

Disrupting the status quo and building the future of financial services



Content

- [Introduction](#) 1
- [SumUp](#) 2
 - SumUp transforms from zero to localization hero
- [Xoom](#) 5
 - Xoom deploys content in minutes, not weeks
- [Clover](#) 7
 - Clover empowers merchants, content authors and developers
- [N26](#) 9
 - N26 builds a self-service knowledge portal that ensures customer success
- [Final Thoughts](#) 11
 - Contentful: a content management platform designed for the modern tech stack



Introduction



Technology, new currencies, globalization and consumer demand for better digital experiences are shaking up the financial services industry. Customers want intuitive apps and easy access to financial services on any digital device, at any time without inconsistency or lag. Traditional banks are feeling the pressure to keep up with digital-first banks that offer the experiences customers want.

U.S. banks have seen record high closures in recent years as customers migrate to online banking, with almost 2,000 branch closures in 2018, reported [S&P Global Market Intelligence](#). S&P Global also found that a better mobile app experience was a key reason customers gave for considering a new bank.

Fintech competitors are gaining market share in areas traditionally served by a handful of established players, most notably in payments and lending, according to McKinsey & Company's "[Fintechicolor: The New Picture in Finance](#)" report. To maintain their position as industry leaders, the report argues that incumbent banks should "build or buy the capabilities that matter for a digital future."

Leading financial services companies are heeding this advice. The largest banks are investing billions in technology, moving to the cloud and implementing emerging technologies, reports [CIO Dive](#).

The way financial services companies engage with customers has changed, but content is still at the core of the customer experience. Sophisticated customer experiences require modern technology that empowers companies to deliver content in new ways across digital devices, products and channels.

SCALE WITH MODERN CONTENT MANAGEMENT

To stay competitive, financial services companies must unlock the promise of the modern tech stack to create omnichannel experiences that engage and convert across the entire customer journey. This requires investing in reusable architecture that enables teams to build and deliver digital products faster.

The content layer sits at the heart of this stack, keeping your brand voice and messaging consistent while integrating with personalization, translation and other services you need to deliver modern digital experiences. An integrated platform approach, enables you to choose the services you need to support all stakeholders, while reducing operational complexity.

Learn how the most innovative and forward-thinking financial services companies are using Contentful to do just this – empowering them to get to market faster, be more responsive to customers, and scale their digital footprint as their business grows.



sumup®

SumUp transforms from zero to localization hero



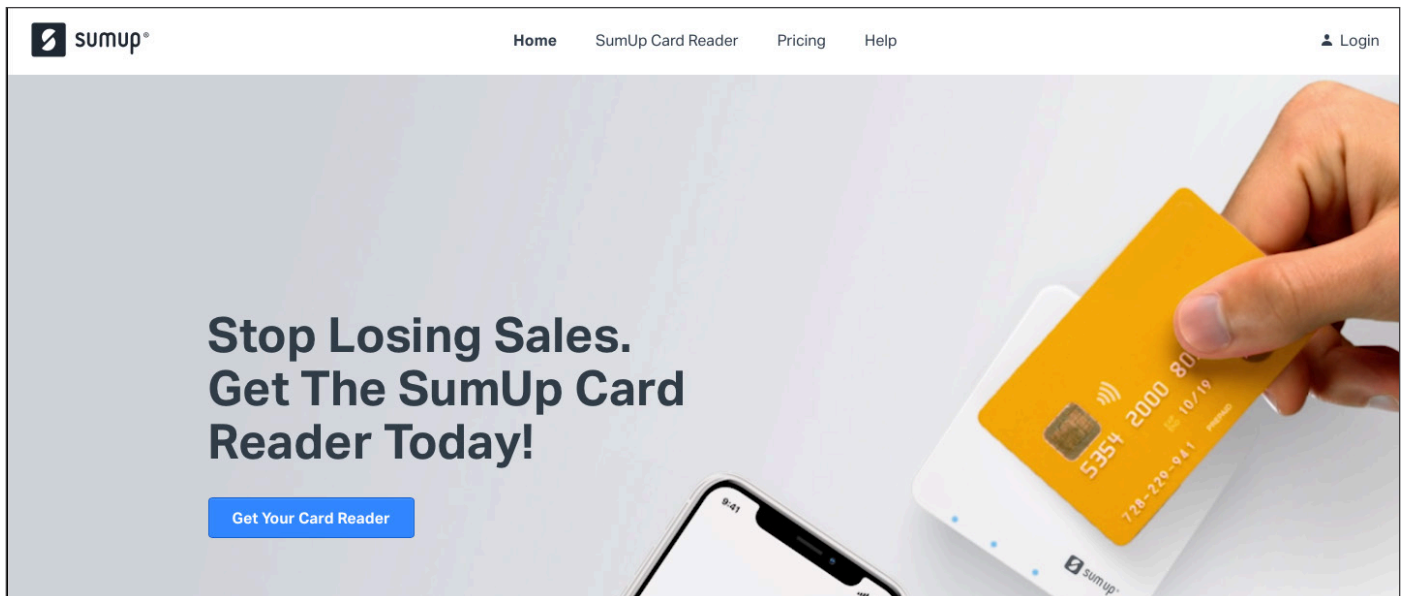
SumUp is a financial technology company that allows businesses of all sizes to receive payments quickly and simply, both in-store and online. It was named as Europe's fastest-growing company in the Inc. 5000, and over 4,000 companies join the platform every day. 1.5 million businesses globally rely on its card terminals – from hairdressers to artists, and restaurants to taxis.

