



Revolution

Technologi

What is Revolution?

Revolution is the leading global customer on-boarding and service management platform for the payments industry. Through automation and extensive 3rd party data integration, it allows acquirers, payment facilitators, ISOs and payment service providers to board customers quickly and efficiently without increasing the potential risk, reducing the level of application fall out, reducing the cost of delivery, shortening the time to revenue and improving the customer experience. The versatility of the platform enables Revolution to cater for boarding through a variety of sales channels including customer self-boarding, partner boarding, multi-site corporate customer boarding as well as distribution through a face to face and over the phone direct sales team with custom views and functionality reflective of their environment.

Revolution has a growing global footprint and is the leading multi-region, multi-currency, multi-language solution awarded the Best On-Boarding Platform at MPE Berlin in 2019.

The Challenge

In an on-demand generation, customer requirements and expectations of the payments industry and the services they consume has changed dramatically over the past decade.

The challenge for the participants within what is often a competitive sector is not only about keeping up with that change but also ensuring that the infrastructure that underpins their capability is able to support the growing expectations of the customer, as well as giving them differentiators against their competitors.

Customers expect close to real time delivery of banking products and services, but this presents a challenge to service providers who operate segmented and often legacy platforms, paper-based applications, cumbersome boarding processes and have to handle increasing levels of AML, CDD and EDD regulation and the growing sophistication of fraud and evolving challenges of credit risk.

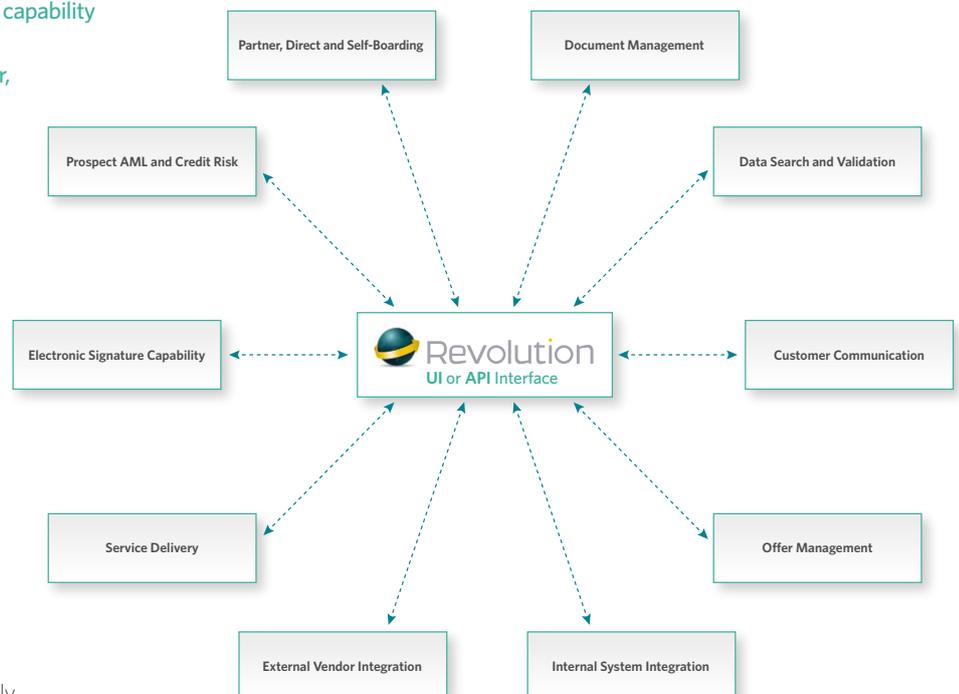
How does Revolution work?

Revolution provides "boarding as a service", delivered to support multiple platforms and user environments through an intuitive web UI, mobile application and API for integration into the payments businesses existing capability if required. It's principally delivered as a cloud-based application, hosted on the resilient global, technologi infrastructure.

Revolution integrates more than 40 3rd party data sources in to the platform so is not simply a well formatted data collection tool like many competing services but instead validates information as it is keyed through extensive business logic as well as providing search functionality to increase the efficiency and accuracy for the customer.

A standard business to business payments application is likely to make use of a number of integrated data sources including company data, address search and validation, tax/VAT search and validation, principle/UBO verification, bank account validation and proof of ownership, credit reference data and a whole multitude of other services depending on the requirement. Each one is seamlessly integrated through the single Revolution interface.

