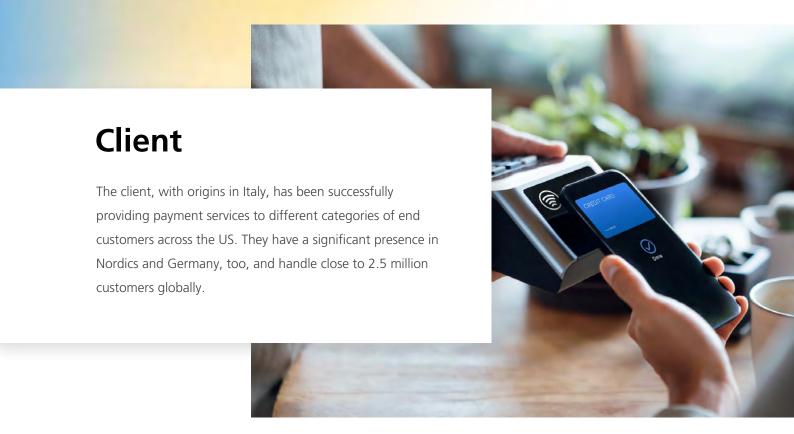




Delivering Secure and Seamless Digital Payment Experiences Across Nordics and Europe for a Digital Payment Leader





Challenges



Legacy payments infrastructure acquired through multiple M&As, led to redundancies.



Massive technical debt increased technological **costs globally**.



Large ecosystem of **250+** cards issuers and **7,00,000+** merchants.



To effectively compete with other players and fintech substitutes, the client needed to deliver **next-generation payments and card solutions.**



LTIMindtree Solution

Enabled superior contactless and secure payment experiences at retail stores and digital channels.

Implemented an API marketplace to provide easy access to developers, large retailers, corporates, and fintechs to test suitable products, services, and data.

Supported instant loan disbursal to allow customers to have interest-free loans using instantly issued virtual cards.

Leveraged big data analytics to monetize existing siloed data and generate new revenue streams for merchant services, fraud, dispute service, and payments.



Business Benefits



Enabled **API-ready** infrastructure with **PSD2** compliant services



Enabled new revenue streams



Launched **new digital services** and **solutions** for **Nordic and European markets.**



Enabled **70% faster merchant onboarding**

LTIMindtree is a global technology consulting and digital solutions company that enables enterprises across industries to reimagine business models, accelerate innovation, and maximize growth by harnessing digital technologies. As a digital transformation partner to more than 700 clients, LTIMindtree brings extensive domain and technology expertise to help drive superior competitive differentiation, customer experiences, and business outcomes in a converging world. Powered by 81,000+ talented and entrepreneurial professionals across more than 30 countries, LTIMindtree — a Larsen & Toubro Group company — combines the industry-acclaimed strengths of erstwhile Larsen and Toubro Infotech and Mindtree in solving the most complex business challenges and delivering transformation at scale. For more information, please visit www.ltimindtree.com.