

<epam>

**PAVING THE WAY**

FOR

**PAYMENTS INNOVATION**

SERVICES & SOLUTIONS FOR DIGITAL DISRUPTION



# INCREASE REVENUE WITH INNOVATIVE PAYMENTS SOLUTIONS

The payments environment continues to change rapidly, and financial institutions must keep pace with innovation to remain relevant and competitive. EPAM's robust, end-to-end platform engineering and product development mindset has helped payments players across all industries and geographies respond to the impact of new technologies, disruptive business models, increasing regulations, and evolving customer demands. Our blend of strategic thinking, UX design, enterprise architecture, and engineering capabilities offers:



## INCREASED REVENUE

We help our customers drive additional revenue by rapidly delivering innovative solutions that meet end-user demand, while staying competitive.



## ENGINEERING EXCELLENCE

We engineer platforms, products, and services for the next generation, providing our customers with control, consistency, and choice across all channels.



## EXPERT ADVISORY

Our team has advised fintechs, industry bodies, merchants, and regulators on emerging opportunities and risks, resulting in solutions that comply with changing regulations.



## AWARD-WINNING EXPERTISE

Our innovation labs regularly win awards for developing viable products built on cutting-edge technologies, and we have received dozens of client IT awards for our work.



## RAPID SCALABILITY

With our ever-growing headcount of technologists and thinkers spanning more than 25 countries, we can help scale your solution to work anywhere in the world.



