MS Solutions

Sparking Trusted Payment

Accelerating payment acceptance for major North African subsidiary Bank part of a universal & global European banking group with SPARK SoftPOS solution

Case Study

A North African subsidiary bank, part of a European Global banking & financial services group, is accelerating payment acceptance through SPARK SoftPOS solution

By transforming an NFC-compatible smartphone into a contactless payment terminal, the bank takes a new step in modernizing its payment acceptance offering.

Key Results: Contactless | Simple | Fast | Secure

Mobile: deployment of a SoftPOS solution enabling contactless payments directly.
Faster: activation of merchants, reducing time-to-market and enabling rapid scaling of the acceptance network.
Secure: compliance with PCI standards with advanced protection and encryption mechanisms.
Optimised: significant cost reduction related to deployment, logistics and maintenance.
Expanded Acceptance Coverage: increased reach across underserved segments supporting financial inclusion

Context: a digitalisation strategy & expansion of the Payment Network

Banks operating under strict supervisory, scheme, and audit requirements, the adoption question is not about capability; it is about control. The bank, aimed to expand payment acceptance and modernize the payment experience to address growing challenges in the local market:

- Rapid growth of mobile and small businesses
- Strategic importance of enhancing digital payment security
- Desire to accelerate banking service digitalisation & providing more flexible solutions

In this context, the bank asked MS Solutions Group for its SPARK SoftPOS module, enabling any NFC-compatible Smartphone to become a secure contactless payment terminal fully integrated into its payment ecosystem.

The challenge: modernise & expand contactless payment acceptance

Before deploying the solution, several challenges limited efficiency, deployment speed and the expansion of the payment acceptance network:

Business constraints

- High demand for simple, fast, and easy-to-use contactless payment solutions
- Need for fully remote merchant onboarding and activation
- Requirement for a flexible solution to support rapid network expansion

Technological & compliance constraints

- Strict regulatory environment requiring PCI framework compliance
- Need for high security to ensure transaction integrity and confidentiality
- Desire to modernise the user experience

The Solution: SPARK SoftPOS by MS Solutions Group

To address all the challenges and the context, MS Solutions Group deployed its SoftPOS solution, an innovative mobile application enabling any NFC-compatible smartphone to accept card payments. The objective is to transform an NFC smartphone into a fully secure payment terminal. Within this strategic framework, the solution SoftPOS operates as an acceptance channel embedded within the SPARK end-to-end payment platform of the bank, spanning issuing, acquiring, switching, clearing, and settlement.

- Lightweight and user-friendly mobile application
- Advanced cryptographic mechanisms integrated via HSM
- Support for contactless (NFC) and EMV cards
- Fast merchant onboarding
- Full back-office for transaction monitoring and management

➔ **SPARK SoftPOS** does not sit alongside the payment stack, it operates natively within it.

A Complementary Innovation to Traditional POS Terminals

Physical POS terminals continue to play a critical role in high-volume retail, multi-lane setups, and environments requiring complex peripheral integrations. They provide the foundation for processing power, reliability, and performance. SPARK SoftPOS introduces flexibility, extending acceptance where mobility and rapid deployment are required. SoftPOS strengthens rather than fragments the acquiring ecosystem.

Ideal for small merchants

- Full mobility
- Quick setup & ease of use
- Suitable for delivery drivers, small businesses, artisans and micro-enterprises

Cost effective

- Less maintenance and after-sales service
- No logistics or hardware renewal costs
- Reduced Total Cost of Ownership (TCO)

Enhanced security & trust

- End-to-end application security
- Embedded cryptography and data protection
- Strict PCI and EMV compliance
- Strong protection against fraud and threats

High added-value

- Scalability & Agility
- API-first integration with existing systems
- Sustainable Acquiring modernization

A Strategic Innovation

With the SPARK SoftPOS solution, the Tunisian subsidiary bank, part of a European multinational banking & financial services group introduced a major innovation aiming at multiplying payment options to simplify and accelerate contactless payment acceptance. The modern acceptance strategy is therefore platform-based by design, combining physical and software-defined endpoints within a single governance framework.

- Embedding new endpoints directly into switching and authorization layers
- Maintaining end-to-end encryption and HSM-backed key management
- Preserving centralized monitoring and auditability
- Ensuring consistent settlement and dispute processes across all channels

The SPARK SoftPOS solution introduces several key impactful elements :

Operational impact

- Major simplification of logistics
- Faster merchants onboarding
- Accelerated merchant activation

Commercial impact

- Expansion of the bank's acceptance network
- Attraction of new merchant segments previously hard to equip
- Increase in volume and frequency of digital payments

Technological impact

- Modernization of the acquiring ecosystem
- Adoption of an agile, modular, and scalable model
- Enhanced security with advanced cryptography

CX & end-user impact

- Merchants benefit from a simple, intuitive and mobile solution
- Consumers enjoy a smoother, faster and more secure payment experience

By leveraging MS Solutions Group' expertise in innovative payment solutions and the bank's digital vision, this collaboration enabled the deployment of a high value-added SoftPOS solution.

Through this partnership, the bank benefits from:

- Expanded reach across underserved segments & Support financial inclusion
- Optimized deployment models
- Preserved regulatory control and operational integrity
- Faster time-to-market
- Strengthened positioning as an innovative bank

At the same time, MS Solutions Group continues to support the bank's digitalisation strategy with agile, modular, scalable and secure payment solutions that evolve with market needs and enable new value-added services.

Ready to take the next step?
Reach out to our experts to discover how we can support your payment modernization

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Scan & connect with our experts

France | UAE | Tunisia |Algeria
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