

## NTT DATA Consulting's payments expertise helps bank secure coveted spot in Apple Pay launch

### Challenge

*Client faced time and technical challenges in its bid to become part of Apple Pay's pilot program.*

In the midst of a major card platform conversion effort, a Top 4 U.S. Bank was also trying to implement Apple Pay in time for its much-hyped launch. But technical challenges threatened the bank's ability to meet the deadlines for participating in the Apple Pay pilot program and reap the marketing and PR benefits of being an official partner. To secure its place in the Apple Pay rollout, our client required technical delivery expertise with respect to their legacy system, new card processing vendor, and payment networks/mobile wallet implementations in support of both Apple Pay and the bank's future goal of a proprietary mobile wallet. To complicate matters, Apple's deadline was less than six months away.

### Solution

*NTT DATA Consulting's client knowledge, delivery experience and mobile payments expertise put the goal within reach.*

Already a partner in the bank's platform conversion effort, NTT DATA Consulting was asked to drive the highly visible Apple Pay initiative. NTT DATA Consulting jumped in quickly to oversee the multiple and concurrent sets of design, testing, and implementation requirements from Apple, the payment networks, and the client. The NTT DATA Consulting technical team also managed the challenging network mandates for integration, including: provisioning (add card); wallet-initiated life cycle messages (suspend, unsuspend or delete); token transactions (use of card); and messaging regarding authorizations, clearing, and charge backs (communications on actions). To meet the pilot program deadline, NTT DATA Consulting completed the Apple Pay enablement work on the bank's legacy system. Since the platform conversion was post-launch, NTT DATA Consulting was asked to replicate its work on the new platform to ensure a seamless transition for existing Apple Pay customers.

### NTT DATA Consulting Client Success Story:

Top 4 U.S. Bank

#### Offerings:

Transformation Planning and Roadmap

Product Development, Rollout, and Launch

Process Optimization, Design, and Improvement

### Client Results:



**1 of only 5 issuing firms in Apple Pay launch**

NTT DATA Consulting helped the bank beat barriers and the clock to participate in the Apple Pay pilot program.

## Results

*NTT DATA Consulting helped the bank overcome technical integration and platform challenges to reap the rewards of early Apple Pay market entry.*



**1 of only 5**

issuing financial institutions  
in Apple Pay launch



**Deadlines**

met for pilot and partner spots



**Year 1**

consumer credit Apple Pay stats

**1.48M**

provisions

**532K**

active devices

**2.4M**

transactions

**\$82.7M**

in transactions

## About NTT DATA Consulting

NTT DATA Consulting takes an industry-centric approach to business and technology consulting. We seamlessly integrate business strategies and enabling technology to help clients accelerate business-driven transformation and compete in the digital world. NTT DATA Consulting has the unique ability to create end-to-end solutions by tapping the entirety of NTT DATA's global technology and business process capabilities. In financial services, our 1,000-plus business consultants and 4,000 technology experts work with 25 of the leading financial institutions in North America. Visit [www.nttdata.com/USconsulting](http://www.nttdata.com/USconsulting) to learn more.

## About NTT DATA

NTT DATA is a leading business and IT services provider and global innovation partner with 80,000 professionals based in over 40 countries. NTT DATA emphasizes long-term commitment and combines global reach and local intimacy to provide premier professional services, including consulting, digital, managed services, and industry solutions. We're part of NTT Group, one of the world's largest technology services companies, generating more than \$100 billion in annual revenues and partner to 80% of the Fortune 100. Visit [www.nttdata.com/americas](http://www.nttdata.com/americas) to learn more.

## Let's Get Started

*To learn more about how we can help you succeed, please contact:*

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## Client Quote:



**NTT DATA**

**Consulting**

*developed a plan*

*that was well thought out and talked about how they would manage all the pieces. This built a lot of trust with us that they could physically do what we were asking."*

**- Top 4 U.S. Bank**