SumUp's 3G reader is a card terminal that lets merchants process payments without the need for a mobile app or constant Wi-Fi connection. SumUp's 100% digital signup, fast delivery and frictionless setup means that merchants around the globe can process digital transactions within minutes of receiving their card terminal.

MANUAL PROCESSES AND SILOS WERE SLOWING LOCALIZATION EFFORTS

When David Pillon joined SumUp to lead their localization efforts, he faced some significant challenges.





To start with, there was zero documentation whatsoever around SumUp's content – nothing about what kind of content existed or where it was housed. After some investigation, David built a framework from the ground up for rolling out new products or expanding into new markets. Secondly, there was no centralized localization process. Any translation project the SumUp team worked on was done internally, within each of their five offices.

As part of the investigation process, David had to get up to speed with each office to understand what was happening. He discovered that each team had a different manual process that prohibited the business from scaling its localization program. For example, teams were using Google Sheets and copied and pasted translations.

Expansion meant more content creation for SumUp. At the time, SumUp products were available in 17 countries in eight languages, with plans to launch in 13 new countries in three months. Launching in a new country was not as simple as creating a couple of marketing documents and product features; it required the translation of the website, product and other product-related content

– over 100,000 words. Last but not least, there was a huge lack of translation content management. As new content was created and existing content updated, SumUp lacked processes to ensure consistency across channels and transparency for key stakeholders.

THE SOLUTION: CONTENTFUL AND SMARTLING

To launch a new product in 20 countries across Europe, David's team knew that a one-size-fits-all tech stack would not work. They needed something tailored that supported any tools that their internal stakeholders – from developers to marketers – used regularly.

SumUp chose Contentful for its API-first capabilities and uses it to manage their new product content, SumUp's website and blog content. Contentful offers SumUp the ability to reuse and repurpose its content, independent of channel or language, along with agile workflows for optimization. With its decoupled architecture, Contentful lives at the center of SumUp's enhanced tech stack to support different tools, including Smartling's translation management system.

SumUp gained huge benefits by using Contentful including:

- **Increased self-service for all content editors.** Prior to integrating with a CMS, SumUp editors had to rely on developers to build any pages or new components. With Contentful, SumUp can create specific components that are applicable for all new pages and give more freedom to the marketing team.
- **Rich text.** The intuitive rich text feature gives editors the freedom to format the text however they see fit without using markdown, and to create more complex components.

Because he needed to translate hundreds of thousands of words for multiple languages, David needed a robust translation management system designed to produce higher quality translations while decreasing the number of time-consuming tasks. Smartling's translation management platform gives David and his team the automation he needs to effectively manage all translation workflows.

With Smartling, David and the SumUp team saw the following benefits:

- **A clear view with visual context.** Once a page is built in Contentful, SumUp pushes it to Smartling's platform with visual context. Visual context is invaluable

for SumUp's translators because they can see how the translated copy looks and fits on the page without any guessing. This is all the more relevant given the diversity of text components, including headers, CTAs, benefits lists and descriptions.

- **Smartling glossary: the right tone and message.** Smartling's glossary stores a list of branded terms and tone of voice requirements. This glossary is extremely important for guiding SumUp's translators as they develop specific marketing messages, and ensures a consistent tone across all channels.
- **Efficiency with translation memory.** Whenever SumUp uploads a new source text as a segmentation, only the new source strings are assigned for translation. Editors can rely on translation memory to repurpose all or parts of the previously translated source string text.
- **Transparency across the board.** From page construction to translations with external translators, and proofreading with internal reviewers to Q&A, every step of the translation process is automated until the content is ready to publish. This provides transparency for stakeholders to review the status for any project and for any language.



