

# Case Study

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## USA BridgePay Network Solutions

### Project

BridgePay is a transaction gateway specializing in turnkey payment application solutions for all types of point of sale solutions. If your merchant needs to accept EMV payments from their integrated POS or line bust via their Android device, BridgePay has a solution.

### Background/Challenges:

- ✔ When a customer needs to do a transaction at a merchant location, he/she is required to carry a credit card along. This is posing multiple challenges like below.
  - i. Need to carry credit card, posing a threat of theft, lost or forgetting at merchant location
  - ii. Threat of credit card getting cloned and same being misused
  - iii. Need to remember credit card PIN every time(if mandatory)
- ✔ There was a need for a simplified and easy way of making payments to merchants without a need to carry credit cards.

### Approach/Solution

Bridge Pay app provides following facility:

- ✔ Add your credit card details one time in the app
- ✔ Bridge Pay wallet to maintain balance
- ✔ Top up the wallet using the credit card details loaded already. Wallet top up can be done any time.
- ✔ Using the BridgePay wallet, users can generate QR code for the given amount.
- ✔ QR code is scanned at the partner merchant location who is also subscribed to Bridge Pay
- ✔ Customers can either place the order online or can buy products within the store and can make payment by scanning QR code in his app.
- ✔ After the QR code is scanned, money gets deducted from the customer wallet and gets transferred to the merchant wallet.
- ✔ Merchant can withdraw the required amount anytime from his account and can transfer to his personal bank account.
- ✔ Maintaining the wallet for customers as well as merchants is the safe and simplified way for making transactions.
- ✔ Behind the wallet, Bridge Pay uses Stripe Payment Gateway to add money to wallet or transfer money to merchant bank account.