

Case Study

# Up Si Vale records 1mln transactions daily

Upsívale  
El poder de crecer



► BPC



# Introduction

**With a population of 128 million, Mexico ranks in the worldwide top 10 countries and represents one of the top markets of potential for the card and payment sector. As per Global Data, 164mln debit cards are in circulation with a projected growth in transaction value to reach 375bln USD per year.**

Up Sí Vale, a prepaid card issuer offers a range of prepaid “all-in-one” services consisting of vouchers, mobile applications and web platforms, which enable daily customer activities including food purchases, fuel payments and travel expenses. It belongs to the Up Group, a 50 years old cooperative based in the European Union, which operates in 19 countries and serves more than 185 million customers around the world. It has greatly expanded in its head-quarter country Mexico, having more than 5 million debit cards of Visa, Mastercard and a local brand in operation, which is a 3% of total debit card market share of Mexico.

Following the launch of a new digital transformation program, which aims to encourage the development of Up Sí Vale and bring more efficiency to its payments business, BPC has been chosen to support the company. BPC will enable state-of-the-art payment services including the ability to tip. It will also route transactions through the SmartVista Switch and enable fraud prevention solutions provided by the SmartVista suite.

BPC was chosen after an exhaustive study of proposals. BPC stood out for many reasons, namely, its deep understanding of the functional and regulatory needs of the market, the sheer ability and flexibility of its products, as well as on-site support for successful implementation. In a world where customers expect seamless experiences, BPC offers Up Sí Vale the ability to interact with its companies and clients in a more instantaneous way. Up Sí Vale wanted to further expand its business across Latin America and tackle other business lines in the future, yet for that it required to enhance its transactional capabilities to provide the same quality of services to loyal cardholders.







# Challenge

Up Sí Vale was looking to enhance its transaction processing in order to expand its business and lift off the limitations from the existing solution. Up Sí Vale started to evaluate technological partners that would allow to cope with the challenges it faced:

## Transactional upgrade

Up Sí Vale was looking to upgrade its switching capabilities to migrate its own card amounts from an existing card management platform. The client feared to lose trust and loyalty of the cardholders if the operation would have been done with major downtimes and delays. Up Sí Vale was looking for a proven, skilled and experienced technological partner with a solution, which would enhance the transactional capabilities for future growth and allow seamless transfer cards from one card management system (CMS) to another.

## Merchant functionality

Up Sí Vale wanted a new switching solution to be oriented to increase functionality between Up Sí Vale and merchants, based on closed-loop models, as well as to increase control and to provide new services such as pre-authorization or future data analytics per merchant segment.

## Security of operations

After the enhancement of switching, Up Sí Vale expected the increase in transactions and was looking for a new fraud monitoring solution, which would be answering new volume of operations and detect suspicious activities accurately and in no time compared to the legacy system.





