



# DIGITAL PAYMENT GATEWAY

## FOR FINTECH STARTUP

CASE STUDY

# Client profile

## Client description

One of the largest retailers in Eastern Europe with international investments

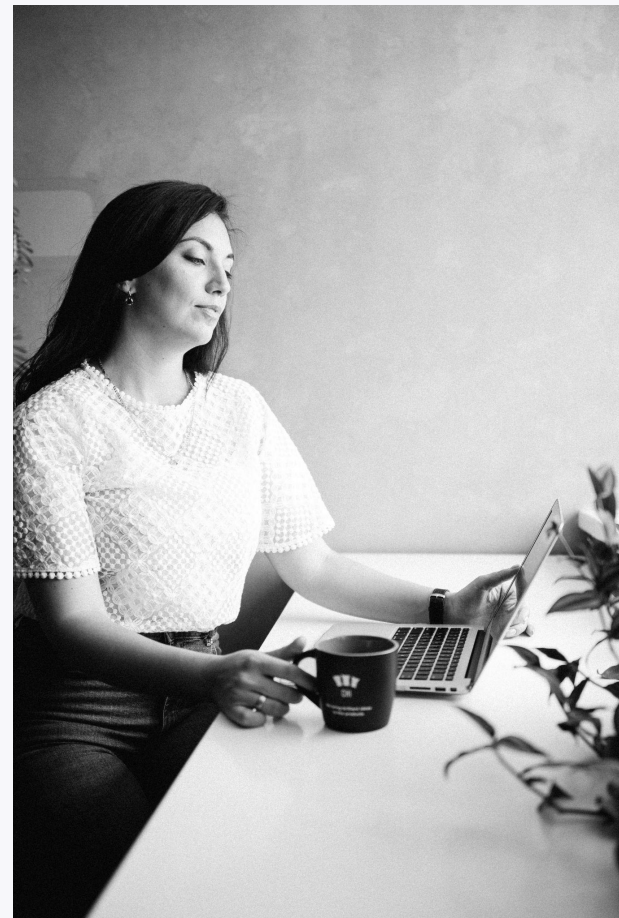
**Industry:** Fintech

**Location:** Eastern Europe

## About the product

A digital payment gateway that interacts with existing and future devices for registering and making different kinds of payments.

**Duration:** Winter 2021 - Ongoing



# Project details

## Our services

- Custom software development services
- UI/UX Design

## Development team

A dedicated team of 12-16 members

- |                      |                      |
|----------------------|----------------------|
| 6 Node.js Developers | 2 AQA Experts        |
| 2 React Developers   | 2 Manual QA Engineer |
| 2 DevOps             | 2 Business Analysts  |
| 1 UI/UX Designer     |                      |

## Technologies



Node.js



React.js



C#



Azure

Microservices:  
Key Vault, Service  
Bus, Cosmos DB,  
Data Lake

# Business needs

Development of a digital payment gateway that interacts with existing and future devices for registering and making payments, allowing the end customer to provide conditions for choosing and paying for various services.



Innovative solution from scratch that connects the customer's mobile app, mobile cashier app, POS, and payment service(s)



Compliant with the international security standard rules, PCI DSS



Changing requirements and features



Constant need for new development and support resources



Integration with numerous payment systems, including MasterPass, ApplePay, and GooglePay



Change requests realization

# Provided solution

The implementation assumes the use of the Azure microservice cloud architecture.  
This project is considered as an element of the creation of the Customer's digital ecosystem.

## 01 Virtual Point of Sale

Our team was given the task of creating a Virtual Point of Sale, which represents a physical Object virtually and maintains the states of this Object. As a part of the solution, we needed to develop a payment service as a separate module, compliant with PCI DSS.

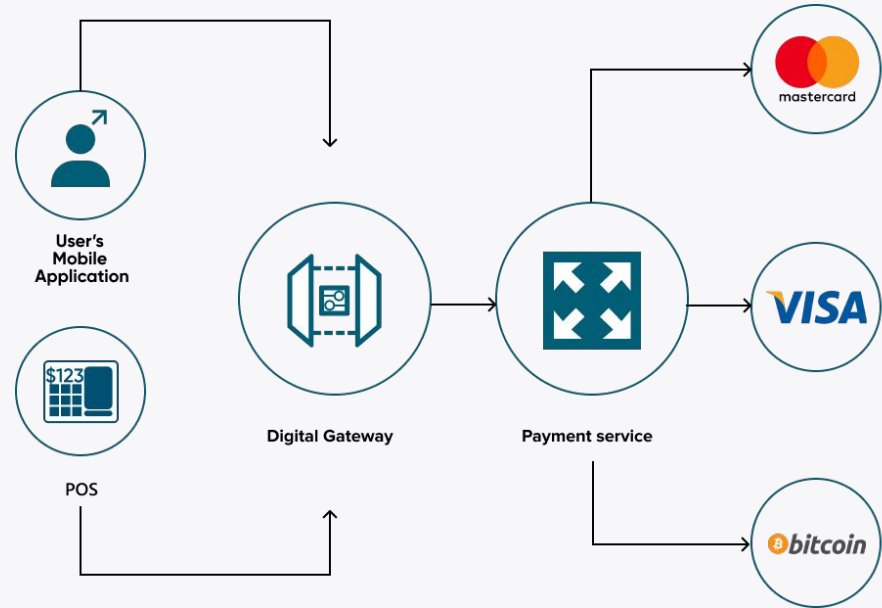
## 02 Online payment services

The external payment service system should be able to provide online payments service for users.

This project is in the process now.

# Product features

- 01 Tokenized, encrypted payments support for enhanced security
- 02 PCI DSS compliant
- 03 Easy integration with the most demanded payment systems including MasterPass, ApplePay and GooglePay, and NFT (in the upcoming product version)
- 04 Fast processing speed
- 05 Multiple payment options
- 06 Processing swiped or dipped transactions at a point-of-sale system (POS) or on a mobile device.



# Client values

- 01** Online payment gateway solution from scratch without additional investment in development
- 02** Full control over the payment process
- 03** Improved end-user experience thanks to payment gateway integration of all popular payment methods
- 04** Opportunity to scale up the payment gateway
- 05** Compliance with the set of rules and security standards PCI DSS.





**Shamil Nazipov**

**Project Owner**

## Testimonial

According to the world's best practices, a custom payment gateway is the right choice for both well-established enterprises and small businesses who want to do business by their own rules. Moreover, payment gateway development opens huge opportunities for our client's growth and profit. The digital payment gateway features set covers multiple payment processors, offers a convenient dispute settlement interface, and has an easy tool for reporting. By developing the online payment gateway from scratch, our team tailored it to the specific customer's needs and has received an excellent result so far. With blockchain technology expertise, even better results are expected.