



Azure-based Bespoke Merchant Acquiring Systems

ENDAVA & MICROSOFT AZURE

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The Case for re-instating Merchant Acquiring capabilities

Challenges

Many banks divested payments capabilities over the course of the last few decades and have subsequently been ill-prepared to respond to disruption from Fintechs capitalizing on the recent payments industry boom.

As the payments industry continues to grow rapidly, many organisations are risking being left behind by not having a true payments capability in place.

Ideal Solution

Desired Outcomes



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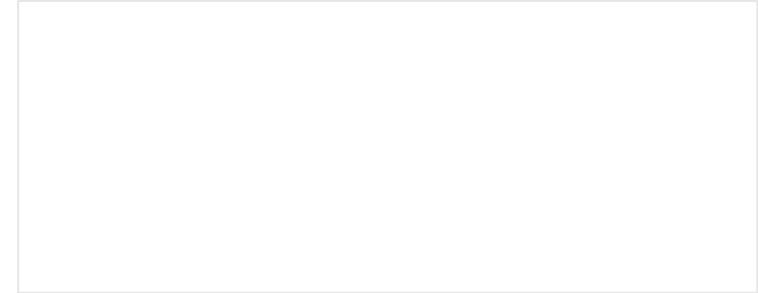
Ideal Solution

Merchant acquisition is multifaceted in the modern context. The ideal solution not only manages payments but should be able to deliver additional value to merchants; for example, through the availability and visualisation of customer data.

Customer expectations have changed dramatically, and merchants require access to accurate data and reporting to respond accordingly; for example, in developing loyalty programs or utilising smart terminals.



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Desired Outcomes

Merchant Acquiring offerings need to be non-invasive and easily integrated for compatibility with existing systems and to ensure frictionless adoption; whilst remaining compliant with relevant regulatory requirements.

Offerings that address these fundamental capabilities allow adopters to focus activity on differentiation and value-adds; for example, automated onboarding, service-desk support, or leveraging AI & ML services for customer insight.



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(Re)instating Merchant Acquiring Capability with Endava

Helping banks (re)instate merchant-acquiring capability, fast:

Time-to-Value	Customer-Centric	Cloud-First Design	SME Focus
<p>Endava's offering allows for fast and secure payments capability by design:</p> <ul style="list-style-type: none"> • A non-invasive platform able to integrate with any existing banking system • Open-Banking ready and GDPR Compliant 	<p>The offering presents a bespoke merchant portal with benefits including:</p> <ul style="list-style-type: none"> • Automated onboarding and access to end-customer insight • Options for Support: self-service or Endava Service Desk 	<p>This solution is built natively on Azure, which allows for consistency, resilience and scale. Azure permits the use of:</p> <ul style="list-style-type: none"> - High-level Data Analytics, AI & ML Services - End-to-End infrastructure and DevOps practices 	<p>SME Merchants are a typically underserved market in the payments space. This solution offers SMEs the ability to not only take payments, but also:</p> <ul style="list-style-type: none"> • Visualise data and take action • Create value-adds e.g.) loyalty programs

Endava's offering allows banks to re-instate Merchant Acquiring without requiring the build of a new platform from scratch.

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Endava delivering Merchant Acquiring capability on Microsoft Azure

Endava offers a bank-grade platform, built on Azure, that allows banks to fend off disruption by FinTechs by reinventing merchant acquiring capability and delivering data-driven, value-added services to their customers

Solution Alignment:

Secure & Compliant

Secure & Compliant by Design:

Azure provides a platform for automated compliance to regulatory requirements, such as GDPR or Open Banking