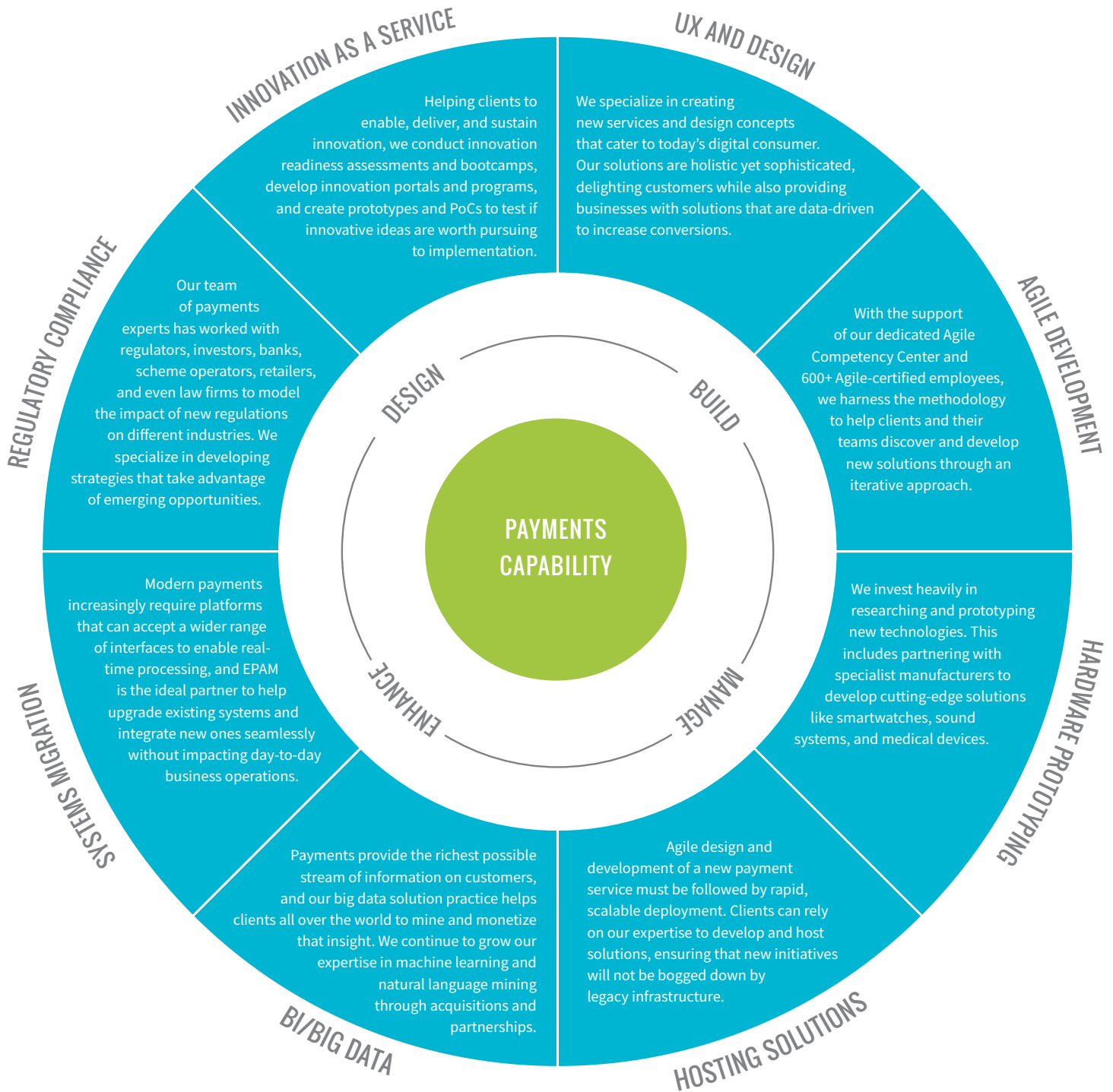
## FASTER TIME-TO-MARKET

Our global delivery framework enables our cross-functional teams to work around the clock, meaning you get your product or service to market faster.

**BEYOND OFFERING THE BENEFITS LISTED ABOVE, WE SPECIALIZE IN A VARIETY OF SERVICES THAT SPAN THE END-TO-END PAYMENTS LIFECYCLE, AND WE ARE COMMITTED TO CULTIVATING WORLD-CLASS EXPERTISE ACROSS THE MANY EMERGING CAPABILITIES THAT HAVE BEEN DISRUPTING YOUR INDUSTRY.**

