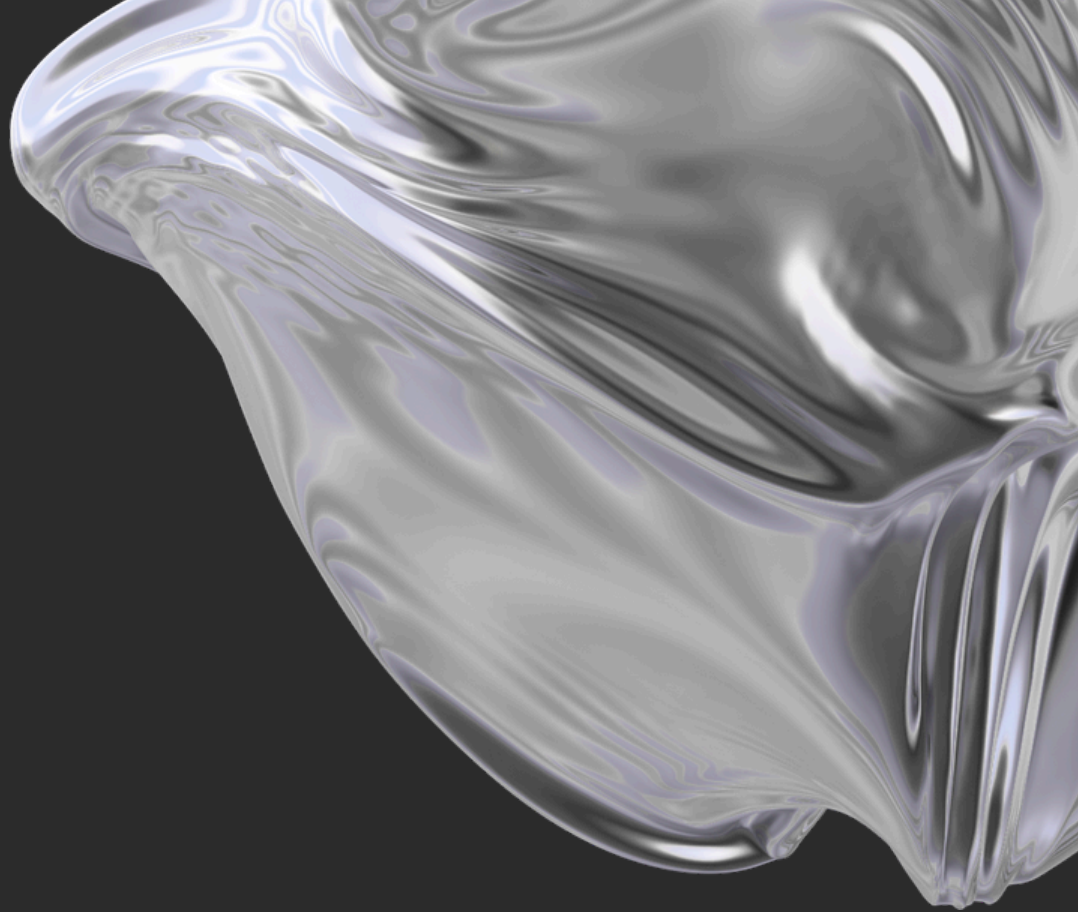




Case Study

Powering Payments at Scale for a European Payment Processor

Prepared by



flatiron software

Client Background

Founded in 2013, the payment processor has grown into one of Europe's most prominent payment processors and POS providers. Today, they support thousands of merchants across the UK and continental Europe. Their customer base spans major airlines, national hotel groups, high-street retailers, and hospitality chains, making them a backbone provider of financial transaction services in industries where reliability is paramount.

The payment processor's business model is built on:

- **Point-of-sale (POS) devices and infrastructure deployed at scale.**
- **Transaction commissions that depend on high-volume, low-latency systems.**
- **Partnership networks that help expand merchant reach.**

As their reputation and merchant base expanded, the payment processor became known as a trusted payments partner that could guarantee uptime, transaction accuracy, and cost-effective service.

Since 2020, Flatiron Software has served as the payment processor's exclusive technology partner, responsible for designing, building, and maintaining every core platform and operational system. This partnership continues today, driving ongoing innovation and resilience.

The Challenge

By 2020, the company faced a critical inflection point. Their merchant network was growing rapidly, and with expansion came new operational and technical challenges:

01 Slow Onboarding & Identity Verification

Merchant onboarding involved manual reviews, paperwork, and fragmented systems. Sign-ups that should have taken hours instead dragged out over **3–4 days**, and ID verification stretched across 1–2 days. This friction slowed down revenue growth.

02 Fragmented Systems

Staff, partners, and merchants each relied on different, disconnected tools. This lack of integration made it difficult to track customer applications, monitor partner performance, or resolve customer issues efficiently.