Futureproof

Leveraging Data Effectively



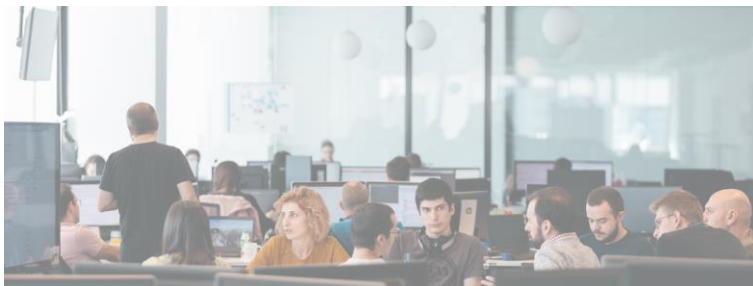
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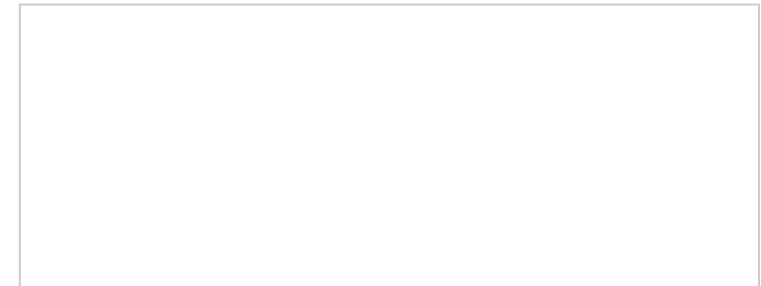
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Going Cloud-First:

Azure provides a resilient platform for payments capability, which can be scaled and modified to suit the specific demands of the customer



Leveraging Data Effectively



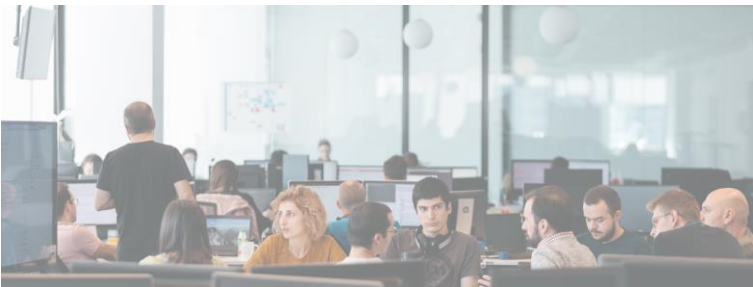
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Gaining Insight on Customers

Building our platform on Azure allows for better and faster access to customer data, providing a foundation for higher-level insight through the application of analytics, ML or AI.



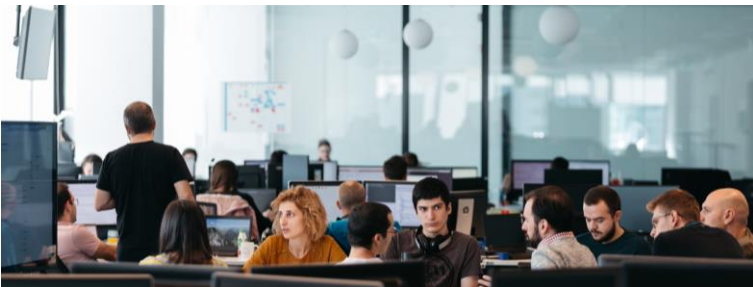
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Endava, a payments platform vendor, and Azure bring Merchant Acquiring capability to life for a major UK Bank

Endava worked closely with a payments platform provider to help develop their core Merchant Acquiring product, bring to market, and implement to a significant customer in the UK Banking sector.

The payments product offers services such as fast Merchant Onboarding to expedite the process to stand up payments capability; a Digital Hub to provide visibility of data and to act as a first point of escalation between merchants and the bank; and a consumer app to cater for Loyalty and Offer programs.

The bank in question chose to brand this capability as a new offering to their business customers in the SMB space.

"[The offering] is the latest development in our portfolio of innovative, customer focused ventures as we seek to maintain our commitment to developing new technologies that enable our business customers to meet the daily challenges they face, whilst also helping to build resilience and provide opportunities for growth."





Win Results

Deal Size:

For a single bank, the total Azure consumption across Dev/Test and Production amounts to over \$2m per annum

Key Dates:

The Platform build with the provider commenced in 1H 2018. The first launch at a Bank was May 2019, and a public launch in June 2020.

Vertical / Region

Financial Services, UK*

*Endava can also deliver this offering across EMEA, the USA, and APAC.

A photograph of a bright blue sky filled with large, fluffy white cumulus clouds. The clouds are scattered across the frame, with some appearing more prominent than others. The overall tone is bright and airy.

Thank you.

