

Helping banks like Qonto integrate with XPay wallets



Sector
Banking

Expertise
Banking services for SMEs

Services used
Testing

About Qonto

Qonto is the European leader in Business Finance management for SMEs and freelancers founded by Steve and Alexandre Prot. More than a bank, Qonto simplifies everyday banking, accounting and expense management for more than 150,000 businesses, with its fast and innovative product, responsive customer service and transparent prices.

The challenge

Qonto prides itself on offering innovative, high-quality banking and payment options to its business customers. It wanted to enable users to load their corporate cards into the XPay mobile wallets – such as Google Pay – to make quick, convenient and safe mobile contactless payments.

Having started work to integrate with the XPay APIs, it needed to validate the implementation of the XPay standards to ensure a high-quality user experience. With no formal XPay certification programs, they needed an expert partner.

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We wanted to provide a seamless user experience confidently. Fime’s expertise and comprehensive tests took the compliance challenge out of our hands to help us launch faster.



Dimitri Gougoulis
Strategic Project Manager
Operation and Project Management at Qonto



Why Fime?



Fime has a long history in ensuring banks' compliance with evolving security, quality and regulatory standards.



Fime had already scrutinized and developed a number of new open banking solutions.



Fime could drive this project to completion, with the resources and flexibility to respond to the challenges.

Customer requirements

Successful compliance testing of new payment features is not just a question of buying a test-tool. It requires the translation of the key specifications into real-life test plans to guarantee the user experience and security for end users. Expanding and upskilling Qonto's development team to thoroughly test the implementation and solve any issues would have taken significant time and investment.

Fime's support was enlisted to develop and implement robust test plans to ensure high performance and compliance with the XPay specifications, as well as key industry standards.

Fime's solution

Fime's knowledge and experience enabled it to quickly develop bespoke strategic test plans. With practical experience of over 200 mobile wallet certification projects, Fime's experts guided Qonto through the testing process to ensure quality and compliance. Where issues were identified, Fime's technical consultants helped Qonto's development team understand and overcome them.

The support of a dedicated testing and technical consultancy team enabled Qonto to ensure the performance, UX, and security of its Pay integrations for end users, while reducing time-to-market and minimizing costs.

Working with Fime

Throughout the project, Fime:

- Supplied a focused, dedicated partner team to produce high-quality test plans with maximum efficiency, saving Qonto up to 1/4 of the full project duration.
- Worked closely with Qonto as a strategic partner, leveraging its mobile wallet expertise to problem-solve and maximise the implementation's potential.
- Provided tailored, responsive and agile services in local language.
- Enabled Qonto to continue building brand loyalty with high quality, innovative payment services.

Making innovation possible.

With our global perspective, we combine our consulting and disruptive testing expertise to enable our clients to develop build and launch trusted digital payment experiences solutions across payments, banking and urban mobility.

To learn more about how Fime can help your business:

visit fime.com

or contact sales@fime.com

