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mpe 2025: merchant payments case studies

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This handbook presents a curated selection of industry case studies from companies partnering with **mpe 2025**.

Inside, you'll gain insights into the real-world challenges faced by **merchants, acquirers, PSPs and payment companies** in 2025—and discover how leading payment companies are successfully addressing them.

We created this handbook to help you:

- **Solve key payment challenges** by exploring real-life solutions.
- **Find the right partners** to navigate the evolving payments landscape.
- **Stay ahead of industry trends** with firsthand insights from market leaders.

Explore the future of merchant payments—**learn, adapt, and innovate with mpe 2025**.



Case Summary: Boozt and Trustly Partnership

Overview: Boozt, a Nordic online fashion and lifestyle retailer, operates a multi-brand web store and an outlet. They have experienced rapid growth, serving over 3 million active customers and achieving substantial revenue.

Operational Challenges: Boozt faced challenges with cross-border sales, particularly in Finland, where direct bank payments are favored. While they integrated various banks to offer local payment options, this setup complicated the refund process, leading to operational inefficiencies. Customers were reluctant to share their bank details, complicating refunds and increasing manual workload for customer service.

Solution by Trustly: To address these challenges, Boozt partnered with Trustly, which streamlined the refund process and enhanced the user experience for payments. Trustly allowed Boozt to offer automatic refunds without needing to collect sensitive bank information from customers. The integration also unified Boozt's banking relationships through a single platform, significantly improving operational efficiency.

Key Results:

- 1. Legal Compliance:** Maintained regulatory standards while enhancing service.
- 2. User Experience:** Improved overall payment experience for customers.

- 3. Efficiency Gains:** Streamlined operations across customer service, order management, and finance, saving approximately 40 hours of work per week.

Strategic Partnership: The collaboration deepened over time as Boozt aimed to improve mobile conversion rates and optimize their checkout process. Recognizing a shift in consumer behavior towards mobile shopping, Boozt focused on creating a secure and user-friendly mobile checkout experience. This decision proved successful, with a significant percentage of purchases now completed on mobile devices.

Implementation of Booztpay: Boozt introduced Booztpay to gain control over payment data and enhance the shopping experience. The partnership with Trustly facilitated innovative solutions and ongoing optimization of the payment mix across various markets, with a focus on balancing debit and credit options to meet consumer preferences.

Impact on Business: The partnership transformed Boozt's payment processing strategy. They achieved high mobile conversion rates and an effective payment mix, with Trustly becoming a leading option in several key markets. Boozt's proactive approach to integrating Open Banking through Trustly has positioned them advantageously in the competitive e-commerce landscape.

In conclusion, Boozt's partnership with Trustly not only resolved initial operational hurdles but also set the foundation for enhanced customer experience and organizational efficiency, illustrating the benefits of collaborative innovation in the retail sector."



G2A.COM Deploys Forter to Block Fraud and Optimize Payments

[G2A.COM](#), the world's leading marketplace for digital entertainment, has announced it has deployed [Forter](#) globally to block fraud and optimize payments for G2A's 30 million users globally.

G2A.COM is trusted by users from 180 countries, where visitors can choose from more than 75,000 digital offerings. The global nature of its business required G2A.COM to scale its fraud prevention and payments program to meet growing demand. Forter was selected for its fully automated decisioning, global network of identities and market-leading service. Forter's technology uses the speed and sophistication of AI to detect patterns across vast datasets and the savvy of fraud experts to continuously update its models.

The Forter Trust Platform makes real-time identity-based decisions for known and unknown forms of fraud, enabling G2A.COM to scale seamlessly to meet any burst in demand and accommodate growth without additional resources. Forter's identity and risk insights are also helping G2A.COM approve more borderline transactions – increasing approval rates and minimizing friction for customers.

"Our top priority is protecting the end users—both sellers and buyers—and continuously enhancing their experience. With over 400 banking channels, both global and local, we always put G2A.COM users first. Managing millions of transactions—averaging over 1 million items sold monthly last year—also comes with

the responsibility of safeguarding our platform," said Dorota Wróbel, chief R&D officer, G2A.COM. "To achieve this, we've established an expert internal team dedicated solely to this task. Simultaneously, we partner with industry leaders like Forter to secure key technological areas, ensuring our platform remains robust. This collaboration allows our experts to focus on enhancing the marketplace and driving strategic initiatives, all while being backed by a trusted and reliable partner."

"Digital marketplaces tackle unique fraud pressure where, unlike physical products, goods are instantly delivered and easily re-sellable by bad actors. This elevated risk makes Forter's automated, real-time decisioning critical," said Michael Retiblat, CEO and co-founder, Forter. "G2A's leadership in the industry is a testament to their investment and commitment to rigorous security standards and superior customer experience. We're thrilled to have G2A join our global network of the world's leading brands which, together, have transacted more than \$1 trillion in gross merchandise value since 2022."

According to the Basis Theory 2023 Cyber Security Report, managing e-commerce payment fraud is a significant cost for merchants, with merchants in North America and Europe spending around 10% of revenue, APAC 15% and LATAM 19%.

Security is a top priority at G2A.COM, and this commitment has been recognized with the American CNP award for Best Merchant Team in Anti-fraud and Cybersecurity, alongside companies like Microsoft and Barclay's Bank, and the Best Marketplace award at the 21st Century National Technology Awards in Madrid this year. G2A.COM continues to champion strong security measures across the industry.



A glimpse into Global Payments Europe (GPE) remarkable business transformation with network tokenization and Click to Pay:

Global Payments Europe (GPE) has undergone a significant transformation in its business model, leveraging innovative technologies such as network tokenization and Click to Pay (CtP) to enhance the online payment experience for merchants and their customers.

This evolution began with a strategic partnership with G+D Netcetera in 2019, which aimed to reduce risks while improving customer interactions during online transactions.

GPE adopted Netcetera's 3DS Server, which constantly complies with the latest EMV® 3DS 2.X technology, marking the start of a fruitful collaboration.

In 2022, GPE expanded this partnership by launching the first whitelabel CtP SaaS solution. This initiative allows thousands of European merchants to utilize GPE's GP Webpay payment gateway to offer a seamless one-click checkout experience.

"Balancing simplicity, security, and convenience for online shoppers is something to look forward to with Click to Pay," stated Václav Keřka, Director of E-commerce Solutions at GPE.

The CtP solution replaces traditional card payments that require manual data entry. This innovation streamlines the checkout process and reduces errors associated with card data entry, leading to higher conversion rates for merchants.

The integration of G+D Netcetera's Click to Pay has simplified the certification process with major card networks like Mastercard and Visa, allowing for much quicker implementation compared to traditional methods. This approach minimizes research and development time for payment service providers (PSPs), making it a cost-effective solution.

Looking ahead, Keřka believes that as issuer support increases, Click to Pay could become the primary method for card-based transactions, significantly enhancing user experience.

The recent introduction of G+D Netcetera network tokenization solution further strengthens GPE's offerings, providing enhanced security and convenience for merchants across Europe.

This strategic alliance with G+D Netcetera not only positions GPE as a leader in the evolving digital payment landscape but also aims to foster greater confidence among consumers engaging in online shopping.

[*Global payments europe study*](#)

Payrails

Payrails offers payment flexibility with agnostic token vault to Vinted

Vinted, founded in Lithuania in 2008, set out with a bold vision: to make second-hand fashion the first choice globally. By 2018, it became Lithuania's first unicorn. Today, Vinted is Europe's leading international C2C marketplace for second-hand fashion, with millions of buyers and sellers across 20+ markets.

For a platform of Vinted's scale, minimizing friction in the payment process while ensuring security and compliance is critical.

Tokenization allows merchants to use payment tokens, representations of customers' card details, making recurring payments seamless. Payment tokens protect sensitive data and help merchants meet PCI compliance standards.

Challenge

To increase flexibility in payment processing, Vinted wanted to centralize its tokens across all processors while maintaining direct integrations with PSPs, seeking a PSP-agnostic token vault.

In addition, seeking to continue fulfilling PCI-DSS requirements, Vinted identified an opportunity to streamline payment routing with different PSPs, aiming for a smoother, more efficient, and successful transaction process.

Solution

Vinted partnered with Payrails for a customized solution to its tokenization challenges.

- **Vinted integrated Payrails' PSP-agnostic token vault**, allowing them to use tokens across multiple processors without being locked into one provider. Payrails issued tokens that could be sent in proxy payment requests to individual processors. The token vault is Level 1 PCI-DSS 4.0 compliant, ensuring top-tier security without additional work for Vinted.
- **Payrails assisted Vinted in migrating all its tokens from integrated PSPs into the Payrails token vault**, maintaining business continuity and a frictionless experience for Vinted's members.
- Payrails' solution allows Vinted to manage payment instruments without handling sensitive payment details directly. **Vinted uses an API and intuitive UI for token management**, offering ease and enhanced security.