"By integrating with Contentful, we could ensure that no matter how complex the page was, with the push of a button, the content was translated and copied/pasted in all the languages without human interaction until it was ready to be published."

– David Pillon, content management and localization lead, SumUp



Xoom deploys content in minutes, not weeks



The popular digital money transfer and remittance provider Xoom gained access to 99 million U.S. users when they were acquired by PayPal in 2015. Xoom now supports payments to 44 countries around the world.

GROWING FROM STARTUP SCALE

Expanding to more countries requires a lot of work for Xoom, including content. The team released much of its content on a home-grown CMS prior to the acquisition. “The developer that created the whole internal CMS system left,” says Xoom Senior Product Manager Ann Lau. “It was a code base that nobody really knew how to support.”

In the early days, Xoom hired a content manager for their website. She became the CMS expert, and was the gatekeeper for all content on the official site. After years of service, Xoom’s content manager announced something big – her retirement. The engineering team needed to move to

a solution that was easy to use and maintain for anyone.

EXPANDING XOOM’S GLOBAL FOOTPRINT WITH CONTENTFUL

Fortunately, Xoom’s engineering team was already making the move to Contentful, which runs on AWS. “When you have something new like this, there’s a lot of training that needs to happen, as well as new processes that need to be discussed and implemented,” Lau says. “We released something in production in December of 2018, though, and people are definitely seeing benefits.”

From Guyana to Finland, each country Xoom supports has its own static page. The team moved existing country pages over to Contentful, and soon began using it to display pages for every new country they supported as well.

Xoom also moved mobile flag images to Contentful. “As we add more countries,

the number of images increases. The app was getting bigger and bigger,” says Lau. “We needed a solution to make it more lightweight, so the Mobile team decided to serve the images from the Contentful Images API.”

PRODUCT DICTATES CONTENT RELEASES... NOT THE OTHER WAY AROUND

Prior to using Contentful, the Xoom team had to wait for a content release to launch or make changes to a new offering. These were scheduled once a week but due to CMS dependencies such as bugs in other applications or failed builds, these releases could be delayed by two or three weeks.

Xoom can now update content on the site as quickly as 30 minutes using Contentful. “Once I tell the team the benefits, they get it, especially product managers that are in charge of updating content and trying to get content out there on a timely basis,” Lau says. “They really see the value because then they just don’t have to wait, which is what they had to do before.”

NEWLY FOUND QA AND UX SUPERPOWERS

When Lau showed the QA team that content could be published with the click of a green button, they were skeptical. “Everybody was used to the old way. They expected content to go through all of the normal cycles that code goes through.”

Using Contentful, Xoom gained the features of a CMS, without the maintenance that

often ended up halting production releases. The new workflow provided more freedom for teams to correct any inconsistencies on the site. Lau set up custom roles and permissions, which allowed them to easily add people in the system without compromising on quality or consistency. Once, a product manager recognized that an URL on a recently deployed web page was broken. Rather than waiting an entire cycle to fix it, she fixed the link herself, ran it through QA, and had it shipped within the hour.

The Xoom UX team has also seen benefits from the switch. “There were many images that had not been updated on the site because they weren’t considered a priority,” Lau says. “It would be a priority for them but not for everybody else. They struggled to get any developer to work on them. But now that the images are served from Contentful, they can just swap out the images themselves. It is so much easier for them because they don’t need a developer.”

OVER 30 TRAINED USERS AND COUNTING

Contentful adoption didn’t happen overnight at Xoom. Fortunately, they attended the training sessions available in their Enterprise plan. “We had a bunch of folks attend Contentful Certification Training in San Francisco,” Lau says. “Engineering and Product took away different things, but they all definitely learned something. It was very helpful.”

Lau is optimistic about the potential of Contentful at Xoom.



“The business benefits are huge. We don’t have to spend so many resources now just getting content out. It allows us to use our development resources much more wisely now.”

– Ann Lau, senior product manager, Xoom



Clover empowers merchants, content authors and developers



Clover is a cloud-based Android point-of-sale platform. They design customized POS devices that make running a business easier and accepting payments from customers seamless. Clover has shipped over one million devices to business owners all over the world with one goal: to empower those merchants to run their businesses more easily and profitably.

Clover.com was built on Wordpress, but as Clover expanded into more countries they needed a better way to support localization and translation. They also needed a solution that could support more complex use cases. Clover.com provides support for multiple apps, and the site needs to filter content by locale as well as the specific app or device the merchant uses to provide a personalized experience.

FASTER CONTENT CREATION AND PERSONALIZATION

Clover wanted to give the content team and content authors the ability to edit their own content and create pages on the fly. Specifically, they wanted a way for content creators to update the homepage faster. Before Contentful, the content team had to request changes and then wait for the code to be updated and sent to production.

