

A Leading Global Payments and Technology Company

Case study

Digital Experience Platform and Design Studio Implementation

Challenges identified

There were over 400+ unsecured and secured sites which were either direct line of business sites or affiliate partners sites. The branding was inconsistent and the experience was not seamless to manage release and change request. Getting a campaign site in which the client is globally involved required a quick time-to-market solution with the branding experience maintained seamlessly across the sites

The legacy application needed to be migrated to the Digital Experience Platform

Designing functional components for new initiatives had a slow turn around time and needed a digital transformation

Our approach

We worked together with the client's Digital team and completed a due diligence exercise followed by a POC to validate the solution that would be used to onboard all the client's 400 plus web properties. Together we designed and implemented a Digital Experience Platform (DXP) solution based on Adobe Experience Cloud. which allowed the client's business teams to build and instantly launch new components and business applications without involvement from IT teams.

The key features:

- Pre-built components for plug and play mode to quickly build web pages and microsites
- Enablement of self-service features reducing the number of calls to their calls to centers
- Implementation of regulatory workflows ensuring compliance regardless of geographic location

A snapshot of our engagement..

| | |
|--------------------|---|
| Functional Area | Digital Network Solutions |
| Horizontal Service | Digital Experience and Transformation |
| Technology | NodeJS, Stencil, JavaScript, Angular |
| Scope | Collaborate with the client for Digital Transformation for FED and Services backend |
| Duration | 2 years |
| Team Size | 40 + |

Quantified benefits

- The client was able to plan a road map for the digital transformation of the 400+ sites using the DXP as the mantra with milestone and priorities from business
- Up to 25% reduction in drop off rate in customer engagement on web and mobile channels
- Up to 30% savings in the time spent creating new campaign and microsite
- Projected 25% increase in operational efficiency through Self Service on Digital Channels
- 30% decrease in effort using scaffolding approach to build new sites.



Loyalty Implementation Pay With Rewards (PWR)

Challenges identified

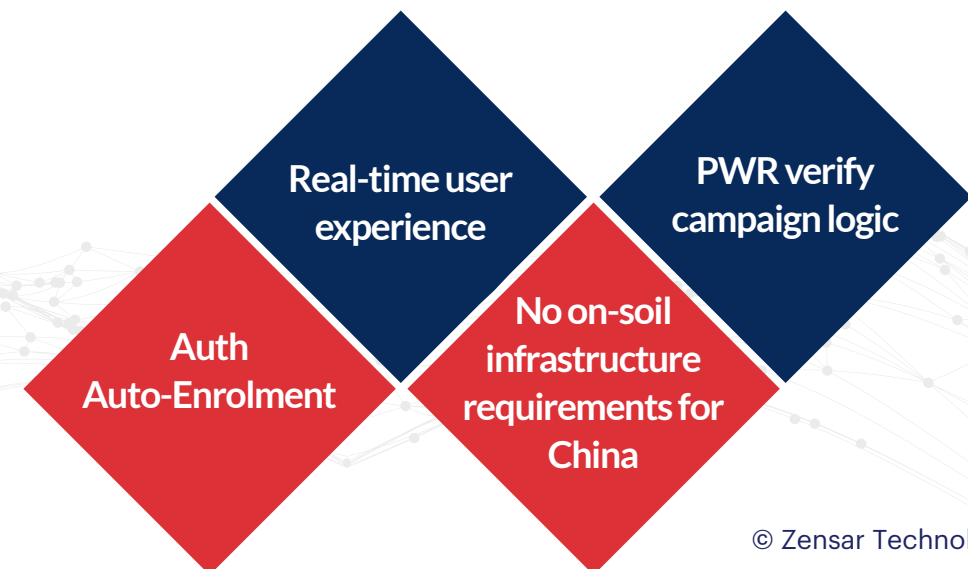
- PWR enrolment Regulations Risk: The Chinese regulator, People's Bank of China (PBOC), doesn't allow issuers to send Personally Identifiable Information (PII) data cross-border. However, to monitor Cross-border (XB) transactions require that PII details are enrolled. The standard PWR enrolment process is not as per the regulations
- Massive investment on infrastructure breaks profitability: There was a need to find a sustainable solution to avoid major costing in infrastructure setup. China region required a solution to meet the requirements, to avoid the above-mentioned challenges.

Our approach

The solution is intended to support China's go-to-market before PWR becomes operational on Chinese soil. The Chinese issuers will add capabilities to their Loyalty Programs for maintaining and processing Points Banks as well as onboard Customer Information - PII data, which means that no PII data would leave China Soil.

The solution also prevents Chinese issuers from sending Customer PWR preference to MRS PWR. The client Services (based in St Louis) will be provided with criteria by the issuer to be able to identify and filter PAN from incoming transactions, and these eligible transactions will be then sent to enrolled issuers for PWR processing.

Requirements met by Current Solution: Nothing-On-Soil



A snapshot of our engagement..

| | |
|--------------------|---|
| Functional Area | Loyalty and Rewards |
| Horizontal Service | Development and Support |
| Technology | Java 1.8, Springboot, microservices, Apache Kafka, Jenkins CI/CD, Splunk, PCF, HashiCorp Vault, Apache Camel, Apache Jmeter |
| Scope | Solution development, Testing, Client Onboarding and initial production support |
| Duration | 3 years |
| Team Size | 18 |

Quantified benefits

- This version avoids 100% cost of placing the client components on soil, by utilizing a new auto-enrolment feature based on cross-border authorization messages
- Ensured that the components have a very high throughput as the application can face a traffic rate of up to 4000 transactions per second
- 60% of efforts and cost-saving can be achieved through the use of this application. Near real-time, processing includes enrollment as well as rewards processing



Cross-border Payment Enterprise Rule Engine for TransFast

Challenges identified

TransFast is a global cross-border payments network provider serving over 125 countries across Asia, Europe, America. It is now owned by the client. The acquisition builds on the client's strength in payments and drives improved transparency and certainty in cross-border transactions, enabling people and businesses to send and receive money beyond borders with greater speed and ease.

There are three different types of projects that were identified to support their products: Transpay (Transpay is a B2B/B2P cross-border payments platform), Agent business, Network coverage.

There are 3 different types of projects identified to support the above products:

- Layout Tool
- Reporting Framework
- Web 3 Portal

Our approach

We collaborated with TransFast team for resilient services solution

- It is a centralized enterprise-level payment business rule engine that is basically responsible for all payment transactions and various payment compliances utilized in multiple applications for their multiple payment corridors
- It separates business logic from application code and manages it in the form of graphical rule models in a central repository. Business rules are deployed to be consumed by any other application and process
- It also gives the other applications ability to create corridor-specific layout capability

A snapshot of our engagement..

| | |
|--------------------|---|
| Functional Area | Provides merchants a consistent way to accept e-payments regardless of channel. Enable banks, merchants and partners to store secure credentials and offer a simplified shopping experience |
| Horizontal Service | Development and Support |
| Technology | Microsoft .Net, Power BI , SQL Server, ETL |
| Scope | Build Rule Engine and API for Cross-border Payments |
| Team Size | 15 |

Quantified benefits

- The client gets 100% access to Transpay is a B2B/B2P cross-border payments platform. The company's platform uses robust end-to-end technology to enable instant transfers across its global proprietary network
- The client will have 100% access to TransFast network which has 200,000 payment points worldwide, with agents representing the company around the globe. Customers can send money in person to be received in cash or directly into a bank account
- 100% access to TransFast's network spanning 120 countries across the Americas, Asia, Africa and Europe, and the company holds licenses in more than 70 jurisdictions globally





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