Blue Trail Software

Fintech Growth

Offering

Helping fintech platforms accelerate integration, improve reliability, and scale securely in competitive markets.

Project Snapshot

- **Client:** FuturePay, a digital revolving credit platform for eCommerce merchants and their customers, that enables consumers to purchase online without a credit card, while offering merchants seamless integration into leading e-commerce systems.
- **Industry:** Fintech / E-commerce
- **Engagement Type:** Modernization and process stabilization of a legacy digital revolving credit platform through short, high-impact engineering sprints.
- **Services Used:** Custom Software Development, API Development, Application Testing, Agile Implementation, QA Automation Setup, Documentation Improvement.

The Challenge

When BTS joined, FuturePay's platform was at a crossroads, a legacy product with ambitious integration goals but outdated workflows and documentation that slowed delivery.

Key challenges included:

- **Legacy infrastructure:** Outdated documentation and fragmented QA processes hindered testing and deployment consistency.
- **Integration needs:** FuturePay needed reliable APIs and plugins to connect with major e-commerce platforms like Shopify, Magento, and PrestaShop.
- **Scalability & quality gaps**: The platform required stronger QA coverage and a testing framework to ensure smooth onboarding for merchants and customers alike.

Although the client wasn't facing an immediate crisis, the risk of stagnation was real without intervention, new features and integrations would continue to lag behind market expectations.

BTS Solution

We assembled a cross-functional feature squad, developers, QA engineers, and a project manager, to modernize FuturePay's processes, architecture, and release workflow. The focus: short, high-impact sprints that delivered stability and incremental feature value every two weeks.

Core contributions included:

- **API Integrations for Growth:** Developed and tested integrations with Shopify, Magento, and PrestaShop, enabling merchants to embed FuturePay's "Buy Now, Pay Later" options with minimal friction.
- **Customer Validation APIs:** Built and tested APIs to validate new customer accounts and ensure compliance with eligibility and risk criteria.
- **QA Modernization:** Rebuilt testing processes from the ground up, updating documentation, creating test plans and cases, and introducing Zephyr for Jira for transparent QA tracking.
- **Automation Foundations:** Initiated automated testing efforts to enhance coverage and accelerate regression cycles.
- **Agile Transformation:** Implemented sprint planning, backlog refinement, and continuous delivery principles to align Engineering, QA, Product, and Design teams.

Each sprint delivered tangible progress, partial features, refined integrations, or improved QA assets, establishing a predictable and high-quality delivery rhythm.

Impact & Results

FuturePay emerged from the engagement with a modernized, more reliable, and better-documented product foundation that supports ongoing development.

- **Improved reliability:** QA coverage and documentation updates drastically reduced release uncertainty.
- **Faster, more predictable delivery:** Two-week sprints established consistent progress and clearer visibility for all stakeholders.
- **Integration readiness:** The platform is now positioned to expand merchant adoption through Shopify, Magento, and PrestaShop.
- **Quality-first culture:** BTS' disciplined QA and process improvements elevated engineering standards and internal confidence in releases.

While this wasn't a "fire drill" engagement, BTS' structured yet adaptive sprint model prevented future crises, transforming an aging product into one ready for renewed growth.

Partnership Reflection

FuturePay's collaboration with BTS proved that even legacy fintech systems can evolve rapidly with the right process discipline and technical focus.

- **High-impact teamwork:** Seamless coordination between BTS and FuturePay's internal teams ensured continuous progress and clear ownership.
- **Process over pressure:** BTS prioritized long-term stability over rushed releases, balancing delivery speed with product quality.
- **Foundation for scale:** The updated APIs, testing frameworks, and Agile practices positioned FuturePay to scale integrations and onboard merchants faster.

By transforming a legacy digital revolving credit platform into a scalable, integration-ready foundation, BTS turned process bottlenecks into a growth engine, empowering FuturePay to compete and expand with confidence.

> *Blue Trail Software delivered high-quality work on time and within budget. Their team impressed the client with their proactivity and ability to make common-sense decisions. Communication via virtual meetings and email was seamless.*
>
> **Tim Harris, CEO, Futurepay Inc**