Clover's design team used Contentful to create a modular homepage that can support multiple use cases. The content team can add new sections on the fly and completely control the homepage content. As soon as new content is created in Contentful, it is streamlined into production – a much faster process.

To support Clover's multiple apps and locales from a single homepage, the team created a simple interface that allows

authors to define what content should be served based on the URL used to access the page. The homepage loads dynamically based on this URL routing and the user's locale to deliver a personalized user experience. The fact that the content loads dynamically when someone types in the URL is cool and very exciting for their developers.

A TARGETED HELP APP, OPTIMIZED FOR SEARCH

When Clover designed their help app, they faced many of the same challenges presented by the homepage. They needed to empower content creators to deliver content targeted to a user's locale and specific POS device. SEO was also a key consideration for the team: If someone typed a question into Google, they wanted the help app answer to appear at the top of the search results.

They chose to build a static app with all routes and data defined up front so that search engines could easily crawl the

content. Contentful enabled them to use React Static as their site generator and take advantage of React's site mapping to further support their SEO goals.

Building a static app required a different process for content creation than the one used for the home page. Instead of updating content on the fly, content is updated with each new build cycle. The team used Contentful to build an editorial interface where content authors can manage content variations and define the sections and content needed for each device and locale. Editors can also easily preview content.

ITERATIVE DEVELOPMENT KEEPS CLOVER MOVING FORWARD

Contentful has made it easy for Clover to continue to improve their site and deliver better experiences for both their merchants and their content team. In 2018, they redesigned their homepage to include direct sales and content to help merchants pick the best device for their needs. This design drew on lessons learned from their first Contentful project and focused on a more flexible content model and reusable elements.

The help app has continued to evolve and the migration scripts in Contentful have accelerated the process by allowing Clover to treat content like data and move it programmatically. They also plan to start using Contentful's preview feature to improve the author experience.

Clover has taken a "practice makes perfect" approach to content modeling. It's been an iterative process to find a balance between reusable, flexible content and an intuitive, simple process for the content creators.



"With Contentful, the content team and authors are able to control and edit their own content much more easily, new pages are being created on the fly."

— Rachel Church, senior software engineer, Clover

N26

N26 builds a self-service knowledge portal that ensures customer success



Founded in 2013, N26 is Europe's first mobile bank with a full European banking license. N26 brings banking into the digital age by making it easier and more transparent for customers. Opening a new bank account takes only eight minutes and can be done directly from a smartphone. Since its inception, N26 has processed more than €20 billion in transaction volume.

EMPOWERING CUSTOMERS TO HELP THEMSELVES

N26 knew from the beginning that localization and content is a huge part of delivering the highest quality service to customers. Engaging customers with the most relevant content is the center of what N26 does. With their quick global expansion in Europe, the U.S. and South America, N26 needed a content management platform to grow their international footprint faster while always keeping the customer experience in mind.



**It takes people of all
makeups to create a
bank that adapts to the
needs of millions.**

That's why we mix data, intuition, and heart.



**In which area do you
want to contribute?**

Banking Business Operations
Customer Operations Data
Design European Markets
Finance

Open positions

FP&A and Controlling Manager

New York - Full time

Senior Security Engineer - Infrastructure

New York

The team at N26 was looking for a solution that would allow them to efficiently build and scale a self-service knowledge portal without over-burdening their team.

BUILDING A KNOWLEDGE PORTAL THAT SCALES

N26 built their knowledge portal and manages content and localization with Contentful. With the help of Contentful's expert solution architects, the team at N26 was able to devise a content strategy that blurred the lines between system and content design. This unified approach to content management allowed them to shift their focus away from operations and into editorial strategy and experience design – critical elements that would engage customers and give them the information they need without headaches.

EXTENDING BEYOND CUSTOMER SUPPORT

The team at N26 have since extended the use of Contentful into other pages within

their website including their careers, blog and press pages – further streamlining operations and accelerating their ability to deliver new content for all of their customers around the world without a hitch.

The content team can now easily and independently reuse what they have within the framework, and the development team can redesign faster. It's much easier for the team to launch in new countries, and the marketing team can launch two to three pages every week.



Contentful: a content management platform designed for the modern tech stack



By taking a platform approach to content management, you'll be able to scale and accelerate digital innovation. Empower business and technical teams, add any number of third-party services directly in the web app and make your growing content network your competitive advantage.