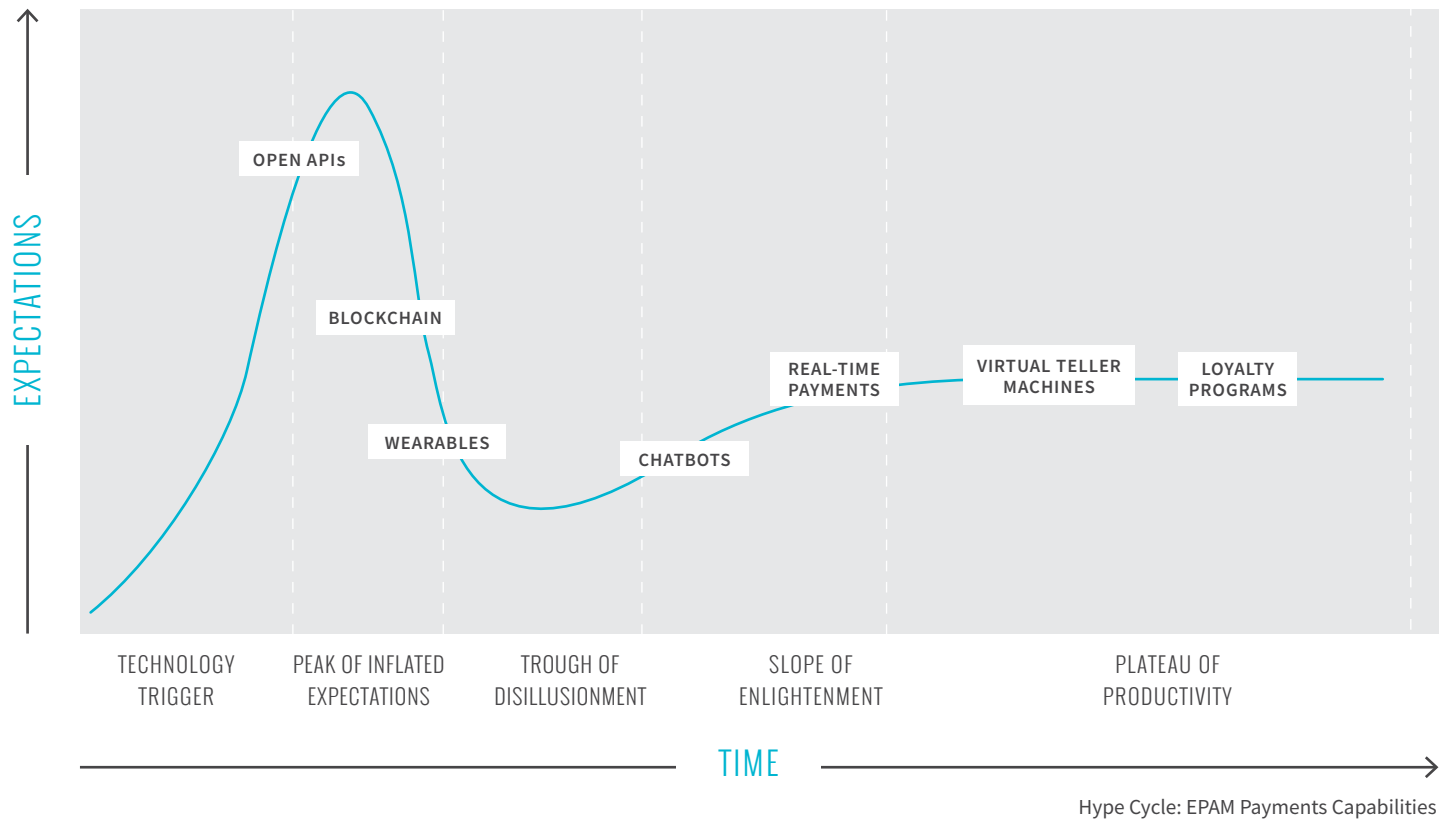
# REALIZING VALUE ACROSS THE ENTIRE PAYMENTS LIFECYCLE

Our services surrounding payments span the entire software development lifecycle and beyond. These services are not all payments-specific, but each plays a big role in ensuring that we can meet the unique needs of any client.



# CAPABILITIES TO HELP YOU KEEP PACE WITH DISRUPTION

EPAM's payments capabilities enable our clients to unleash their most innovative ideas without worrying about whether or not their technical delivery partner can keep up. We nurture new technologies by investing in laboratories and proofs of concept, so that we can accelerate delivery for clients based on our own tried-and-tested prototypes for mature technologies and cutting-edge research into emerging disruptors.



## OPEN APIs

EPAM is very familiar with new regulations in the UK, Europe, and elsewhere. We are working with industry leaders to develop their Open APIs based on the emerging standards driven by PSD2 and related European and British initiatives such as the work of the CMA and the PSF. We suggest a pragmatic approach to upgrading services and API infrastructure, and that's what we offer to our clients.



## BLOCKCHAIN

EPAM's Blockchain Competency Center monitors the market, evaluates emerging technologies, creates working prototypes, and puts on multiple hackathons and conferences each year to encourage innovation and knowledge transfer. Our experts are standing by to consult on, generate, evaluate, and develop new Distributed Ledger-based solutions.

# CAPABILITIES TO HELP YOU KEEP PACE WITH DISRUPTION

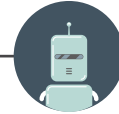
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## WEARABLES

EPAM's prowess in combining hardware and software to create new wearable technology has already been proven through our EPAM Smartwatch prototype.

Currently, our developers in Shenzhen, China, which is known as the "Silicon Valley for hardware," are working to develop a new version for the healthcare sector.



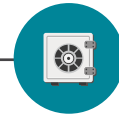
## CHATBOTS

EPAM has proven experience implementing chatbots to cut costs, offer richer UX, and increase brand loyalty. Our approach leverages technology that senses a user's geolocation, contacts, calendar, payments preferences, and other factors to enable an automated means of instantaneously assisting customers.



## REAL-TIME PAYMENTS

EPAM's extensive software engineering capabilities have enabled us to lead the way in building real-time systems across multiple sectors. Through our global partnership with Cybertonica, we are providing real-time anti-fraud capability in eCommerce and to financial services organizations.



## VIRTUAL TELLER MACHINES

For one client, EPAM helped conceptualize and execute a plan to fully integrate virtual teller machines (VTMs), which offer real-time, face-to-face interaction with a teller or other type of specialist, into the company's overall banking infrastructure. The result of these efforts has allowed the client to leap-frog the capabilities of other banks and provide its customers with a truly differentiated service.



## LOYALTY PROGRAMS

EPAM excels at taking loyalty programs from concept to design to delivery, offering a comprehensive, end-to-end capability to clients seeking a loyalty program that encourages greater spend, influences customer behavior, and keeps customers coming back. We also offer access to our proprietary accelerator, which can create a new loyalty program out of the box.

# EPAM: YOUR PARTNER FOR FULL-CIRCLE PAYMENTS INNOVATION

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The future of payments is here and innovation is fundamental to successfully compete and create value. Whether you're just getting started with a major transformation program, are in the middle of one, or are ready to improve your existing next-gen offerings, EPAM is the partner that will help you reimagine ways to serve your customer's financial needs, increase agility, drive innovation, and lower costs for business growth, both today and in the future.



**GET IN TOUCH WITH US TODAY  
FOR MORE INFORMATION OR TO  
SCHEDULE A FREE CONSULTATION  
OVER THE PHONE OR AT  
YOUR OFFICE.**

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 For more information,  
**PLEASE VISIT [EPAM.COM](https://www.epam.com)**

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