

# Advancing PAYONE's cloud transformation journey to drive agility, innovation and scale

In a rapidly evolving marketplace, payment service providers (PSPs) continue to be under increasing pressure to introduce innovative services, enable faster processing across multiple channels and achieve lower costs. With the pandemic significantly accelerating the shift to digital and contactless payments, many organizations are looking to improve the scalability, flexibility, security and resilience of their technology supply chains to stay ahead of the curve. This includes harmonizing a vast array of technologies and services, such as cloud, automation and smart managed services.

PAYONE, one of Europe's leading PSPs, is no stranger to the demands of the fast-changing payments landscape. As a forward-focused company facilitating 3.8 billion transactions a year for over 260,000 customers, PAYONE was looking to transform its operations to better serve customers by investing in new technologies.

## Close merger history

PAYONE, headquartered in Frankfurt, looks back on a close merger history: Originating from the former B+S Card Service GmbH, a then wholly-owned subsidiary of the DSV Group, it merged with Kiel-based PAYONE GmbH in 2017 to form BS PAYONE GmbH.

In 2019, the DSV Group and the Ingenico Group announced the successful merger of their subsidiaries, BS PAYONE GmbH and Ingenico Payment Services GmbH, as well as other Ingenico companies, to form PAYONE GmbH, now the largest player in the DACH region. With the successful acquisition of the Ingenico Group by Worldline, Worldline's merchant services business in Germany and Austria were integrated into PAYONE in March 2021.

## Addressing legacy system complexity to increase efficiency

Following the mergers, PAYONE's IT environment spanned multiple entities, domains and locations. They lacked an efficient continuous integration/continuous delivery (CI/CD) pipeline and their automation landscape was fragmented. As a result, the company was encountering issues in consolidating development efforts related to its critical payment applications. Furthermore, they lacked sufficient in-house technology and expertise to maintain and run new container-based applications using Kubernetes, an open source container orchestration system.



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**Roland Schaar**  
CTOO PAYONE

A low level of application development automation was leading to cost delays and impacting business performance. For their chief technology and operations officer, improving efficiency is a top priority.

## Laying the foundation for a fully automated, digital IT work environment

CGI experts in Germany already were providing consulting services to PAYONE on a master data orchestration project. Having built a significant level of trust in our payments and IT consulting expertise, we were a natural fit to support PAYONE's evolving cloud priorities.

As a first step, our experts held discovery workshops to gain a holistic view of the current IT environment—in particular, PAYONE's challenges with container-based application management. Based on our analysis, we proposed building an on-premises cloud environment with Kubernetes. Our recommendation addressed PAYONE's obligations to protect sensitive data and privacy, comply with regulations and mitigate commercial risk. Using our modular cloud native and enterprise platform solution for financial services, we implemented a secure, private cloud infrastructure to run container-based applications. The solution offers the flexibility to adopt a hybrid cloud approach by adding professional cloud services for less critical applications, if required. We also automated the end-to-end CI/CD pipeline to perform releases at a much faster pace.



## Seamless transition from in-person to remote collaboration

Knowledge sharing was a critical component of our engagement. Midway through the project, when the pandemic hit, PAYONE had to transition to a remote working model. To ensure continuity, we immediately adapted by facilitating seamless knowledge transfer virtually. In addition to our day-to-day remote collaboration with the client, we held webinars for close to 200 Payone employees. PAYONE's experts can now also replicate and run Kubernetes clusters on their own.



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## Realizing concrete benefits of the cloud

With a secure, private cloud underpinning operations, PAYONE can build on its success to achieve better cost control, agility and innovation. The implementation of a modern software engineering standard supports integration of the various company entities and locations, setting the stage for PAYONE to transition to a state-of-the-art cloud and DevOps IT model. By automating the end-to-end CI/CD pipeline, PAYONE will reduce errors and improve development efficiency, productivity and speed to market. Automated deployments of releases now occur within 5-30 minutes, with minimal manual intervention, where previously releases were pre-scheduled. The highly scalable and secure solution also makes preventative maintenance possible through better monitoring. Moreover, PAYONE can now benefit from faster onsite and nearshore development with significant cost savings potential.

## Looking toward the future

Following the successful delivery of PAYONE's private cloud infrastructure, our team is working with Payone to run pilot applications in the new cloud environment. Assisted by cloud and automation, PAYONE continues to build greater flexibility and resilience into its technology supply chain to rapidly evolve and pivot to new business realities.

In the future, we will continue to work closely to support PAYONE and Worldline's further transformation success, with a focus on value-based outcomes. "With a secure, private cloud underpinning operations, PAYONE can continue to build on its success through intensified cost control, high agility and innovation for the benefit of its merchant clients. The implementation of a modern software engineering standard supports the integration of the different business units and locations and sets the stage for Payone's transition to a modern cloud and DevOps IT model," comments Roland Schaar, CTOO PAYONE.

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We are insights-driven and outcomes-based to help accelerate returns on your investments. Across hundreds of locations worldwide, we provide comprehensive, scalable and sustainable IT and business consulting services that are informed globally and delivered locally.

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