# Solution

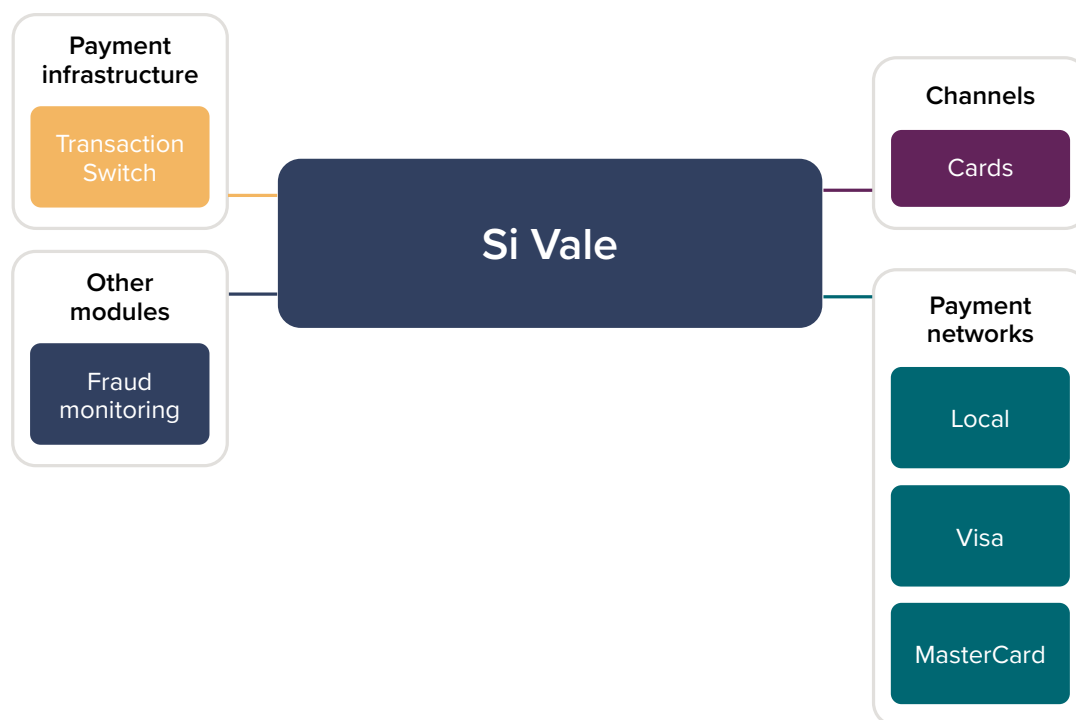
BPC was chosen after an exhaustive study of proposals and stood out for many reasons, namely, its deep understanding of the functional and regulatory needs of the market, the sheer ability and flexibility of its products, as well as on-site support for successful implementation. BPC has engaged in a project with Up Sí Vale to improve its transactional switching capabilities through SmartVista switch and security of operations through fraud

monitoring solutions. BPC experts provided high-class training to Up Sí Vale employees to provide knowledge on most efficient usage of the system. The project took several steps.

**Step 1:** Introduction of SmartVista switch

**Step 2:** Introduction of Fraud monitoring

**Step 3:** Training of Up Sí Vale employees





## Switch

The transactional switch was installed to connect the local Mexico network and route transactions to card management systems owned by Up Sí Vale. Capable of being introduced as a sole solution or as an integration complimentary to others, SmartVista Switch was introduced on premises to Up Sí Vale and connected to the internal environment of the client. With it, the client is able to do reconciliation, product reports and data extractions based on the transactions data. Aside of this, Up Sí Vale can perform end-of-day processing, which includes:

- SmartVista processed transactions synchronisation
- Delivered from other systems transactional files uploading
- Reconciliation process among sources
- Transactions accounting
- Accounting information generation for general ledgers
- Operational reports related to transactions and reconciliation
- Custom creation and standard reports usage

## Fraud monitoring

Up Sí Vale gained SmartVista Fraud monitoring module, which allows it to monitor the transactions performed by the end-users, which flow through the system. The fraud monitoring features of SmartVista allows it to configure parameters of the transactions to score users and operation, revealing most suspicious ones. The module includes an alerting mechanism, that messages in SMS or email to the employee and the user in case of fraudulent activity, which helps to stop, prevent and analyse it immediately.

## Technical training

BPC offered training for all administrators and users as a part of the project implementation. The training is conducted by top experts from BPC side, where during an extensive course of on-line and off-line sessions, Up Sí Vale gained the knowledge of best and most effective usage of the system in different scenarios.

The project was finished in 9 months.



# Results

## Rise in transaction volume

With the introduction of a scalable transactional switch solution to the client and integrating it with existing modules owned, Up Sí Vale gained the opportunity to migrate all of its 5,000,000 cards from one core banking to the other without major interruptions. It can operate with PROSA via online and batch interfaces, which allows it real-time monitoring and updates of information and batched end-of-the-day transactional exchange. All cards being now under SmartVista Switch support, the availability of the Up Sí Vale system reached 99.99% and it was possible to reach 1,000,000 transactions per day (TPD) for the client without delays. With upgraded switching capabilities, end-users enjoy swift transactions.

