLUTION

WORKING AS A TEAM WITH **OUR PARTNERS**

Apexon helped DailyUse develop a platform-as-a-service for contactless mobile payments.

The engagement included:



A comprehensive development roadmap for the DailyUse mobile payment platform for both Android and Windows platforms



The use of open source technologies to integrate with banks and Oberthur Technologies Trusted Service Manager (TSM-SP)



A proxy agent interface for secure elements managed by mobile network operators and embedded secure elements by OEMs (Samsung)



Connections with Visa, Mastercard, BankAxept infrastructure for point-of sale and payment processing and BankID for Bank Information Authorization



Extension of various enterprise access control security system to mobile



E-commerce capabilities for national scheme BankAxept and Masterpass

With Apexon leading development of the new mobile payments platform, DailyUse was able to get their solution to market twelve months faster than anticipated. The result was a flexible, responsive, and secure app that lived up to the mobile wallet promise.



Apexon is a pure-play digital engineering services firm focused on helping companies accelerate their digital initiatives from strategy and planning through execution. We leverage deep technical expertise, Agile methodologies and data-driven intelligence to modernize systems of engagement and simplify human/tech interaction.

We deliver custom solutions that meet customers' technology needs wherever they are in their digital lifecycle. Backed by Goldman Sachs and Everstone Capital, Apexon works with both large enterprises and emerging innovators — putting digital to work to enable new products and business models, engage with customers in new ways, and create sustainable competitive differentiation.



info@apexon.com



www.apexon.com

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