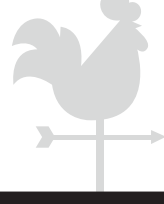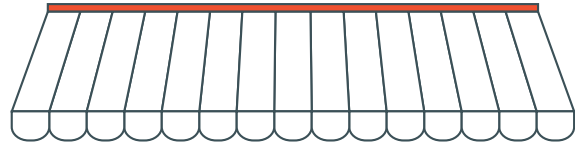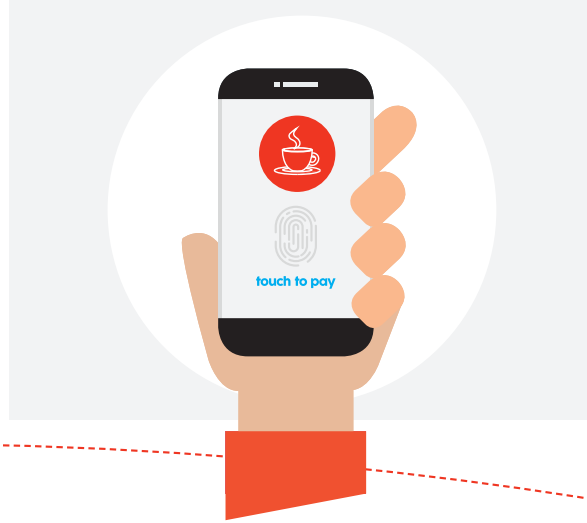# endava

JOURNEY INTO THE
FUTURE OF PAYMENTS

(REAL) OMNI-CHANNEL

Both larger and smaller merchants require a common platform that provides **seamless support for web, mobile, and physical purchases,** covering purchases started in one environment and completed in another.
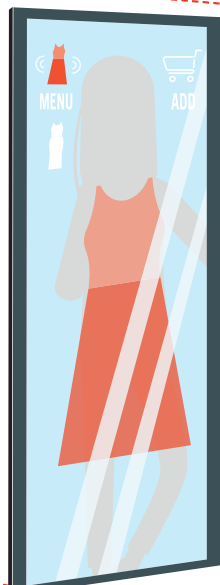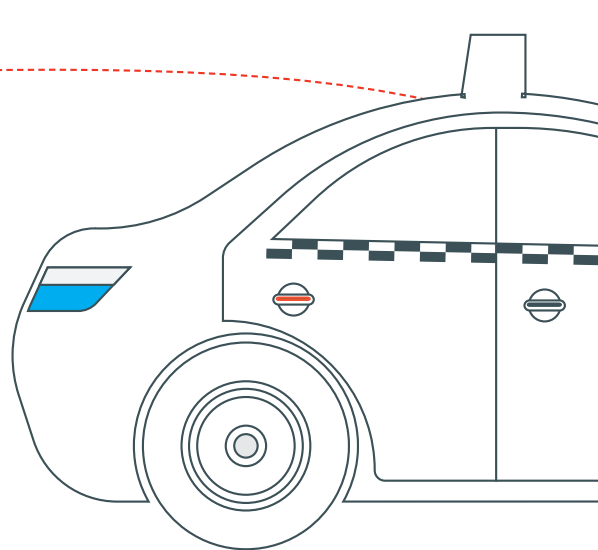
NANO-PAYMENTS

Businesses **need a payments system that supports payments of only a few pennies,** to enable new business models such as pay per search, per page view or per interaction.

FRICTIONLESS, INVISIBLE PAYMENTS

Whether in a wallet or replaced by a new payment container, **the winning solution will be almost frictionless, universally accepted,** with an assurance of security, with no cost to the consumer.

PROTOTYPING

The agile, iterative approach to development shortens the path from idea to production considerably, ensuring **products are released quickly and often.**

SUCCESS STORY

GLOBAL PAYMENTS PROVIDER

Our benefits-felt approach has driven the fast adoption of **Agile practices across our client's entire e-business,** allowing them to feel the benefits of the Agile Transformation and drive continuous improvement independently.

As they transitioned towards a one-goal, one-methodology organization, our client was able to launch and improve tailored services faster, leading to a stronger performance.

10 BILLION TRANSACTIONS PROCESSED	200,000 MERCHANTS SERVICED	10 MILLION EXPECTED USERS	+31% INCREASE IN TRANSACTIONS

PAYMENTS EXPERIENCE

20+ PAYMENTS CLIENTS	160+ ONGOING PROJECTS	1,300+ PEOPLE IN PAYMENTS PROJECTS	32% OF REVENUES (FY 17-18)
P2P PAYMENTS	ECOMMERCE GATEWAY BUILD	MERCHANT PORTALS	REGULATION
LOYALTY / REWARDS	POS	IN STORE INNOVATION	AUTHORIZATION
E-WALLETS / MOBILE	MOBILE PAYMENTS	PAYMENTS INTEGRATION	SCHEME INTEGRATION
FUTURE OF BANKING	REAL-TIME PAYMENTS	ALTERNATIVE PAYMENTS	CLEARING & SETTLEMENTS

OUR SOLUTIONS & SERVICES

WE MAKE OUR CLIENTS MORE ENGAGING, RESPONSIVE, AND EFFICIENT THROUGH OUR SOLUTIONS & SERVICES:

DIGITAL EVOLUTION				AGILE TRANSFORMATION				AUTOMATION			
STRATEGY	CREATIVE & UX	INSIGHTS THROUGH DATA	MOBILE & IoT	ARCHITECTURE	SMART AUTOMATION	SOFTWARE ENGINEERING	TEST AUTOMATION & ENGINEERING	CONTINOUS DELIVERY	CLOUD	ADVANCED AM	SMART DESK

WE WORK WITH SOME OF THE WORLD'S LEADING COMPANIES IN:

- PAYMENTS
- BANKING
- INSURANCE
- ASSET & WEALTH MANAGEMENT
- RETAIL
- TRAVEL
- HEALTHCARE
- MEDIA
- TELECOMMUNICATIONS
- TECHNOLOGY

LOCATIONS

WESTERN EUROPE:
LONDON | FRANKFURT | AMSTERDAM | COPENHAGEN

CENTRAL EUROPE:
BUCHAREST | CLUJ | IASI | CHISINAU | SOFIA | BELGRADE | SKOPJE

NORTH AMERICA:
NEW YORK | ATLANTA | NEW JERSEY | SEATTLE | DENVER

LATIN AMERICA:
BOGOTA | MEDELLIN | CARACAS | MONTEVIDEO | BUENOS AIRES | ROSARIO | PARANA