OPUS

Major U.S. banking and payment network enables a seamless and consistent checkout experience for shoppers and merchants

Client Overview

The client is a major banking and payment network in the U.S. that just joined the network for EMVCo's Click-to-Pay (Secured Remote Commerce) program to enable their card members and merchants to experience a seamless and consistent checkout experience when shopping online.

The Challenge

The client realized that, with the advent of millennial trends, online shopping was growing in leaps and bounds, and the pandemic has only further accelerated the trend. It became imperative that the client provide a payment solution that made the payment checkout experience quick, convenient, consistent across platforms and merchants, and more secure for customers. Thus, the client joined the EMVCo program to enable a seamless online shopping experience by clicking the Click-To-Pay icon on the merchant's checkout page. It is a tokenized solution, and the users can use their email address to checkout, eradicating the need for entering card details while shopping.

The client wanted to fast-track the onboarding into the Click-To-Pay systems as their competitors were already on the platform for almost 6 months to a year and the client was losing significant business due to this. The plan was to execute a fast-paced development strategy and build a product that can be certified by EMVCo and launched live quickly.

The Solution

Opus was involved in the early stages of solution development and conceptual planning and discussed with the client how EMVCo concepts could be implemented and launched in their specific environment and products.

Opus accomplished the following:

☑ *Built the SRC-SDK, which is a lightweight software program that can be downloaded in run time by the merchants to activate and facilitate the interactions between the merchant and the client while making an online payment. The SDK follows the guidelines and specifications by EMVCo and is standard software that needs no customization.*

☑ *Built the DCF (Digital Card Facilitator) application that provides a digital platform to the customer to complete their payment while also maintaining their account information during the process.*

☑ *Employed two internal teams working in parallel to develop the SDK and DCF applications which eventually resulted in the launch of the product as targeted. Opus also built a Merchant App to perform testing and simulate real-life scenarios to ensure the product works as needed.*

☑ *Guided and helped lay out and build a Continuous Integration and Development pipeline to enable seamless maintenance and deployments of the applications.*

☑ *Integrated and implemented Adobe Analytics and Dynamic Trace in the applications.*

☑ *Developed the native apps for the program (which will provide similar functions in native and hybrid merchant apps).*

The client is now live and customers have started using their cards to make payments while using the Click-To-Pay methods on various sites. This functionality has enhanced card usage and increased the transaction volume for the customer among credit networks in click-to-pay scenarios. Since they are now on par with their competitors, they have started planning for more advanced merchant-initiated QR code-based transactions, native app-based transactions, etc. for the Click-To-Pay program — which will open up additional revenue streams.

Benefits Delivered

- Improved customer experience
- Rapid response to changing marketplace demands
- Leveled playing field with competitors
- Potential new revenue streams