## Monitoring and control

All transactional operations of Up Sí Vale are now monitored by SmartVista fraud monitoring module, which parameters are configured based on the clients preferences. Perfectly integrated with SmartVista Switch, the fraud monitoring module allows Up Sí Vale to quickly react in real-time to any suspicious activity.

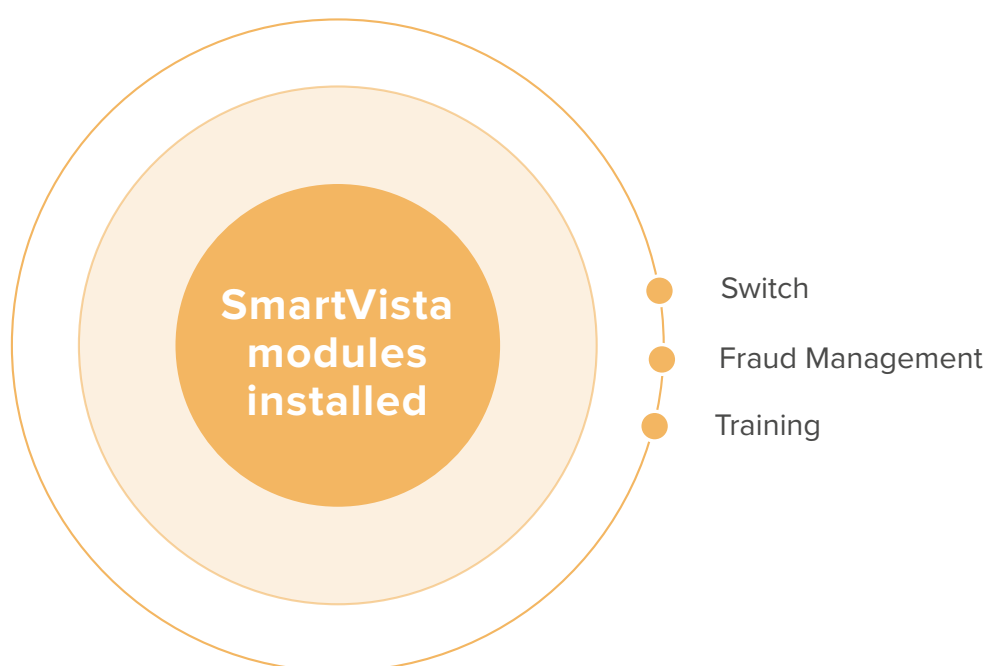
## Future roadmap

Up Sí Vale and BPC pursue their collaboration. Up Sí Vale plans to leverage Switch scalability to connect second processors and expand its services in transactional business, while also looking forward to tackling new business lines such as Fintech services, all power by BPC's SmartVista.

*“Our strategy for the next 3 to 5 years is based on a solid investment in the best technology, which is essential to fulfilling our ambitions. We want to position ourselves as the leader in prepaid solutions and services throughout Mexico. Choosing the right partner was an integral part of our strategy. The selection of BPC came down to its vast experience in the payments world alongside its strong presence and knowledge of the Mexican market.”*



## Key facts



5,000,000  
cards

1,000,000  
TPD

# About BPC

Founded in 1996, BPC has transformed over the years to deliver innovative and best in class proven solutions which fit with today's consumer lifestyle when banking, shopping or moving in both urban and rural areas, bridging real life and the digital world. With 350 customers across 100 countries globally, BPC collaborates with all ecosystem players ranging from tier one banks to neobanks, Payment Service Providers (PSPs) to large processors, ecommerce giants to start-up merchants, and government bodies to local hail riding companies. BPC's SmartVista suite comprises cutting-edge banking, commerce and mobility solutions including digital banking, ATM & switching, payments processing, card and fraud management, financial inclusion, merchant portals, transport and smart cities solutions.

[www.bpcbt.com](http://www.bpcbt.com)



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