

KEEPING VENDORS VENDING

BUILDING A CLOUD-BASED PAYMENT SOLUTION

THE PROBLEM

After Assembly Payments secured funding from a major bank, a new cloud-based payments solution was needed to integrate with the bank's internal network. This platform would consume data from well over 50,000 POS terminals and online merchant stores. Critically, the solution also had to comply with the bank's stringent governance, security, and regulatory requirements.

Due to a tight go-to-market deadline, the platform – comprising a customer-facing Merchant Payment Portal and a POS Real-Time Monitoring Tool – had to be ready in less than 12 months.

The Merchant Portal would process payments from POS terminals and online stores, giving the merchants instant access to cash flow while providing greater visibility over their accounts. The second project, the POS Real-Time Monitoring Tool would enable the client to proactively monitor and manage the merchants' POS devices.

The cloud environment for these had to connect into the major bank's internal systems via a network managed by one of Australia's largest telcos. While managing these multiple stakeholders was complex, the greatest challenge came from another third party: the beta POS distributor.

“ We stayed very close to the customer. This allowed us to understand what mattered most to them and build products they love to use.”

- Allan Waddell, co-CEO of Kablamo

OUR APPROACH

The heart of Kablamo's design and development methodology is a rigorous, agile process that strives to stay close to the customer's thinking and needs. By setting up this iterative and immersive framework, we worked closely with the Assembly Payments' customer support agents in mutual discovery. This meant we could respond rapidly to feedback from each iteration, ultimately leading to products designed with the user's needs front-and-centre.

This approach also led us to move the platform to AWS due to the ease of integration, connectivity and rapid scalability. With a crucial requirement being integration with the bank's internal systems, the maturity of AWS' platform made it the obvious choice. AWS could provide robust VPN interconnectivity and encryption services to integrate with vendors and the bank which was essential to meet compliance and governance requirements. We securely integrated the new cloud platform into the bank's network and physical data centre environments.

We were able to successfully augment the fintech's Agile squads to build a highly scalable, flexible, automated and PCI compliant platform. This enabled Assembly Payments to rebuild its tech stack and implement more modern automation frameworks.

THE RESULTS



This proactive engagement meant that Assembly Payments was able to launch its new, end user-focussed portal and tool three months early and under budget. The user experience was fundamentally transformed for the better, supporting the fintech's position as the leading provider of tools to manage online and in-store payments.

In the past, adding endpoints would take days. Now, thanks in part to the new AWS cloud environment, adding them only takes minutes and with no downtime. This massive efficiency gain has meant Assembly Payments has an unprecedented ability to scale to meet demand.

The client-facing portal empowers merchants to take payments more flexibly, with greater visibility, and provides instant access to cash flow – a particular pain point for many small businesses. The POS Real-Time Monitoring Tool enables the fintech to predict and troubleshoot POS issues before they impact the merchant. Built to handle POS device feeds numbering in the hundreds of thousands, the tool allows the fintech to proactively manage the merchants' terminals and ensure they're always open for business.

As a result, Assembly Payments is prime for growth and equipped with the confidence that only real-time data-driven transparency provides.

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