03 Limited Transparency for Merchants

Merchants had minimal visibility into their own transactions, fees, and commissions. Without real-time access, reconciliation was slow and merchants couldn't optimize their businesses.

04 Legacy Infrastructure Risks

As one of Europe's largest processors, needed **enterprise-grade governance, security, and compliance systems**. Their existing setup was not built to scale and left them vulnerable to downtime, regulatory fines, and data management issues.

05 Customer Support Bottlenecks

Without unified data, support teams couldn't respond quickly to merchant inquiries. This increased operational costs and reduced customer satisfaction.

The Solution

The company turned to Flatiron Software to re-architect their systems from the ground up. Flatiron brought deep expertise in cloud infrastructure, data-driven analytics, and secure payments technology, designing a platform that could serve current scale and their future ambitions.

Key components of the solution included:

1. Multi-Portal Ecosystem

Flatiron delivered three fully integrated portals tailored for staff, partners, and merchants:

- Staff Portal: Centralized visibility into all applications, transactions, and system status. Staff could track merchant activity in real-time and manage compliance workflows efficiently.
- Partner Portal: Enabled sales partners to onboard merchants quickly, track performance, and access commissions data instantly.
- Merchant Portal: A full transaction management suite, providing merchants with real-time access to payments, fees, settlements, and commissions.

2. Automated Onboarding & Identity Verification

Flatiron implemented a fully automated pipeline that reduced merchant onboarding from 3-4 days to a few hours. Identity verification, previously taking up to 48 hours, now completes in around 1 hour. This allowed the company to scale merchant acquisition exponentially while maintaining security and compliance.

3. Transaction Transparency

By integrating with POS systems and leveraging real-time transaction processing, the merchant portal provided end-to-end visibility. Merchants could now see payments as they cleared, monitor commissions, and reconcile financials instantly.

4. Governance & Compliance Layer

Flatiron rebuilt its infrastructure on AWS using Amazon ECS and EC2, with strong governance controls, ensuring:

- PCI DSS compliance for payment processing.
- Audit-ready data governance frameworks.
- Secure handling of sensitive merchant and customer data.

5. Customer Support Integration

Flatiron built tools that unified merchant data across systems, empowering the company support teams to resolve queries faster. Support staff could now see transactions, account status, and onboarding progress in real time, improving response times and customer satisfaction.

Results & Impact

The impact of Flatiron's platform transformation has been measurable and transformative:

Onboarding Efficiency



- Sign-up times reduced from **3–4 days to just hours**.
- Identity verification reduced from **2 days to 1 hour**.
- This efficiency gain translated directly into faster revenue capture.

57% Growth in Sales



Within the first year of implementation, the company experienced a 57% surge in sales. Faster onboarding and transparent transaction tracking directly fueled growth.

Empowered Merchants



- Real-time insights gave merchants the ability to forecast, reconcile, and optimize cash flow.
- Transparency built trust and loyalty, leading to long-term merchant retention.

Strengthened Partner Network



Sales partners onboarded merchants faster and had access to data that allowed them to focus on **growth instead of admin work**.

Improved Customer Satisfaction



Transparency and quicker support responses drove merchant satisfaction, which in turn reduced churn.

Enterprise-Grade Resilience



Flatiron's governance and infrastructure improvements positioned the company as a low-risk, high-reliability provider, enabling them to win new enterprise accounts in industries with stringent compliance needs (airlines, hotels, national retailers).

Ongoing Partnership

Flatiron's engagement with the payment company remains long-term and evolving. Current initiatives include:

- 01 **Advanced Data Analytics:** Leveraging transaction data to deliver predictive insights for merchants.
- 02 **Support Automation:** Introducing AI-driven tools to further reduce support response times.
- 03 **Cloud Optimization:** Continuous improvement of AWS infrastructure for cost efficiency and scale.
- 04 **Regulatory Adaptation:** Updating governance systems to stay ahead of UK and EU compliance requirements.

Conclusion

Flatiron Software's partnership with the payment company demonstrates how **strategic technology transformation** can drive growth in highly competitive, high-stakes industries.

By building a unified platform with automation, transparency, and compliance at its core, Flatiron helped them to:

- **Accelerate growth (57% sales increase)**
- **Delight merchants with real-time insights**
- **Strengthen their partner ecosystem**
- **Secure long-term enterprise relationships**

Today, the payment company is positioned not just as a payment processor, but as a **technology-driven leader in European financial services**, with Flatiron as its trusted engineering partner.

Thank you!

Thank you for taking the time to read this case study. If you have any questions or would like to discuss our findings further, please don't hesitate to reach out to us.

✉ marketing@flatiron.software

🌐 flatiron.software

📍 Miami, US