



CASE STUDY

Fiserv and Selecta
roll out pan-European
cashless solution
using nexo standards





Fiserv is a leading global payments and fintech provider serving almost 10,000 financial institutions and deploying solutions in approximately six million merchant locations worldwide. Fiserv aims to help its clients achieve best-in-class results through continuous innovation and evolution of its global suite of payments solutions.

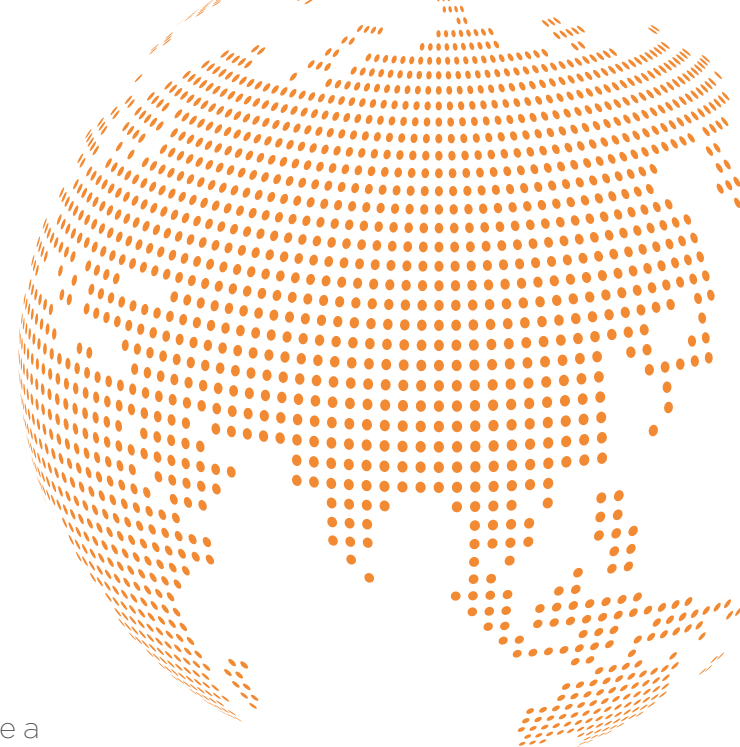



Selecta is an industry-leading food technology company with a route-based, self-service distribution network. It offers innovative convenience food services, such as smart fridges and vending machines, and premium coffee brands in the workplace and public spaces. It serves more than 10 million people in 16 countries across Europe every day.

Selecta's international challenge

Selecta's vision was to have a single universal payments solution implemented across its vast estate of self-service devices. Crucially, this solution needed to meet the differing payments acceptance requirements of each European country, where local debit cards or alternative payment methods have a significant market share. Selecta previously used a fragmented operating model to accept payments internationally, however this resulted in high maintenance and testing costs across the business.

Selecta's self-service intelligent devices ultimately required a simple, payment method-agnostic API for the point-of-sale system and a payments acceptance solution that mitigates business risk.





A standardized solution for payments acceptance

Fiserv partnered with Novelpay to integrate its PAX IM30 unattended payment terminals into both Selecta's traditional and new generation intelligent self-service devices.

Fiserv built its PAX IM30 terminals using the nexo FAST specifications, enabling it to provide Selecta with a common payment application that meets the unique domestic requirements of the markets it operates in. This also required the integration of the vending machine protocol, Multi Drop Bus (MDB), with the nexo Retailer protocol.

The application interfaces with Novelpay's terminal management system and Fiserv's payment gateway using the nexo Terminal Management Systems (TMS) v6.0 and nexo Acquirer v6.0 protocols.

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Following nexo standards, Fiserv has been able to provide an innovative and simple payments solution, with a smooth and cost-effective rollout promised for our clients. Fiserv is a long-time supporter of standardization, demonstrated through our commitment to implementing standards across our unified solutions and our participation with organizations such as nexo

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Alan Burton,
Vice President
Technology, Fiserv



Why nexo standards?