Results

With Payrails' solution, Vinted gained flexibility and control:

- **100% processor independence:** Vinted gained full control of its tokens, expanding their functionality to multiple PSPs.
- **Commercial and technical flexibility:** Vinted can easily add new PSPs without complex migrations.
- **Enriched BIN Data:** Vinted optimized payment acceptance by leveraging Payrails' BIN database.

"We chose to work with Payrails because of their deep understanding of marketplace payments, their experience with tokenization technology, and their focus on offering a token vault with agnostic payment tokens that can be used across all of our processors. It's a streamlined solution that solves our main pain point with our tokenization setup while being easy to manage and delivering excellent results."
Modestas Tursa, VP of Payments, Vinted



lastminute.com

lastminute.com enhances customer experience and boosts revenue with Pay by Bank

In the highly competitive travel industry, delivering a seamless booking experience is crucial. Recognising this, **lastminute.com**, a leading provider of Dynamic Holiday Packages across Europe, set out to improve its checkout journey to better serve its customers. By partnering with **TrueLayer** to implement **Pay by Bank**, lastminute.com achieved significant improvements in both customer satisfaction and business performance.

The challenge

As **Nicola Bettari, Fintech and Payments Director at lastminute.com** points out, conversion rates during the payment stage are critical in travel bookings. The company aimed to provide a variety of payment methods that would allow travellers to book flights, hotels, and dynamic packages with ease.

They needed a solution that would offer **convenience for customers, drive higher-value bookings, and reduce processing costs** — leading them to TrueLayer's **Pay by Bank** solution. The initial rollout focused on the **UK**, with expansion plans for **Germany, France, Spain, and Italy**.

The solution

TrueLayer's **Pay by Bank** uses open banking to create a smoother, faster and more **secure** checkout experience. Given lastminute.com's strong **European** customer base, open banking presented a **cost-effective** and **efficient** way to navigate the fragmented payments landscape.

The benefits were twofold:

- 1. A frictionless experience for customers:**
Pay by Bank offers a fast, secure way to complete high-value bookings without the common issues associated with card payments, such as declined transactions due to spending limits or authentication failures.
- 2. A fallback option for failed transactions:**
Many customers abandon purchases if they encounter card payment issues. As Nicola explains, *"In the past, if a customer had trouble with their card payment, we risked losing them altogether. Now, they can simply switch to Pay by Bank."*

The Results

The impact was immediate:

- **20% increase in average order value (AOV)** within weeks of launching Pay by Bank.
- Customers **avoided issues linked to credit limits and Strong Customer Authentication (SCA)**, making larger transactions easier.
- A more **resilient checkout** that minimises lost sales due to card payment failures.

The **importance of payment resilience** became even clearer during the 2024 **Crowd Strike outage**, which affected card payments for many merchants. While others struggled, **lastminute.com saw a significant increase in Pay by Bank transactions**, ensuring business continuity.

Partnering with TrueLayer

Nicola highlights **TrueLayer's expertise and customer focus**, saying, *"What I've valued most about working with TrueLayer is their deep understanding of our business and forward-thinking approach. They prioritise what truly matters to us and deliver solutions that align with our goals."*

The integration process was **quick and seamless**, and since launch, operations have run **smoothly** with **no issues**.

Conclusion

By adopting **Pay by Bank with TrueLayer**, lastminute.com has **enhanced customer experience, increased transaction values, and strengthened checkout resilience**. This case demonstrates how **embracing innovative payment solutions** can **deliver tangible benefits** for businesses and their customers alike.



Simplifying Processes for Smoother Payments with Payment Orchestration

Brady Harris, Chief Executive Officer at IXOPAY

According to S&P Global's 451 Research, 56% of payment and technology decision makers prefer working with multiple payment processors, a figure rising to 64% for merchants with a majority of online sales.¹ If you look under the

hood of any of these payment infrastructures, you'll invariably find a complex network of providers supporting numerous geographies, payment methods, and sales channels. Global merchants know that a multi-provider network is no longer in question. Instead, businesses should focus on effectively optimizing the complexities of a multi-processor architecture.

Payment orchestration offers global merchants a holistic approach to managing processes by connecting payment service providers through a single API. The value proposition is clear: orchestration delivers the benefits of multiple payment providers without the overhead and integration time, ensuring a secure, versatile payment stack. Let's explore how payment orchestration simplifies and optimizes processes for smoother payments.

Improving Transaction Success Rates

Smart routing with orchestration platforms uses rules to dynamically route transactions to the best provider to improve transaction success. For example, a transaction that originates in South America can be completed faster and more reliably through a local provider with a locally-preferred payment method. In the case of downtime or delays, the transaction can be redirected as a fail-safe.

Lost or expired cards can cause declines and jeopardize businesses with unintended churn. Payment orchestration platforms boost transaction success by keeping card data current.

Minimize Compliance Burden

If you've ever completed a PCI audit, you know this process extensive. By keeping sensitive data off merchant systems, businesses can significantly reduce their PCI scope. One way payment orchestration accomplishes this is through tokenization, a security method that replaces sensitive card information with

unique tokens. Instead of actual card numbers, merchants only handle non-sensitive token values, while the orchestrator holds sensitive card data in its secure vault.

Reduce Manual Effort

With numerous payment service providers reporting transaction details in different formats and file types, you can imagine the headache technology and finance teams experience when trying to consolidate this data. Payment orchestration simplifies reporting for finance teams and provides a single source of truth.

Instead of consuming company resources, automated reconciliation technology matches merchant ledgers against bank records, simplifying bookkeeping processes. By automatically unifying reporting across providers, file types, and formats, payment orchestration provides data that feeds dashboards. Need to know which payment methods are most popular regionally? Building customer profiles based on purchase activity? Payment orchestration has the tools to make it happen.

Working with multiple providers is a necessity for global merchants. However, as more providers are integrated into the payment stack, managing payment processes and the compliance and regulatory burden becomes increasingly complex. Payment orchestration centralizes operations by connecting payment service providers through a single API. With this unification, merchants can holistically view payment infrastructure, optimize processes, improve transaction success, minimize compliance burdens, and reduce manual effort.

Heading into 2025, the question isn't "Should we work with multiple providers?" but "How will I work with multiple providers?" We think payment orchestration is the answer.

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Silverflow

Maximizing Turnover Through Better Acquiring – Solidgate – The Road to \$100 Billion Through Tokenization

For Solidgate, it's all about partnerships.

The London-based international FinTech helps online merchants and commerce platforms to accept credit cards and alternative payments. Their goal is to make international online payments simple, but they're working in a field that is frequently extremely difficult. Add subscription billing to the mix and the complexities increase. One declined payment could break years of repeat business, [fraud is common](#) and digital companies have to put serious capital behind marketing and discounts to compete in a difficult and crowded marketplace.

They came to Silverflow with ambitious goals: to process \$100 billion in payments per year.

Solidgate needed a tailored solution, and tokenization is key to this. By turning each card into a network token, their acceptance rate can be significantly increased.

Each payment requires information, and more legitimate information means a greater chance of acceptance. Of course, giving companies around the world huge amounts of information about a customer every time that they pay introduces

security concerns – data breaches are rare, but they happen, and nobody wants their purchases made public. Tokenization turns this data into a secure, encrypted 'token', and this token can be re-used. You can imagine how useful this will be for subscription payments – payment data only needs to be taken once and can be re-used indefinitely because the underlying information is updated automatically. This ensures that if a payment works once it will work forever, which is vital for uninterrupted subscription billing.

"We haven't just enabled tokens on recurring transactions, we have enabled them on every payment," says Solidgate's CBDO, Yuriy Candela. "As mentioned, in the subscription economy, it's vital to get the highest possible acceptance rate on the first payment – if you can get the first payment accepted then it's four or five times more likely that the next payment will be made."

"If you tokenize subscription payments from the start then you'll get a provisional token from Visa or Mastercard directly, and this token can be sent through Silverflow's platform to the card networks – if we do this approval rates increase by 8%. For instance, if you process \$100 million per month of initial payments you will get an extra \$7 to \$8 million, then over the next four to five months that becomes almost \$50 million."

The results? They have boosted their clients' conversion rates by 7%, boosted their own bottom line by over 20% and are on track to process over \$100 billion annually within the next five years.

Yuriy couldn't be happier with Silverflow as a partner: "It's a long-term partnership, with a horizon of five years plus. We make around 40% of our revenue around the holidays in the U.S, so we will need domestic acquiring connectors for our platform in that region as part of our ambition to expand in the United States."

"Silverflow have been vital to all of this, and we fully anticipate them being a part of our company for many years to come."

Rapyd

Bagel Factory and Rapyd Serve Up National Expansion

Rapyd's payment processing solutions improve the speed of service and simplify administration.

FAST FACTS

Rapyd provides payment processing for all 35 Bagel Factory locations, streamlining administration and reconciliation.

The Rapyd Advantage:

- **Lower Costs:** Bagel Factory has saved thousands by purchasing the latest card machines through Rapyd, avoiding costly monthly rental fees.
- **Responsive Customer Support:** A dedicated account manager understands Bagel Factory's business for better support.
- **POS Integration:** Rapyd Card Machines are integrated with Bagel Factory's ePOS system speeding up payments and decreasing errors.

