



ING



ING Merchant Connect

A Ximedes Case Study

Empowering ING's Corporate Clients with Advanced Payment Insights

ING, a global financial institution, is committed to providing its corporate clients with superior, value-added services. To enhance its Point of Sale (PoS) transaction processing offerings, ING partnered with Ximedes to develop Merchant Connect, a sophisticated and secure merchant portal. This powerful platform provides ING's clients with a centralized, real-time view of all their payment information, transforming raw transaction data into actionable business intelligence.



The Challenge

Unifying Fragmented Transaction Data

In today's complex payment ecosystem, merchants often receive transaction data from multiple acquirer host processors, making it difficult to gain a consolidated view of their sales performance and financial standing. ING's clients faced the challenge of reconciling information from different sources, such as CCV and equensWorldline.

This fragmentation created operational inefficiencies, delayed crucial business analysis, and prevented a clear, holistic overview of transaction activity. ING recognised the need for a unified solution that could simplify data access and empower merchants with greater control.

The Solution

A Centralized and High-Performance Merchant Portal

Ximedes developed the ING Merchant Connect portal as a comprehensive solution to these challenges. This secure platform aggregates and standardises all PoS-related transaction data, presenting it in a single, intuitive interface. Built on a powerful Elasticsearch foundation, Merchant Connect is engineered to handle billions of records while delivering exceptional performance, ensuring that searches and reports are generated instantaneously.

The portal provides merchants with a complete overview of their PoS contracts, oversight of all transactions, and detailed information at their fingertips, complete with robust report download functionality.



Background

Integrating Complex Data Streams with Seamless Performance

A key technical hurdle was the integration of disparate data streams from ING's acquirer host processors, CCV and equensWorldline. Ximedes engineered a robust backend system capable of ingesting, processing, and harmonising this vast and varied information. By leveraging Elasticsearch, the portal provides an extensive search functionality with multiple filter capabilities, allowing merchants to query billions of records with the responsiveness of a small database. This high-performance architecture ensures a fluid and effective user experience, regardless of the data volume.

Enhancing Business Intelligence

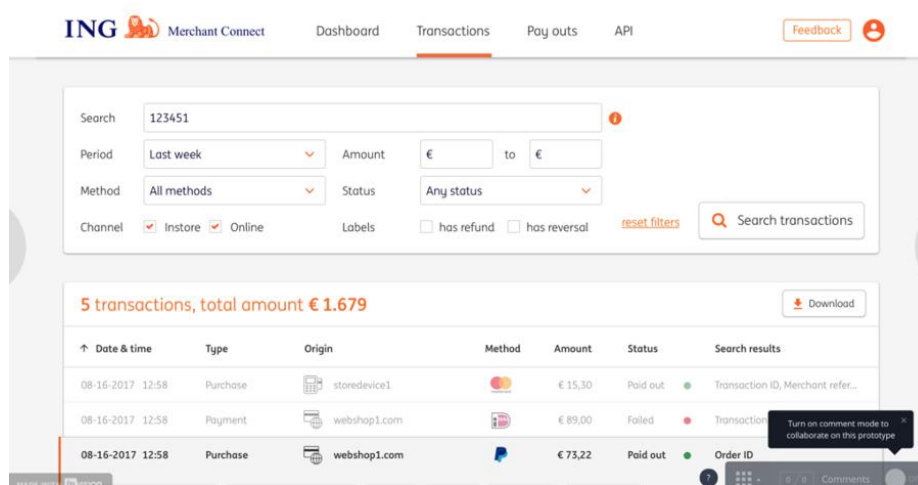
From Data Reporting to Actionable Insights

Merchant Connect transcends simple data reporting by providing a dynamic dashboard with key performance indicators (KPIs). This feature empowers merchants to analyse their business performance in real time. They can monitor critical metrics such as daily sales volume, the number of failed transactions, the ratio of credit to debit card use, average purchase value, and the sales-to-refund ratio. These insights enable merchants to make informed decisions, optimise their operations, and identify growth opportunities. Merchants can also configure a reporting hierarchy that suits their unique business structure for tailored analysis.

Seamless Integration and Control

Automating Workflows with API and Self-Service

To further streamline operations, Merchant Connect includes a powerful API that allows for seamless integration with a merchant's own back-office and Enterprise Resource Planning (ERP) systems. This enables the automated retrieval of detailed transaction and payout information, reducing manual effort and eliminating data entry errors. A dedicated developer portal provides all the necessary documentation to facilitate this integration. Furthermore, the platform includes self-service user management, giving merchants the autonomy to manage access for their own staff securely and efficiently.



A background image showing a man with a beard and glasses shaking hands with a woman across a table. On the table are a laptop and some papers. The image is overlaid with a dark purple gradient.

The Future Of Merchant Empowerment

Through its partnership with Ximedes, ING has delivered a tool that provides its corporate clients with unparalleled transparency and control over their payment operations. The Merchant Connect portal has successfully transformed a complex data landscape into a streamlined, insightful, and user-centric experience.

Our collaboration continues to evolve with the development of a new Self-Service module. This upcoming enhancement will empower merchants to manage their own service infrastructure directly within the portal, including the ability to order, update, and remove store locations and payment terminals. This forward-looking initiative will further reduce administrative overhead and solidify ING's reputation as an innovative leader in merchant services.



Ready to achieve similar results? Let's talk.

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