Fiserv chose to deploy nexo standards across its payment applications as it enabled the creation of a common solution which could meet the requirements to accept both international and domestic card schemes. nexo standards are flexible enough to meet the needs of omnichannel solutions and varied attended or unattended payments use cases – in this example, smart fridges.

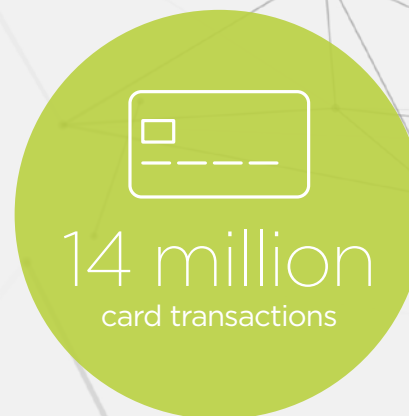
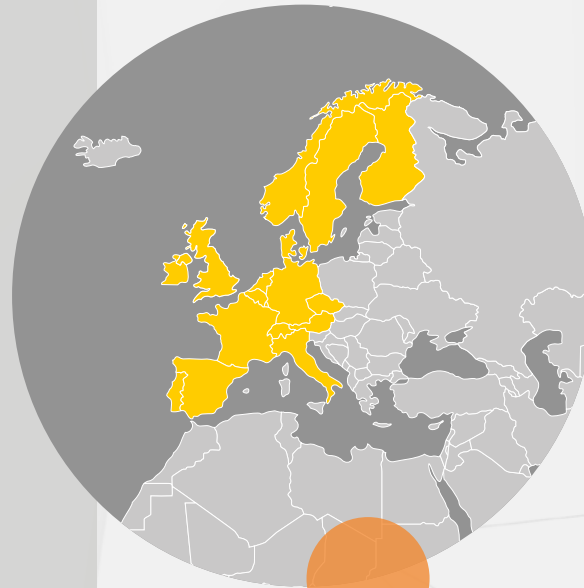
Aligning with industry standards like nexo reduces the cost of ownership by providing a common ecosystem for payment acceptance and terminal management, with reduced complexity and cost for integration with partners and clients.

The implementation story so far

nexo standards provided Fiserv with the ability to streamline its vast payment solution offering. Having a universal solution that is easy to deploy, certify and manage has helped Fiserv to expand into new domestic markets without significant increases in overall development and support costs.

So far, Fiserv has successfully deployed the nexo-compliant solution for Selecta in 14 countries across Europe, with an initial implementation that took just four months to complete – a feat that would not have been possible without the use of standardized protocols. In the last six months, Fiserv has processed over 14 million card transactions using the solution.

The implementation also supports the use of alternative payment methods, such as Vipps, Swish and MobilePay. While these vary in nature and are different from traditional payment methods, Fiserv was able to implement the necessary functionality within the boundaries of the nexo Acquirer specifications.



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With its nexo standards-based solution, Fiserv has transformed the way we manage payments acceptance across our estate of smart food tech devices. Not only was the implementation fast and cost-effective, but thanks to the compliance of products to globally recognized standards, Fiserv has futureproofed the devices to serve the needs of our clients for years to come

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Marissa Célette,
Group Chief Strategy
& Sustainability Officer,
Selecta



Participation in nexo standards

In addition to the implementation of nexo standards across its solutions, Fiserv is also an active participant in the organization. It contributes to the efforts of the nexo FAST, Acquirer, Implementation Specification (IS) and TMS working groups.

Fiserv has also been represented in the Technical Steering Committee with its Director of Product Management, Robert Reheis, serving as Co-Chair for the last four years.



ROBERT REHEIS

Robert commented:

“Actively participating in nexo working groups provides Fiserv with visibility of future developments for the standards, as well as the opportunity to influence technical priorities and work to improve the value they deliver for the nexo community and wider payments acceptance ecosystem.”



LUCIAN LAURITZ

Since 2021, Fiserv’s Lead Solutions Architect, Lucian Lauritz has been serving as Co-Chair of nexo Strategy Working Group along with being elected as a Board Director.