[Get started](#)

Rapyd Makes Growth Easier for the UK's Largest Bagel Chain



Click on the image to view the video

THE STORY

Bagel Factory, the largest UK-based quick-service bagel chain, is growing fast. It has expanded its presence to 35 locations across bustling train stations, shopping centres, and city centres, doubling its footprint in just a few years.

With so many new locations, Bagel Factory needs a responsive payments provider that can deliver on reliable technology, customer support, great rates and provide the fast set-up they need to continue opening new stores quickly.

Rapyd

Bagel FACTORY

THE CHALLENGE

As Bagel Factory grew, they needed a payment provider that understood their business and could provide the service and support they needed, when they needed it most. With a growing customer base, Bagel Factory needed a system capable of handling high transaction volumes, providing real-time financial oversight, and integrating with their ePOS system.

THE SOLUTION

After a detailed review, Bagel Factory chose Rapyd to provide payment processing for all 35 locations. This reduced their administrative complexity and gives them a single point of contact for support.

Results:

Since partnering with Rapyd, Bagel Factory has

experienced operational efficiencies, faster setup, and cost savings:

**Fast Settlement:**

With Rapyd, Bagel Factory enjoys next-day settlement, allowing them to access funds quickly and reliably.

**Increased Efficiency:**

Real-time transaction monitoring and consolidated reporting save the finance team valuable time.

**Cost Reduction:**

Competitive transaction rates and terminal ownership options have significantly reduced monthly expenses.

**Simplified Financial Reconciliation:**

The finance team easily tracks fees, refunds, and individual transactions for each location, simplifying the reconciliation process.

Become a Rapyd Partner [Get started](#)



MARKET PAY

REMA 1000 Revolutionizes Payment Infrastructure with Market Pay

REMA 1000, one of Norway's largest discount grocery chains, has transformed its payment ecosystem by partnering with Market Pay and adopting nexo standards. With over 800 stores

in the Nordic region and two million daily transactions, the retailer sought to modernize its payment infrastructure to enhance scalability, reduce costs, and improve customer experience.

The existing payment system faced critical challenges, including scalability issues, high operational costs, and limited support for modern payment methods. To address these pain points, Market Pay implemented a nexo-compliant end-to-end payment platform, featuring PAX Android A35 terminals. These terminals support various payment methods, including Norway's BankAxept and international cards like Visa, Mastercard, and Amex. The system also integrates loyalty programs directly into payment processes, enhancing customer engagement.

Adopting nexo standards provided global interoperability, simplified certification, and accelerated the rollout of advanced payment technologies such as contactless payments and digital wallets. The uniform framework reduced fragmentation, enabling real-time data analytics and centralized terminal management across all locations. Robust security protocols ensured compliance with industry standards, safeguarding against fraud and future-proofing the infrastructure.

The solution was deployed across all REMA 1000 stores in Norway by mid-2024, with approximately 2,500 terminals installed. The system processes around 200 million transactions annually, significantly improving transaction speeds and reducing costs through a single, standardized payment ecosystem. Operational efficiency has been enhanced by streamlining payment processes, consolidating systems, and enabling seamless integration with existing retail platforms.

Market Pay's platform also supports real-time insights into transaction data, empowering REMA 1000 to make informed decisions for store operations and customer service. The

centralized system eliminates the need for multiple providers, reducing complexity and offering scalability to support future growth.

This collaboration highlights how advanced payment technologies and standardized protocols can transform retail operations. With Market Pay's innovative approach and the flexibility of nexo standards, REMA 1000 has established a scalable, secure, and customer-centric payment system. This ensures a seamless shopping experience while driving operational efficiency and supporting future expansion.



Recharge.com: Streamlining global payment operations with Actuals

Recharge.com, a leading global platform for prepaid payments, has revolutionized its financial operations by partnering with Actuals. As a fast-growing company operating in over 160 markets and generating approximately €500 million in annual sales, Recharge faced increasing complexity in managing millions of transactions across multiple currencies, payment service providers (PSPs), and brand partners like Paysafe, Google, and Sony PlayStation.

Why Actuals?

During their vendor search, Recharge's CFO, Freddy Dijkman, and Director of Business Control, Ilse Prins, were drawn to Actuals for its deep understanding of their unique challenges. "Actuals didn't just offer a tool; they provided insights and solutions tailored to our needs," Dijkman explained. This collaborative

approach proved crucial in tackling Recharge's reconciliation challenges.

Addressing reconciliation complexities

Recharge needed a scalable solution to handle discrepancies between PSP statements, transaction data, and bank settlements. Traditional manual processes and tools like spreadsheets and Power BI required extensive resources, often leading to inefficiencies. Prins highlighted those inconsistencies in PSP statements, particularly from providers like PayPal, were a significant obstacle. With Actuals, Recharge gained the ability to efficiently match data, address discrepancies, and foster constructive dialogues with PSPs, ultimately enhancing operational control and data reliability.

Transformative results

Implementing Actuals brought immediate improvements. Recharge's reconciliation process became faster, more reliable, and significantly less labor-intensive. The platform's user-friendly interface enabled the Recharge teams to detect and resolve issues early, allowing them to shift focus from managing processes to resolving high-value discrepancies. This newfound efficiency meant Recharge could close their books faster and more confidently than ever before.

Empowering financial growth

Actuals' commitment to collaboration, adaptability, and continuous improvement has empowered Recharge to stay ahead in the highly dynamic payments industry. The automation of high-volume reconciliations has not only reduced manual effort but also enhanced data accuracy and decision-making, establishing a foundation of trust critical for global business growth.

Recharge's experience highlights the transformative impact of innovative financial technology, making Actuals an indispensable partner for businesses navigating the complexities of the modern payments ecosystem.



Chargeback Management: Increase ROI, Not Resources

Friendly fraud is at the root of most chargebacks filed in online retail, but there are other chargeback sources to consider. Knowing why your customers are filing chargebacks is your best first step.

Chargeback management is one of the most challenging facets of contemporary payments. Mitigating this threat typically requires significant resources, while often generating minimal return on investment.

In truth, most online retailers need a more comprehensive chargeback strategy, one dynamic enough to anticipate and respond to emerging threats. But, with budgets already strained, merchants are understandably apprehensive to invest more in this area.

The challenge

A large retailer requested a meeting with Chargebacks911.

They had devoted significant resources towards mitigating fraud, but reported less-than stellar results. The number of chargebacks filed against them continued to rise, and management began suspecting friendly fraud was the problem.

While the client's internal fraud team was very capable, they lacked the specific expertise needed to properly refute many of the chargebacks they were receiving. As a result, they responded to only a small percentage of their disputes.

With historically low win-rates, management was understandably hesitant to commit more internal resources to these efforts.

The solution

Our initial onboarding audit of the client's internal operations revealed potential chargeback triggers, including frequent shipping delays and inconsistent billing descriptors. The client quickly addressed many of the underlying issues we identified.

By introducing our Intelligent Source Detection (ISD) technology, we confirmed that most of their chargebacks were, in fact, due to friendly fraud. This allowed us to successfully respond to many more disputes and fed better data to their fraud prevention engine.

The client also utilized a VMPI integration. This allowed them to provide issuing banks additional transaction information in real-time, which prevented many chargebacks from being filed in the first place.

The results

By taking over chargeback management, we enabled the client to reallocate internal resources to revenue-generating departments.

We began fighting twice as many chargebacks as they had fought internally (72%), and maintained a significantly-higher win-rate for those disputes (79%).

They also saw an almost 30% decrease in total chargeback filings within the first 90 days.

"We have been very impressed with the knowledge and expertise of our account manager. From the very start, we felt like they were part of our team. There is literally no reason you shouldn't do business with Chargebacks911. I wish we would have known about them sooner."

- Chargebacks and Fraud Manager



Flowbird leverages Juspay Hyperswitch as strategic partner to solve for global parking payments

Flowbird, a French technology firm specializing in payment and ticketing for car parks and public transport, serves over 7 million users globally. Processing 350M+ payments annually, Flowbird partnered with Juspay to enhance efficiency of its current payment stack and meet global compliance requirements. Flowbird integrated with the commercial version of [Juspay's](#) composable open-source payments infrastructure platform - [Hyperswitch](#).

Global Expansion to New Markets

The nature of business demands Flowbird parking app to connect with the acquirer-of-choice for each city authority. This brings in a need to support integrations with a diverse set of payment processors and acquirers across the world.