At Contentful, our mission is to modernize the way content flows and lead the transition from legacy CMS to a modern content platform. Our platform is purpose-built for the modern tech stack, allowing you to manage all of your content from a

single hub, publish to any digital channel and integrate your favorite cloud services with our industry-leading app framework. Our expertise, partners and developer community are all there to help you as you build your next amazing digital experience.

We've helped industry-leading companies accelerate and scale their digital strategies. If you are looking for the most effective way to streamline content operations across all channels and build customer-centric digital experiences that drive results, we'd love to partner with you.

Join other top financial service companies that are building for the future



FINANZCHECK.DE



Scotiabank®



techstars_



COMMERZBANK 

woodford

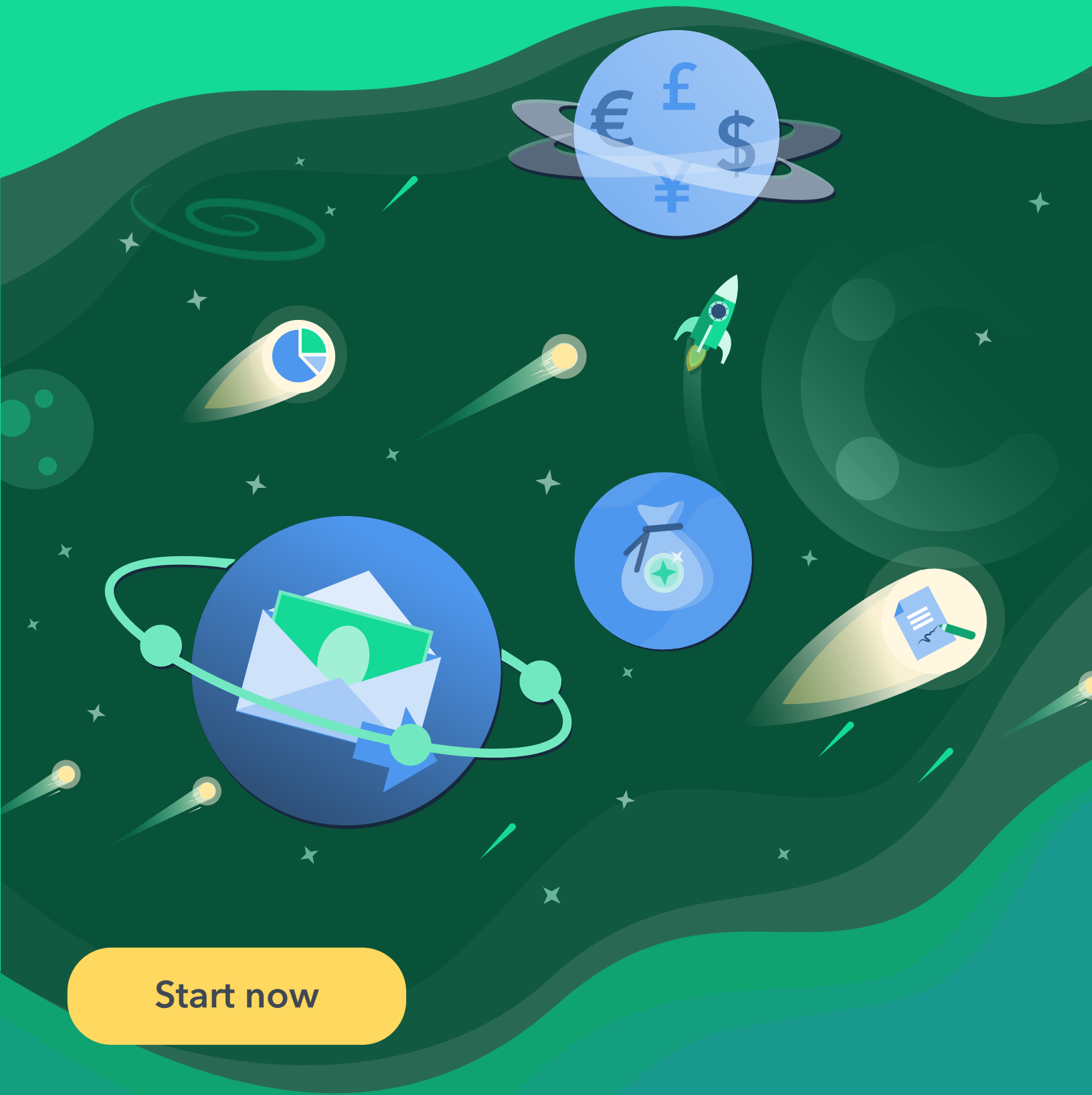


better mortgage corporation



AUTOGRAVITY





Start now

**Talk to us today to learn how you
can accelerate your digital strategy**