



# Loomis Pay Gateway

A Ximedes Case Study



# Bridging Payments with Innovation

Loomis Pay is a subsidiary of Loomis AB. Loomis AB has decades of experience in handling cash. Loomis Pay set out to revolutionise payment processing by providing merchants with a unified solution, in one contract, for handling cash, cards, and mobile payments. By simplifying and streamlining the payment process, Loomis Pay helps merchants reduce costs and enhance their bottom line.

Loomis Pay is a relatively new company, but it has already made a significant impact in the payment processing industry and is already available in Sweden, Denmark and Spain.



## The First Steps

### The Terminal Payment Gateway

An essential part of Loomis Pay's go-to-market strategy was the ability to accept terminal payments. As Loomis Pay had already selected their terminals, they asked Ximedes to design and build a terminal gateway, which is positioned between the payment terminals and the acquirers that ultimately process the payments.

Ximedes' gateway serves as a secure, centralised platform for managing payment transactions across various channels. The gateway's flexibility allows Loomis Pay to easily integrate with diverse payment service providers, enabling expanded payment options for their merchants and customers. The gateway allows Loomis to offer Mastercard and VISA payments as well as MobilePay and American Express.

## Accepting QR-Codes & Online Orders

### Online Payments

Loomis Pay also supports online payments, as restaurants - a key market for Loomis Pay - offer take-aways and accept mobile barcode payments. They selected Ginger's of-the-shelf solution for that. Like Ximedes, Ginger is also an XMDS company.

Ginger's online payment solution offers APIs that merchants can easily connect to, but better still, a wide range of eComm plugins make it almost trivial for a merchant to accept online payments from software such as Magento or WooCommerce.





## A Solid Foundation

### Reconciliation & Settlement

Recognising the need for a strong foundation in payment processing, Loomis Pay sought Ximedes' expertise to develop and implement essential functionalities. Ximedes delivered a comprehensive suite of solutions: settlement, billing, invoicing, and financial accounting and reconciliation.

These critical components streamline Loomis Pay's operations, enabling efficient management of transactions, merchant payouts, and customer invoicing. By automating these processes, Loomis Pay witnessed significant improvements in speed, accuracy, and financial oversight. The result? As a Payment Facilitator Loomis Pay gathers the money that belong their merchants from all payment methods. That money is then paid to the merchant in one transparent and swift transaction, making the merchant's life much easier.

## Insights for Loomis Pay

### Data Warehouse

Ximedes is uniquely positioned to develop a data warehouse. Using Elasticsearch, all data streams in the Loomis Pay technology landscape are consolidated in comprehensive models for both internal and external use. Nowadays, most of Loomis forecasting, internal reporting and sales commissions reporting are built on top of this data warehouse.

# LOOMIS—PAY®

# A Fruitful Partnership

A background image showing a man with a beard and glasses, wearing a dark blazer over a light shirt, shaking hands with a woman whose curly hair is visible on the left. They are in an office environment with a desk, a laptop, and some papers. The image has a purple overlay.

The partnership between Loomis Pay and Ximedes proved instrumental in revolutionising Loomis Pay's payment and financial infrastructure. Ximedes played a pivotal role in implementing crucial components.

Together, Loomis Pay and Ximedes exemplify the power of strategic collaboration in driving innovation and transforming the payments landscape





Ready to achieve similar results? Let's talk.

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