Hence, the ability to be able to directly connect with Bank Acquirers with minimal development effort is one of the primary objectives of Flowbird. Hyperswitch was able to quickly turnaround any acquirer or payment

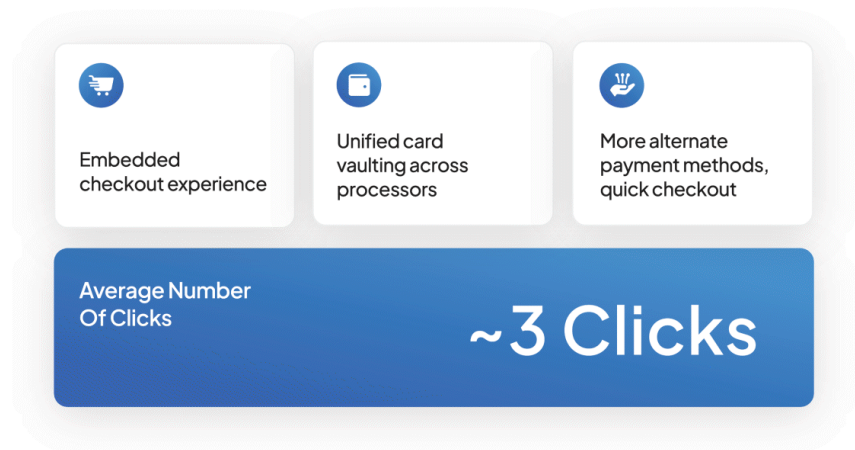
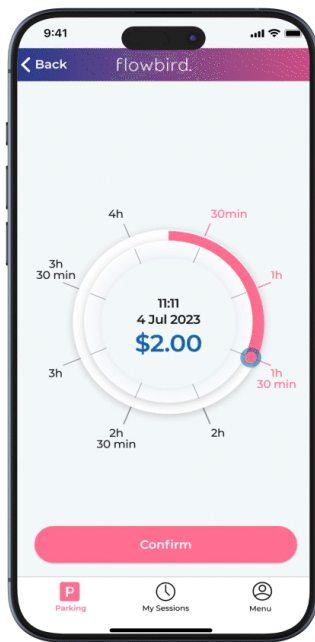
processor integration and act as an extended payment team.

With Hyperswitch Control Center, onboarding and managing hundreds of city authorities with associated configurations was a seamless experience. At the same time, restricting access to data and sensitive customer information was possible by managing access profiles for every use - be it Flowbird's app team operating across cities or Flowbird's customer support operating for specific cities.

Embedded Checkout Experience

With Hyperswitch's Checkout SDK, Flowbird transitioned to a native payment experience for Android and iOS, reducing steps and eliminating web redirections. This approach significantly enhanced the customer experience for Flowbird's highly recurring parking use case.





Quick Checkout with APMs

Hyperswitch enabled Flowbird to integrate Apple Pay, Google Pay, and Samsung Pay, offering seamless global checkout experiences. This enabled quick checkout via these payment methods and reduced clicks per payment from 10 to 3, enhancing convenience and transaction efficiency for users.

Centralized card vaulting for one-tap payment experience

Flowbird now offers one-tap payments for returning users, enabled by Hyperswitch's centralized vaulting of payment data. This processor-agnostic solution ensures seamless recurring payments across multiple cities, despite varying payment processors for each City Authority.

Reliable & Scalable Payment Infrastructure

To efficiently handle Flowbird's varying traffic volumes and spikes, Hyperswitch's infrastructure is built to be reliable, scalable, agile, and high-performing, ensuring 99.999% uptime. It incorporates a cache-based shock absorber to manage peak traffic, scaling seamlessly up to 20,000 TPS.

Additionally, the multi-region active-active setup enhances disaster recovery by ensuring that if one region experiences a failure, operations are automatically redirected to another region without any downtime, guaranteeing uninterrupted service for users.

Open-source solution for easy PCI DSS certification and omni-channel payments

Flowbird addressed on-premise deployment needs for some cities due to regulatory constraints with Hyperswitch's open-source, PCI DSS certified payment stack, designed for cloud vendor-agnostic, secure, and automated deployment. This streamlined PCI compliance and ensured data privacy in controlled environments.

Flowbird team self-integrated their in-house built card present payment acceptance solution ([Archipel](#)) into Hyperswitch as a payment connector. And this enabled Flowbird to use Hyperswitch as the unified modern payment interface for all of Flowbird's omni-channel payment needs.

About JUSPAY

Established in 2012, Juspay is a leading payments platform for the world's largest

businesses powering 175 Mn transactions every day. With offices in San Mateo CA, Dublin Ireland, Singapore, and Bangalore India, Juspay serves 400+ enterprises and large brands like AmazonPay India, GooglePay India, Microsoft Xbox India, Flipkart, McDonalds, Agoda, Makemytrip, Indigo, Zurich insurance, Agoda and leading card schemes like Visa, Mastercard.

Hyperswitch by Juspay is a new generation of composable, commercial open-source payments orchestration platform for large merchants & brands. Juspay Hyperswitch expands the possibilities for enterprises looking to transform their payments - streamlining the diversity (payment methods, micro-wallets, trust providers, PSPs / acquirers, schemes / networks, routing paths, regulatory landscape & compliance), bringing in redundancy & reliability, state-of-the-art transaction level payments intelligence increasing conversions & reducing costs, and solving for unified payment operations - observability, managing reconciliation, refunds & chargebacks.



7Security & Payhawk: Secure Spend Management Across the World

In just four years, [Payhawk](#) has gone from a small startup to a Unicorn company, redefining how businesses manage payments. With customers in over 32 countries and offices in cities like New York, London, and Berlin, Payhawk's platform brings together company cards, expense reimbursements, accounts

payable, and accounting integrations, making business payments simple and stress-free.

First PCI DSS: A Pain or an Opportunity for a Startup?

When Payhawk launched its payment card services, achieving PCI DSS compliance became a priority. As the leading security standard for protecting cardholder data, PCI DSS is essential for any company handling sensitive card information to ensure client safety and minimize breaches or fraud. Meeting the requirements can be daunting for startups, but Payhawk saw it as an opportunity. Partnering with 7Security, a QSA company and PCI DSS consultant, we provided the support needed to ensure compliance.

"We spent a lot of time upfront reducing Payhawk's PCI DSS scope to keep their compliance efforts lean and scalable," says [Pavel Kaminsky](#), CEO of 7Security. "Using serverless technology, we helped them build a setup that supports their growth while staying secure and compliant."

This approach simplified their initial compliance but also streamlined annual reassessments, cutting costs and effort.

Building a Security Framework That Benefits You From All Sides

When reflecting back on our common journey, [Miglen Evlogiev](#), Payhawk's VP of Information Security, shares:

"We have been partnering for a number of years now with 7Security on our information security roadmap with penetration testing, security consulting, and compliance services related to PCI DSS, SOC 1 & 2, and ISO27001. 7Security has a very hands-on approach, and when they give us advice, they always consider our unique experience and situation first. As a result of our work, we have built a security framework,

Bronze sponsors

improved our processes, documentation, and preparedness for various assessments, and boosted our team's knowledge of security best practices and compliance. 7Security has been part of our security certification journey from day one, and we are more than happy with their professionalism and commitment."

"With the help of 7Security, Payhawk acquired PCI DSS, ISO 27001, and SOC 1 & 2 certifications, which we've published in a trusted portal that we proudly share with customers. Apart from increased trust and more robust security, this has brought extra business advantages to Payhawk. For example, since our team is much more knowledgeable, it takes us less time to answer due diligence questions or fill out questionnaires from leads, which helps us close more deals faster and not lose leads."

At 7Security, we're proud to support Payhawk's growth. Their success proves that when compliance is aligned with business goals, it becomes a powerful tool for innovation and trust.

- Seamless cross-border payment capabilities
- Competitive pricing and flexible services
- A true acquiring partner to drive growth
- Flexibility and fast response times

How Shift4 Helped Moneynet Expand

As a leader in commerce-enabling technology, Shift4 provides innovative acquiring solutions that help businesses process payments securely and efficiently. By leveraging Shift4's expertise, Moneynet successfully scaled its operations across borders while maintaining top-tier service. The result? Faster market expansion, cost savings, and a seamless transition into new regions.

"Partnering with Shift4 has been a game-changer for our cross-border expansion strategy. Their flexible approach and fast response times have allowed us to quickly adapt to new markets while maintaining the high level of service our customers expect. This collaboration has truly accelerated our growth in the European payment processing landscape." — Marco Di Cosimo, Amministratore Delegato, Moneynet S.p.A.

Key Benefits of Our Partnership

- **Comprehensive Acquiring Services:** Shift4 became Moneynet's main acquirer, streamlining all their payment processing needs.
- **Seamless Cross-Border Expansion:** Our infrastructure powered Moneynet's entry into Spain and France while reinforcing its Italian stronghold.
- **Flexibility & Responsiveness:** Shift4's fast response times ensured a highly collaborative, adaptive relationship.

SHIFT ④

How Moneynet and Shift4 Are Scaling Cross-Border Payments in Europe

Moneynet, a licensed Payment Facilitator (PayFac) regulated by the Bank of Italy, has long been a leader in card-present payment processing in Italy. As part of IVS Group—one of Europe's largest vending machine operators—they saw an opportunity to expand into Spain and France. To succeed, they needed a partner that could provide:

- **Competitive Pricing:** With better services at more attractive costs, Moneynet gained a significant market advantage.
- **Collaborative Growth Strategy:** Beyond payments, this partnership enables both companies to expand their services to third parties.

