



SUCCESS STORY FINANCIAL SERVICES

# DAILYUSE MOBILE WALLET GETS TO MARKET AHEAD OF SCHEDULE

Apexon delivers on all requirements of the banking platform-as-a-service

**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.



**Founded in 2013**



**Provides all-in-one payment and wallet solutions platform based on NFC technology for smartphones**



**2016 Mobile Star Awards Winner**

## THE CUSTOMER JOURNEY

**2014**

- Mobile Payment Processing App solution

**2015**

- Advanced Mobile Payment Processing App solution

**2016**

- Mobile Payment Platform (HCE based)
- Coop App - HCE
- P2P App

## THE RESULTS

# 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 cloud-  
based 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



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

Apexon created a comprehensive  
development roadmap to ensure the  
DailyUse mobile payment platform  
would work on leading mobile  
platforms and operating systems.

It was delivered one year ahead  
of schedule.

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.

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.

## THE CHALLENGE

# TO SATISFY REQUIREMENTS & EASY APP USE

DailyUse came up with the concept of delivering the complete technology solution and expert installation needed to enable secure, private-label and white-label NFC contactless payments for credit card issuers, retailers and consumers worldwide. As with any new banking-related technology, DailyUse had to satisfy several ecosystem requirements – 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 users, network operators, credit card issuers and retail 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 themselves



### Platform Compatibility

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



### 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.



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## FEELING SOCIAL?