The platform also acts as the glue between multiple internal systems within the payments provider and external fulfilment platforms from suppliers to the sector. Rather than reinvention, Revolution often acts as a non-intrusive service layer, sitting on top of and integrating multiple platforms within the payments business, populating information within those systems through the application journey and instructing service delivery when the minimum requirements have been met. This delivers a joined-up service experience, removes manual processes and avoids the payments business from having to rip out or reinvent their entire infrastructure.



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By implementing Revolution, merchants can go from an entirely manual customer on-boarding process and re-keying across multiple internal systems to a full digital end to end, automated service delivery.

Revolution is not just about customer on-boarding either, it offers comprehensive self-service portal functionality for merchants to monitor the progress of their application as well as manage their services in-life. For the payments business it also offers the ability to perform in-life maintenance activity for their customer from simple actions like a change of contact details through to more complex tasks such as a change of ownership.

When used in conjunction with "Prospect" our credit, risk management and underwriting solution it is possible to deliver an end to end automated boarding experience without compromising risk and fraud processes or increasing potential liability.

Features and Benefits

Support Multiple Sales Channels

Revolution provides an effective boarding capability and application management tool for sales performed face to face, over the phone and through customer self-service across both partner and direct sales channels using a digital process end to end with integrated electronic signature capability. With a series of security features as well as a detailed audit trail of both customer and salesperson activities including geo-positioning and device fingerprinting Revolution provides a more secure and robust way of validating applications vs. paper based and other alternatives.

Increase the level of application to live customer conversion

Capturing all the necessary information at point of sale using validated data sources, removing the need for paper applications to be completed by post, automating factors such as ID and verification for AML, CDD and EDD purposes, automating risk assessment and fraud checks and immediately responding to the merchants request for service activation massively reduces the risk of customer fall out increasing the level of customer conversion.

Reduce the cost per application and live service

Revolution removes the need for the material resource typically involved in the keying and re-keying of applications as well as the manual updating of merchants in-flight providing a considerable reduction in overhead cost. Revolution captures all necessary information at the time of application and removes the need for duplicate data entry across multiple platforms. This alongside customer self-service capability dramatically reduces the level of engagement required with your team.

Decrease the level of application failures

By insisting that mandatory information is supplied at the time of application and not progressing until such information is supplied as well as validating information that's been keyed Revolution ensures a high proportion of quality applications at first submission reducing the level of failures often experienced with manual processes or electronic processes that simply provide data collection.

Speed up service delivery times

Removing the need for excessive manual intervention, duplicate data entry, manually interfacing with 3rd party suppliers or inputting data into 3rd party systems improves the speed of delivery for services and expedites the conversion of opportunity to live revenue.

Integration with 3rd party applications

Revolution is not an isolated platform, it is the glue between systems, providing an efficient front end to capture and validate information and then, where required, interfacing with your internal systems as well as external vendors for service delivery and in-life management.

Pricing, margin and offer management

Revolution has extensive price and offer management capability. Beyond simply letting merchants be boarded it controls the offer made available to those merchants, based on the requirements keyed within the system. It supports conditional pricing based on size of customer, potential risk profile as well as a multitude of other conditions. It allows controls around margin, restricting sale prices for sellers and buy prices for merchants whilst giving room for negotiation if permitted.

Improve customer experience

Using Revolution supports a dramatic improvement in customer experience. Revolution users can effectively respond to customer demands quickly, delivering upon requirements faster than ever before. By empowering merchants to view and control their services reduces their dependence on your team and the risk of human error in the application process.

Use in conjunction with Prospect

Prospect is technologi's credit, risk management and underwriting solution. Integrated in to Revolution it allows the boarding journey to incorporate full underwriting allowing for end to end automated service delivery without increasing potential liability or exposure.

Highlights

- Deliver a comprehensive customer self-boarding, field and telephone sales and partner boarding platform within one global solution.
- Globalise your proposition without worrying about the challenges of customer on-boarding.
- Improve sales performance by making your services more accessible and reduce order fall out.
- Speed up the customer boarding process whilst lowering the overhead associated with processing applications.
- Reduce the level of failed and rejected applications increasing first time pass.
- Respond to merchants' requirements efficiently and empower them to self-manage services.
- Control your customer offer, pricing and effectively manage margin.
- Use in conjunction with Prospect to deliver full credit, risk and underwriting capability within the boarding journey.

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