The Results: A Win-Win Collaboration

For Shift4, this partnership strengthened our footprint in Italy while acquiring Moneynet's merchants. For Moneynet, it unlocked powerful advantages:

- **Expanded Service Offering:** Enhanced vending machine payment solutions.
- **Market Growth:** A one-stop-shop for merchants across Europe.
- **Stronger Competitive Position:** A more dominant force in European payments.
- **New Client Acquisition:** Leveraging joint expertise to attract new business.

"Our partnership with Moneynet exemplifies Shift4's commitment to enabling global

solution for merchants across Europe. This collaboration has not only expanded our reach but also driven innovation in the payment processing industry." — Nick Tubb, SVP Commercial, Europe, Shift4

What's Next?

Moneynet and Shift4 are just getting started. With plans to enhance vending machine payments and expand third-party services, we're pushing the boundaries of cross-border commerce.

Looking to scale your payment operations? Contact Shift4 to explore the possibilities!



commerce. By combining our robust acquiring services with Moneynet's expertise in card-present transactions, we've created a powerful

justt

zo

How ZenBusiness Scaled Dispute Management While Growing to 700,000+ Customers

+100%

Response rate on all chargebacks, even during volume surges

ZERO

additional headcount required to deal with surges

Meet the Customer

[ZenBusiness](#) is a leading business formation platform that helps entrepreneurs launch, run, and expand their enterprises. Founded in 2017, they've helped more than 700,000 businesses manage operations through their all-in-one platform – facilitating everything from business formation and compliance to financial services and website building.

The Challenge: Managing Growing Dispute Volumes Without Growing Staff

As ZenBusiness rapidly scaled to serve hundreds of thousands of customers, their dispute management process faced increasing pressure. With just one dispute analyst handling all cases manually, the volume of chargebacks

regularly threatened to overwhelm their capacity. ZenBusiness needed a solution that could handle surges in dispute volume without compromising on response quality. The challenge was particularly acute given the company's rapid growth trajectory and diverse service offerings. Expanding the team would require additional resources, while only addressing the immediate challenge– with more growth, larger surges would come, and response quality would suffer. They needed a longer lasting solution – one that could scale efficiently while maintaining high-quality dispute responses across their various service lines.

The Solution: Automating Dispute Management with Justt's Success-Based Model

After considering several alternatives, ZenBusiness chose Justt's AI-driven dispute management solution because of its success-based pricing model, simple integration process, and [hands-free functionality](#).

The implementation process was seamless, requiring minimal technical resources and allowing ZenBusiness to maintain business continuity throughout the transition. The success-based pricing model proved especially beneficial for their growing operation, eliminating the need for significant upfront investment while ensuring costs remained proportional to actual dispute resolution success.

The platform also handles dispute tracking and data management, and its comprehensive automation ensures that no disputes slip through the cracks or regulatory change is missed.

The Results

Since implementing Justt's solution, ZenBusiness has achieved:



Complete coverage of all disputes, with zero missed cases



No requirement for additional dispute management staff



Fully automated tracking and data management



Consistent high-quality responses even during volume surges



Cost efficiency through success-based pricing



Real-time monitoring and reporting capabilities

Beyond these transformative technical capabilities, ZenBusiness particularly values Justt's attentive support team - whose rapid response times and reliable problem resolution ensure smooth operations even during challenging periods. The combination of automated efficiency and human support creates a robust dispute management system that scales with their business growth. As ZenBusiness continues to expand its services and customer base, Justt's solution provides the scalability and efficiency needed to manage disputes effectively without compromising on quality or increasing operational costs.

Want to learn how Justt can help you scale your dispute management?

[Book a demo or contact us today.](#)

Justt's comprehensive dispute tracking and management features have streamlined ZenBusiness' operations significantly, facilitating rapid scaling throughout a period of consistent growth. When chargeback surges occur, ZenBusiness now maintains consistent response quality without adding resources – saving stress, as well as costs. The fully-automated AI-driven system ensures every case is argued with the appropriate nuance, while the success-based pricing model keeps costs aligned with actual results.



Waves Audio: Powering Payments with BridgerPay's Omnichannel Payment Orchestration Platform

Introduction

As a leader in audio plugins and signal processing technology, Waves Audio provides subscription-based solutions to creators across the globe. By partnering with BridgerPay, Waves Audio has improved its payment operations, ensuring a smooth, secure, and adaptable payment experience for its customers. BridgerPay's omnichannel payment orchestration platform has supported Waves Audio in expanding its payment capabilities and streamlining payment processes.

The BridgerPay solution

BridgerPay's platform enables Waves Audio to manage all payment processes through a single API, providing access to multiple global PSPs and offering advanced tools, including:

- A custom made invisible component that eliminates PCI scope and power Waves checkout experience by BridgerPay APIs.
- Support for various payment structures, including subscriptions with trials, one-time payments, and yearly plans, processed via credit cards and alternative payment methods like PayPal.

- Bridger Retry™ engine that helps recover declined payments by utilizing alternative PSPs, improving payment approval and revenues outcomes.
- Automation of manual processes for Mail Order/Telephone Order Payments (MOTO), allowing Waves Audio to save time and resources while enhancing customer experience.

Results with BridgerPay

Through its collaboration with BridgerPay, Waves Audio has benefited from:

- Enhanced payment approval processes that support business continuity.
- A broader global reach through integration with multiple PSPs and local payment options.
- Cost optimization by utilizing intelligent routing strategies and optimizing PSP usage.
- An improved customer payment experience with fast and secure options like Apple Pay and Google Pay.
- Streamlined MOTO payment processes that enhance operational efficiency and customer satisfaction.

Quote

"BridgerPay has provided us with a flexible and efficient payment orchestration platform that aligns with our business needs. Their platform has helped us simplify complex payment workflows and deliver a better experience for our customers."

-Zohar Niv, CIO, Waves Audio

"At BridgerPay, our mission is to create meaningful impact by delivering real value

to our clients. By integrating our payment orchestration platform, Waves Audio has optimized its payment processes, increased approval rates, and reduced operational costs—all while enhancing the customer experience. This collaboration highlights the remarkable expertise of the Waves team and their exceptional suite of products, showcasing the true value of BridgerPay in driving growth, simplifying complexities, and empowering businesses in the SaaS market to thrive.”

-Ran Cohen, Co-founder & CEO, BridgerPay

Looking ahead

Waves Audio continues to leverage BridgerPay's innovative solutions to enhance its global payment strategy. By simplifying complex payment processes and delivering customer-centric tools, BridgerPay remains a key partner in Waves Audio's growth journey.



AXEPTA BNP paribas case study – helping merchants to reduce queues whatever their sales channel

We bring our spirit of innovation to meet our clients' requirements for a secure, fast and simple checkout, both in-store and online.

At AXEPTA BNP Paribas we combine the strengths of our human and IT resources to help our merchants design the best payment experience according to their individual needs.

In turn our customers benefit from the natural increase in transformation rate.

Increasing queue times is a growing issue for our clients, as such we are focused on developing innovative solutions that can be merged into traditional customer journeys:

- In-store, we offer AXEPTA BNP Paribas Soft solution allowing merchants to take payments from customers wherever they are in the store. Available via a smartphone or a tablet, thanks to NFC technology, regardless of the amount. Adapted to any type of activity, our solution redesigns the face-to-face payment experience and removes the physical frontiers of your stores. Accept payments on the move, during delivery or any other use case involving mobility... Combine standard payment terminals and our Soft solution to ensure a perfect mix between efficiency and a smooth payment experience.
- Online, our AXEPTA BNP Paribas Online gateway supports pubs and restaurants allowing their customers to pay directly from the comfort of their seat. From order to payment, avoid queueing at the counter by allowing a smoother customer journey. Allow your customers scan a QR code to have access to your menu, make their choice and then pay online. We integrate our customizable payment gateway within the app or website of our merchants and cover all main card payment methods including ApplePay & GooglePay wallets.



PXP Financial Partners with DisputeHelp to Help Merchants Prevent Chargebacks

About PXP Financial

PXP Financial is a leader in global payment services, providing a single unified payments platform to accept payments on line, on mobile and at the point of sale. Powered by in-house acquiring, 120+ alternative payment methods & financial services, PXP processes more than €22.7 billion annually through its unified gateway. PXP Financial's cutting-edge end-to-end payment platform empowers businesses to thrive by providing all the necessary payment services from a single source.

The problem

76% of global eCommerce merchants report consistent or increasing year-over-year chargeback rates, with costs now exceeding €50.3 billion annually (Source: PYMNTS). These costs stem not only from chargebacks caused by genuine consumer transaction disputes, but increasingly as a result of first-party fraud (where customers wrongly initiate chargebacks for transactions they or their household initially authorized).

