kainos®

ENABLING CONTACTLESS PAYMENTS REMOTELY IN THE TIME OF COVID-19

Kainos worked with Concardis in an agile and collaborative way to pioneer their bespoke digital product, SmartPay.

About Concardis

Concardis is part of Nets Group, a leading, full-service provider of digital payment services across Europe.

The Group's objective is to make payments simple for the end user through an innovative approach to overcoming the limits of traditional payment services.

SmartPay is a digital product designed specifically to simplify face-to-face payments for small and medium-sized enterprises (SMEs) in the DACH region. SmartPay enables merchants to digitise their systems and reduce costs by bringing together all payment systems and processes on one platform. All merchant processes are fully digitised and do not require any physical interaction to set up.

The challenges

Concardis wanted to develop a new offering for the SME market including online businesses, independent corner shops, small chain stores, hotels, and restaurants.

A key challenge – and an opportunity – was to make it easy for cash-based businesses to digitise in Germany where the acceptance of credit card payments is one of the lowest in Europe.

When COVID-19 struck, it was immediately clear that running this programme of work would be a challenge. With global lockdowns and a push for contactless payments, it was clear that SmartPay, with its speedy and fully digital merchant onboarding, would be a more relevant business offering than ever before.

The solution

Selected to support Concardis with this challenge, Kainos had the confidence and capability to take the lead on getting the programme to deliver, bringing in new software and facilitating effective collaboration across the teams.

Kainos was responsible for designing and building the integration layer platform – a core element of the SmartPay solution, decoupling the frontend from the backend, providing different speed in development, faster reaction to the customer needs and easier integration of digital merchant journeys with different backend platforms.

In addition, Kainos was asked to take over and integrate the Operational Data Store into the integration layer platform and its infrastructure. This data platform is an essential element of the SmartPay product providing the backend for all the master data, analytics, reporting and dashboards.

Moreover, Kainos took the lead in transitioning all planning activities to the virtual world. This involved introducing tools and techniques to integrate a complex ecosystem of 130 people divided into eight teams from four partners distributed across three time zones and locations around Europe.

Results and benefits

Kainos approached the project and the challenges it presented in a way that was key to its effective, efficient delivery. The project is a model example of maximum collaboration between Kainos and Concardis during an extremely challenging time.

Key objective achieved: the merchant onboarding process was reduced from a couple of weeks to within a day

User-first development: Cloud-based, secure, accessible, flexible, scalable & cost-effective for user-first development

Remote delivery: Distributed agile approach was essential working with 130 people across 8 teams from 4 partners distributed across 3 time zones

Cost savings: Virtual planning significantly reduced travel costs with estimated savings of over €200,000 per session & avoided the emission of tons of CO2

Strategic goals achieved: substantial business change & organisational strategic objectives were achieved which otherwise would not have been accomplished

Safe trading: Onboarding merchants without any physical contact enables them to trade safely - a critical benefit in the marketplace as the pandemic continues to create uncertainty

Key features committed to: At the end of the first virtual planning stage, 6 complex service features were successfully committed to with a high degree of confidence across all 8 teams

Fast integration: platform was fully transitioned and integrated remotely within 6 weeks

> We knew what we wanted but were unsure how to achieve it, so engaging a delivery partner **we could trust** was vital. From the Discovery process, **Kainos's experience and capability was clear** and the relationship built from there. Little did we know that we would be further challenged by the onset of COVID-19 but the **exceptional agility and flexibility** of the Kainos team came into play, ensuring we didn't lose momentum. Their **leadership has been essential** to delivering our goals and achieving our vision of being a leading provider for digital payments in Europe.

Daniel Emmanuilidis
SmartPay Programme Director

Find out more at **kainos.com**