Given the ever-shifting payments dispute and fraud landscape, including regular regulatory updates and new threat vectors, many merchants struggle to keep pace and suffer

a range of unnecessary consequences. PXP Financial recognized the need for a robust and effective solution to better support its clients and mitigate the many challenges associated with chargebacks and fraud.

The solution

PXP Financial partnered with DisputeHelp to implement an advanced, centralized solution for handling disputes, chargebacks, and fraud mitigation. This collaboration enabled PXP to bring a fully integrated tool to market that simplifies and consolidates dispute management processes. PXP can support all major payment schemes on a single platform, providing a streamlined approach that eliminates the need for multiple systems.

The DisputeHelp platform empowers PXP with a single dashboard, giving teams a clear, consolidated view of chargeback performance and allowing them to adjust strategies in real time. This solution minimizes the operational resources required to manage chargebacks, enabling PXP to mitigate fraud effectively while reducing costs and freeing up internal resources. By delivering this robust, user-friendly

Key Benefits for PXP Financial Merchants:



Reduced Operational Burden

Merchants can focus on their business while PXP Financial handles chargebacks efficiently.



Multi-Scheme Support

Unified dispute management across all major payment schemes simplifies processes.



Cost Efficiency

Streamlined workflows reduce the need for multiple systems and cut costs.



Enhanced Client Service

Centralized dispute management improves customer service.

business and their relationship with their customers, but also improves the health of the entire payments ecosystem.

Bart Szypkoski

Chief Revenue Officer Dispute Help

Tangible results

PXP clients saw immediate impacts from our partnership.

EXAMPLE 1: Global Communications Platform

This business endured high operating expenses as a result of a needlessly elevated chargeback rate. Within a quarter, PXP Financial helped them reduce their ratio by 50%. This significantly reduced costs, improved customer experience, and mitigated risk - allowing them to focus on growing their business.

EXAMPLE 2: Technology Service Organization

A global technology service organization experienced an increase in chargeback rate to 4.20% - exceeding card network limits. Upon identifying this issue and launching PXP's tandem Ethoca Alerts and Visa RDR solution, they brought their chargeback rate down to 0.67% - putting them back within acceptable limits and protecting their business within months of implementation .



At PXP, we prioritize risk and fraud management to ensure secure transactions, safeguarding our clients from potential losses and reputational damage. We chose DisputeHelp as our partner due to their outstanding reputation and their ability to integrate their agnostic platform with various systems, offering not just innovative technology but also a personalized approach. They see beyond the label of customer, or partner and cherish the individual behind the business.

Kasia Gruszka

Sr. Card Scheme Relationship Manager, PXP Financial



CONTACT US TODAY!

Learn how you can experience the future of disputes.

www.disputehelp.com

info@disputehelp.com

By delivering a host of powerful tools, PXP Financial provides their clients with a lifeline that not only allows them to protect their



Howler Enhances Event Payment Experience with Halo Dot

Customer Story

Howler, a leading event technology platform, faced a challenge common to the eventing industry: ensuring seamless and flexible payment options for event-goers.

Traditionally, many events rely on closed-loop wallets, where attendees must preload funds to make purchases. This approach can hinder convenience and deter customer satisfaction, as it restricts the use of widely preferred payment methods like credit and debit cards.

To address this, Howler partnered with Halo Dot, leveraging its innovative Halo.Link solution, which makes use of app-to-app integration to accept contactless payments. This solution transformed Howler's existing hardware into a versatile payment system capable of accepting both traditional event wallet payments and direct card transactions, including Visa and Mastercard.

Chris Reeves from Howler highlighted the impact of this partnership:

"Through integration with Halo Dot's app, we achieved this precise functionality, empowering our customers to pay using their preferred payment method seamlessly."

The key benefits

- **Cost Efficiency:**
By utilizing the hardware already owned by Howler, the solution eliminated the need for additional procurement expenses.
- **Enhanced Customer Experience:**
Event attendees could now pay effortlessly with credit or debit cards, reducing delays and increasing satisfaction.
- **Improved Operational Efficiency:**
Howler efficiently managed over 200 device registrations at a single event, ensuring smooth operations.

Results Achieved

With Halo Dot's technology, Howler significantly improved its payment processing capabilities. By turning the devices that were already on hand into open loop payment acceptance devices, they were able to accept more transactions. Customers now enjoy faster, more reliable checkouts and greater payment flexibility, enhancing their overall event experience. These enhancements have strengthened operational efficiency and elevated customer satisfaction, positioning Howler as a leader in seamless event payment solutions.

By integrating Halo Dot's solution, Howler successfully redefined the event payment experience, enhancing convenience, operational efficiency, and customer satisfaction—all while maintaining cost-effectiveness.



MEGOGO has successfully partnered with Solidgate to enhance its payment processing capabilities.

Solidgate specializes in optimizing conversion rates while ensuring compliance with EU regulations, enabling us to significantly improve our revenue flow.

Challenge: MEGOGO, an international media service from Ukraine, faced critical challenges in payment processing as its Smart TV service gained popularity. The two main issues were:

- 1. Incompatibility of 3DS on Smart TVs:** The lack of support for 3D Secure on Smart TVs led to non-compliance with the EU's Second Payment Services Directive (PSD2) and Strong Customer Authentication (SCA).
- 2. EU Subscription Payments:** Compliance with EU regulations required the use of 3DS for initial subscription payments, which hindered a smooth user experience and negatively impacted conversion rates.

Solution: To tackle these challenges, MEGOGO collaborated with Solidgate, a leading payment processing provider, implementing several strategic solutions.

- 1. Single Payment Page:** A unified payment interface was created to support various payment methods, including Card Payments, Apple Pay/Google Pay, and PayPal, facilitating a seamless experience across devices.

- 2. Single Subscription Service:** The subscription model was enhanced to integrate multiple payment options while adhering to EU 3DS regulations.
- 3. VTS/MDES Tokenization:** Solidgate introduced tokenization technology to secure sensitive payment data and streamline future transactions.
- 4. Account Updater:** An automated feature was implemented to update expired card details, ensuring uninterrupted subscription renewals and minimizing churn.
- 5. Smart Retries:** A smart retry mechanism was established to identify optimal days for retrying failed payments based on user financial behavior.
- 6. Payment Orchestration:** Transactions were directed to acquirers with higher success rates and lower costs, enhancing overall processing efficiency.
- 7. SCA Exemptions:** Solidgate utilized SCA exemptions such as low-value transactions under €30 and Transaction Risk Analysis (TRA) to reduce friction in the payment process.

Results:

- **Seamless Payment Processing:** Enhanced payment experiences on Smart TV applications.
- **10% Increase in Conversion Rates:** Achieved through improved payment options and user experience.
- **5% Reduction in Churn Rate:** Resulting from uninterrupted subscription renewals and optimized payment retries.

By leveraging Solidgate's innovative solutions, MEGOGO successfully navigated its payment challenges, ensuring a frictionless experience for users while significantly boosting conversion rates and customer retention.



Payplug, The French leader in payment transaction optimization,

designed for merchants, e-merchants, and fintechs, strategically chose Thales as its partner for the implementation of network tokens, further reinforcing their position as industry leaders.

With a customer base of over 17,000, Payplug is dedicated to enhancing payment performance and simplifying the overall experience for businesses of all sizes. They aim to empower merchants to focus on their core operations, positioning payment as a key growth driver. Choosing to collaborate with Thales showcases Payplug's commitment to offering innovative solutions to its customers.

Payplug was looking for a scalable solution, ensuring a fast time-to-market and valued the importance of aligning with a reliable partner who helps them achieve their ambition of transforming complexity into opportunities for their customers.

The integration process with Thales demonstrated a perfect fit, with responsive teams and seamless communication channels that fostered a strong relationship built on trust. This high-quality integration has already proven successful in its first deployment, meeting Payplug's requirements and ensuring a cost-effective solution tailored to their needs.

Thales emerged as the ideal provider due to its ability to perfectly fit business challenges according to Payplug's evolving needs.

Success story: EHC Red Bull Munich and Unzer

In September 2024, Unzer's partner, EHC Red Bull Munich, opened its brand-new home – SAP Garden – in Munich's Olympiapark. Since Red Bull took over the club in 2016, it has enjoyed a remarkable era of success. The club, which has been part of Germany's top ice hockey league (DEL) since 2010, has won four German championships since 2016, cementing its place among Europe's elite teams.

The Challenge: Enhancing the Fan Experience with Seamless Payments

At major sporting events, fast and efficient payment processes are essential. Fans expect smooth transactions, shorter queues, and an overall hassle-free experience. EHC Red Bull Munich wanted to create a modern, seamless payment journey – one that would enhance the fan experience and improve operational efficiency.

Christian Winkler, Managing Director Sports, Red Bull Ice Hockey:

"Unzer and our new home, SAP Garden, stand for innovation. This partnership enhances the spectator experience, making it even better for our many fans. With its strong presence in Munich, Unzer is a perfect fit for our club in more ways than one."

The Solution: Smart Payment Technology for a Seamless Journey

Together with Unzer, EHC Red Bull Munich set out to implement tailored payment and

software solutions at SAP Garden—one of the most innovative indoor sports venues in Europe. The multifunctional arena includes professional sports facilities, three ice rinks for recreational use, a gaming area, and event spaces.

Unzer ensures a smooth, hassle-free payment experience for visitors, both in the arena and online. Using mobile and contactless POS Go terminals, payments take just seconds, reducing queues and improving crowd management. Fans can choose from multiple payment options—cash, debit or credit card, or mobile wallets.

To make things even easier, fans can order food and drinks directly from their seats, minimizing waiting times and maximizing their game-day experience.

With Unzer's unified payment platform, EHC Red Bull Munich benefits from seamless commerce across all sales channels. By integrating customer and payment data, the club gains valuable insights while providing fans with a smooth and connected shopping experience.

Pascal Beij, Chief Commercial Officer at Unzer:

"Our payment and software solutions ensure secure and efficient processes while helping EHC Red Bull Munich create truly fan-centered experiences. At the end of the day, it's all about making sure fans have an unforgettable time at SAP Garden."



Click on the image to view the video



How we reduced ATO and account opening fraud for BlaBlaCar

BlaBlaCar is the world's leading community-based travel network, enabling over 26 million unique members to share a ride across 21 markets, with more than 10 million bookings per week.

Before using Nethone's fraud prevention, Blablacar faced a challenge with Account Opening fraud and Account Takeover (ATO).

How Nethone solved the challenge

We initially implemented a Proof of Concept (POC) model on BlaBlaCar's platform that was customized to their specific needs for detecting ATO. The POC proved to be successful in detecting a significant number of ATO cases. Yet fraud trends evolve rapidly, so when new patterns emerged, we responded to the changing landscape by quickly adjusting the model to maintain high precision of ATO detection.

Our ML-based fraud detection setup has proven to be highly accurate in identifying fraudsters while minimizing false positives. In a specific instance, our solution detected a single user/device attempting to open 536 different accounts over the course of a month using various techniques to hide their identity. We were able to identify and block all these fraudulent attempts, protecting the experience for BlaBlaCar's legitimate users.

Throughout our ongoing collaboration, we've consistently provided support in improving BlaBlaCar's fraud detection models. Our client greatly appreciates the direct interaction with the data scientist responsible for creating and fine-tuning the customized models to meet their specific requirements.

The results

We detected ~70% of all fraudulent cases in the initial stages of the fraud prevention process. This early detection allowed for swift action, preventing fraudulent activities from progressing further. This high detection rate was achieved while maintaining a minimal impact on legitimate user traffic.

Please read the full [case study here.](#)

'We were looking for a solution provider with deep expertise in addressing ATO and scams, and the evolving tactics used by fraudsters to deceive community members. We highly appreciate Nethone's dedicated Fraud Intelligence team who helps us actively innovate our solution, staying ahead of the curve by identifying new fraud trends in fraudsters' behavior through first-hand Dark Web intelligence.' - Charles Jouanjean, Lead Product Manager.



24% More Conversions: How Contiant's Advanced Technology Transformed Payments and drove Business Growth

Contiant is a leader in Open Banking, providing businesses with a seamless, secure, and cost-effective way to increase conversions and retention.

Our advanced technology eliminates credit card chargebacks, reduces transaction fees, and ensures instant settlements, making payments more efficient for merchants. Trusted by over 2,000 banks across 19 countries, Contiant is revolutionizing the way businesses handle payments.

In today's market, a smooth payment experience is essential for conversions. However, some merchants still rely on inefficient payment forms that lack a clear structure and prioritization of payment methods.

This case study explores how an e-commerce retailer overcame challenges with payment conversions by optimizing their checkout flow. The business was facing a decline due to an unstructured checkout process, leading to delays and customer frustration. That's how shoppers often felt unsure about which payment method to use, causing a growing number of abandoned transactions. The merchant was in dire need of a streamlined solution to improve the payment experience, drive conversions, and retain customers.

After conducting an in-depth analysis of the

merchant's payment form, Contiant identified key friction points that led to confusion and abandoned transactions. To optimize the payment experience, we implemented a strategic restructuring of the checkout process. We provided customers with 2 payment options for the smoothest possible experience:

- **Placing the top bank's single payment flow as the preferred payment method** in this market as the first option. That's how we've offered the customers straightforward choice.
- **Positioning the Instant Banking payment button** just below the first option, providing a seamless way for customers to pay using their preferred bank without unnecessary steps.

By simplifying the payment journey, the new layout reduced friction, increased trust, and improved the overall user experience.

As a result, the e-commerce retailer experienced a 24% increase in conversions. This case study demonstrates that an optimized checkout process - faster and more intuitive - leads to higher purchase completion rates.

CEO's Perspective

"Thanks to Contiant, our checkout process is now more efficient than ever. Customers complete their payments with ease, and we've noticed a big boost in successful transactions. We're very happy with the results and grateful for Contiant's support in improving our payment system. Any business looking to grow should simplify their payment process—and Contiant is the right partner for the job!"
- stated the CEO of the e-commerce retailer.

In conclusion, Contiant's advanced technology helps businesses optimize their checkout experience, increase conversions, and grow revenue. That's because the smoother the payment process is, the happier the customers are.



Case Study: How Latvijas Pasts Modernised and Grew with Wallester White-Label

Introduction

Latvijas Pasts, the official postal service owned and operated by the Latvian government, has long been integral to the country's social and economic infrastructure. It has 2,300 employees and over 600 service points. In 2023, market challenges prompted the need for bold modernisation. For Wallester, the opportunity to work with a major governmental institution was a great honour and presented a welcome opportunity to showcase our flexibility and the value of our products.

Why Change Was Needed

Before partnering with Wallester, Latvijas Pasts faced significant challenges:

- **Evolving Customer Behavior:** Increasing demand for digital and cashless payment options.
- **Industry Transformation:** Declining postal service usage (8-14% annually) required innovation.
- **Digital Divide:** The Postal Settlement System (PNS) served 100,000 customers but was limited to in-person transactions, creating inconvenience, especially for pension and social welfare recipients.
- **Rising Competition:** Competing in a rapidly

digitising financial services landscape.

The Wallester Solution

In April 2023, Latvijas Pasts partnered with Wallester to launch branded payment cards and modernise its financial offerings. Leveraging Wallester's White-Label platform, the collaboration introduced:

Key Features

- **Debit Cards:** Physical and virtual cards with contactless technology.
- **Enhanced Security:** VISA Secure for online payments, 3D Secure authentication, SMS-protected PINs, and instant card freezing.
- **Global Access:** Seamless ATM withdrawals worldwide.
- **Mobile App:** Latvijas Pasts Pay app with real-time notifications, card management, and mobile payment capabilities.
- **Digital Wallet Integration:** Support for Apple Pay and Google Pay.

This project delivered crucial financial services to underserved rural communities, modernising their access to banking.

Results

The partnership's impact was evident in Latvijas Pasts' 2023 financial results:

- **Turnover:** Reached €108.3 million, an 8% increase year-over-year.
- **Sustained Growth:** Surpassed the €100 million turnover mark for the third consecutive year.

[Source](#)

Planned future initiatives include:

- Expanding cashless payment options with VISA debit cards.
- Enhancing the Latvijas Pasts Pay app with additional self-service tools.
- Continuing modernisation efforts to better serve customer needs.

Conclusion

According to **Sergei Astafjev**, CEO of Wallester, the partnership between Wallester and Latvian Pasts has expanded the horizons of the financial sector in Latvia: *“Our collaboration has been instrumental in transforming the Latvian finance sector. Through implementing the latest technologies, Latvian Pasts has tremendously impacted daily banking operations for Latvian citizens. This vision aligns perfectly with Wallester’s mission of democratising access to cutting-edge technologies.”*

Latvijas Pasts’ transformation shows that choosing the correct partner can help modernise even the most traditional institutions. By combining Wallester’s expertise with its commitment to innovation, Latvijas Pasts set a benchmark for other postal services worldwide.

According to **Mārcis Vilcāns**, Chairman of the Board of Latvijas Pasts: *“Every modern company must keep up with demand, adapt to changing customer habits, and offer services that make day-to-day life easier. A large proportion of financial services have moved to the digital environment. This is something that every modern company has to take into consideration, keeping up with demand, responding to changing customer habits and providing services that make everyday life easier for customers.”*

Brite*

Customer Success Story - Auctionet

Background

Auction houses and auctions are undergoing a significant technological transformation. In Europe, Auctionet is at the forefront of this shift, providing a digital platform that streamlines auction processes and connects local auction houses with global consumers.

Challenge

Auctionet’s mission is to modernise the entire auction process while supporting a network of over 70 auction houses across Europe. One of the primary issues was the high and unpredictable costs associated with card payments, particularly for international buyers.

Another challenge was managing the risk of chargebacks, which led to resource-intensive disputes and undermined the seamless experience Auctionet aimed to deliver for its users – particularly buyers committing to high-value purchases.

Additionally, Auctionet’s model required the onboarding of new auction houses individually. Many of these partners lacked the resources to implement advanced financial systems, making integration and payment reliability a top priority. The fragmented nature of the auction industry meant that Auctionet needed a payment partner capable of adapting to varied and complex requirements across multiple countries.

Finally, Auctionet needed to easily address

Bronze sponsors

compliance and security issues. As auctions often involve high-value items, ensuring secure transactions and meeting anti-money laundering regulations is critical to maintaining the trust of both buyers and sellers. Auctionet sought a payment provider to meet these demands while simplifying its operational processes.

Solution

Brite Instant Payments offers Auctionet a reliable, transparent, and cost-effective alternative to card payments, and it is tailored specifically to the needs of the auction industry.

Results

Operational Savings: By integrating Brite Payments, Auctionet has achieved cost reductions. Approximately 20% of payments for onboarded auction houses are now processed via Brite, eliminating the high and often unpredictable fees associated with cards.

Improved Compliance: Brite's adherence to strict regulatory standards aligns seamlessly with Auctionet's commitment to anti-money laundering compliance. This ensures a secure environment for high-value transactions, enhancing trust and operational integrity across international markets.

Streamlined Operations: Brite's efficient onboarding and reliable integration processes

have enabled Auctionet to quickly onboard new auction houses. This has improved operational efficiency, allowing Auctionet to scale while maintaining seamless payment processes.

Growth and Expansion: Integrating a scalable, cost-effective payment solution has given Auctionet the tools to strengthen its presence in existing markets and seize new opportunities in the circular economy. Eliminating chargebacks has helped to increase payment satisfaction.

Customer Testimonial

"Cooperation with the customer support at Brite Payments is very smooth. We can onboard new customers fairly quickly now, which has been an issue with other card or payment providers in the past."

- Albert Ramstedt, CTO, Auctionet



**Global
App Testing**

How GAT helped Carry1st improve checkout completion by 12%

[Carry1st](#) is an African gaming and payments platform which [recently raised \\$27M led by Andreseen Horowitz](#). Below, we spoke to Ankur Mishra, a Senior Payments Manager at Carry1st, who helps to ensure their payments work seamlessly for consumers and gaming companies alike.

Interested in learning about how we could help you? [Talk to a member of our team.](#)

The company

Carry1st gets between two enormous markets.

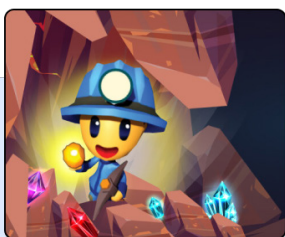
Bronze sponsors

The first is African consumers wanting to pay for their favourite games with local payment methods which are convenient to them. The second is gaming companies who want to reach African consumers but are not set up to cater for the huge variety of payment options.

Enter Carry1st. “We’re integrated with all the major gaming partners; we’re acting as a payment gateway aggregator as well as an online shop,” explained Ankur.

Founded in 2018, Carry1st is now available in 7 African countries following a successful Series B. They offer “a hyper-localized experience. There is no need to buy with a card if you don’t want to. We’re able to offer over 120 methods of payment to our users.”

That includes things like bank transfer, crypto, and the thriving number of e-wallets which are popular in Africa, such as Nigeria’s OPay wallet.



The challenges

We asked Ankur about his top three challenges in QA at Carry1st. He told us the following:

- The complexity of testing **120 payment methods**
- Testing a **hyperlocalized product**
- Driving **low levels of friction** required to **encourage purchases**

Testing 120 different payment methods

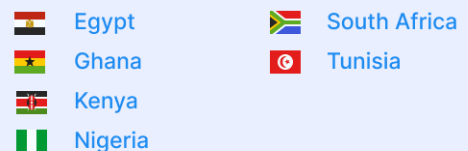
Payments are fundamentally very difficult to test, argued Ankur. “We need a lot of simulators, work around the staging environments, integration testing... then there’s checkouts and driving down the friction on them. We test the initialized payment, the requested responses. We do some unit UA and [sanity testing](#) in the lower environment.”

“We have some limitations when we do end to end testing. We struggle to coordinate international payments... we need a method like bank OPay wallet which is in Nigeria. And there’s often no sandbox or simulator available. In lieu of that we have to do some very basic test cases and based on that we make a call on whether we go into production or not.”

“The integration aspect is challenging because the customer gets redirected to the bank infrastructure, meaning we lose the control. And then the security systems designed to prevent spam and fraud prevent automated scripts from paying. So we need real testers on real devices.”

Hyperlocalization across 7 countries

“We’re a remote company,” said Ankur. “But even we can’t get testers in all the locations we need.”



The difficulty of getting QA right across such a diverse set of countries is partly the regulatory burden associated with each one. But it’s deeper than that. Asked what Ankur meant by hyper-localization, he said:

“It’s also the [localized content and UX](#). For example if you’re using Carry1st in Nigeria, you need to see the list of the 40 banks that support transfer against a list of all the banks in Nigeria. You can check yours in a dropdown list.”

“We need to be able to test that the information is correct, and to deploy localized changes which are deeper than translation across individual territories in our markets.”

The level of friction required for revenue capture

“The business drivers for high quality also go beyond ensuring that the payments work,” said Ankur.

“If I’m playing a game and I want to make an in-app purchase, my use case is often immediate. That means the purchase won’t happen if I have to wait ten – or even two – minutes. One of the big value adds we can provide to our gaming partners is capturing that revenue which would otherwise be lost.”

But with 120 methods of payments, ensuring that everything is frictionless requires constant vigilance. “We’re trying to reduce that time to purchase as much as we can, and trying to reduce processing time as well. The user experience should be that a user can do in-application payments without friction and resume their game as soon as possible.”

The solution

Global App Testing delivered a bespoke solution to Carry1st which was tailored to their needs and requirements.

Real testers, real devices, real payments

After testing as much as they can with automated scripts, Ankur is grateful to use real localized device testing to ensure that the product is working in practice.

“We run a set of test cases in production using real money, real cards, a real bank account a real e-wallet and the real movement of funds. It gives us something that all the sandbox testing can’t – local functional testing on payments in a real environment where we can’t access internal testers.”

End-to-end checkout testing across releases and the live product

“We do end to end testing with Global App Testing in production of all the new payments that we introduce,” said Ankur. “Plus we use GAT to investigate anywhere we think that the performance isn’t where it should be to identify bugs which might be impacting the metrics.”

“The end-to-end test cases for all payment flows are extremely value as they give us a full picture of the entire UX, in practice, anywhere in the world.”

The results

A 12% increase in checkout completions with some payment types

“There’s been a few extremely valuable defects that Global App Testing has found. It’s been acknowledged by the entire Carry1st leadership”, said Ankur.

“There were a couple of incidents where payments appeared to be cancelled by users but they were actually issues with the iframe loading. From the internal side they looked like genuine user cancellations. Because of the specific pattern of environments these bugs occurred in, the failure rate was low enough that it did not flag as suspicious but high enough that it incurred significant cost.

“The success rate on that payment went from 78% to 90%. There would have been at least \$300,000 of daily volume going through that channel.”

A richer understanding of the whole system

"Global App Testing helped me a lot in terms of understanding the end-to-end of the payment method.

"Attaching the videos and recordings of the full session is so valuable. It's become much easier for me to understand how this payment system works – and for our developers to find where the bugs are – because there's media with structured environment and location details of every test case."

"I'm able to control the payment operations. Whenever I see issues, I can quickly understand the cause.:

Carry1st lines up their biggest partnership to date

We asked Ankur about Carry1st's growth plans for 2024 and to our surprise – Ankur responded that he couldn't tell us.

"We're planning to extend our business in two more countries this year; but we have new partners coming in and some exciting stuff happening there. This year we've integrated into four additional [gaming] partners.... At the end of the year we'll have two more."

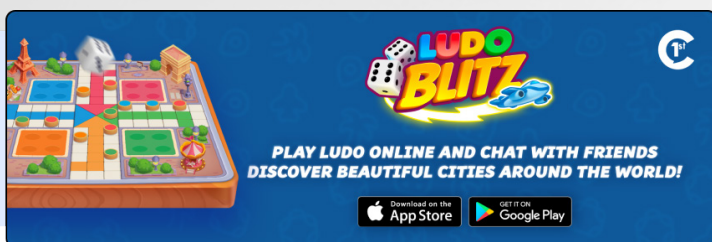


Smooth Sailing Enabling Frictionless Payments

"Customers are less willing to wait to complete a purchase – in-person or online – than ever before and that shouldn't surprise anyone. After all, the "payment" isn't the joyful part of the experience, it is the purchase itself that brings happiness.

Cart abandonment rates are as high as 81% in the Asia Pacific region in 2023.vi Making sure the payment is frictionless – achieved quickly, smoothly, and securely – is critical to reversing this trend."

Thomas Heigl, Senior Vice President Sales and Marketing, JCB International (Europe) Ltd.





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