

Case Study

# From Managing Platforms to a Managed Platform

How Link4Pay made the switch from multiple gateways  
to a single platform and accelerated its business growth



## About WL Payments

WL Payments was founded to address several gaps in the payment space. Backed by a team of highly motivated and skilled developers, as well as payment specialists, the company built a global acquirer-agnostic payment gateway that is being offered as a white-label PaaS (Platform as a Service) to other payment companies. WL Payments supports online businesses under one integrated platform to accept payments worldwide, routes transactions via multiple acquirers, and increases payment performance with innovative features such as Pay-by-Link, Smart Retries, and One-Click Payments.



## About Link4Pay

Link4Pay specializes in offering payment processing solutions and merchant accounts across Europe and the rest of the world.

Link4Pay is led by a knowledgeable team with over 50 years of combined experience in payment processing, handling the complexity in payments, and supporting their clients in making payments simple.



## Link4Pay's challenges that hindered growth

Link4Pay has been offering processing services and merchant accounts to their clients for almost ten years. Prior to the partnership with WL Payments, the company was connected to multiple acquirers through three different gateways. These gateways lacked innovative features and presented lots of operational challenges, such as inconveniences with reconciliation, integrations, and managing transaction traffic. Additionally, the company was looking to expand its merchant portfolio, which proved to be burdensome since the merchants had to be connected to multiple interfaces.

To solve the challenges, the company needed to find an acquirer-agnostic, white-label payments solution with cutting-edge features that would allow Link4Pay to have numerous acquirer connections without having to manage multiple gateways.

“*The technology was holding us back and presented severe barriers to our company's growth. We wanted to consolidate our business to one platform so that we could manage our business centrally. This is why we got in touch with WL Payments, looking for a partner to help us grow.*”

- Theodoros Savvides, COO at Link4Pay



## All-in-one solution

Before contacting WL Payments, Link4Pay set the following baseline criteria that the new payments platform had to meet. The solution had to:

- ✓ **Have high-security standards**
- ✓ **Provide multiple acquirer connections**
- ✓ **Offer scalability and agility to support fast growth**
- ✓ **Deliver innovative features**



When Link4Pay reached out, WL Payments' team recognized that time to market was crucial for the company, which was looking to grow and expand. Moreover, the companies' values aligned well as both Link4Pay and WL Payments are customer-centric companies, ultimately setting the partnership on the right path.

At the time, WL Payments' platform had already integrated most of the company's acquiring partners, and the support of plugins and wrappers helped to move customers to the new platform fast. This was further facilitated from WL Payments' side by setting up effective communication lines and timely deadlines. Overall, implementation was swift with no downtime and the integration with existing systems was seamless.

“WL Payments' team was very responsive and always willing to help, while their expertise in payments helped to do this correctly the first time.

- Theodoros Savvides, COO at Link4Pay

From the technology perspective, WL Payments' platform met the set prerequisites and Link4Pay's immediate needs by providing a fully cloud-based, acquirer-agnostic gateway that was PCI compliant. WL Payments also offered tokenization and a three-layered security setup, meeting the set conditions for security standards.

Lastly, the white-label solution also provided features, such as automatic reconciliation, AI-powered transaction routing, and in-depth analytics, that mitigated Link4Pay's operational challenges stemming from having multiple gateways.

**The agility of WL Payments' team ensured that there would be no delays to Link4Pay's expansion:**



**For a white-label setup**



**For two acquirer integrations**

## The results of a partnership

The partnership between WL Payments and Link4Pay proved to be a success; implementing WL Payments' white-label solution allowed the company to centralize its processing and grow the business, focusing more on the operational side.

The high-security standards of WL Payments' platform and the responsive support team took over Link4Pay's security and technical issues, eventually lowering the company's costs for these concerns. Since then, Link4Pay can focus on its growth and servicing its clients without being impeded by the technology.

Also, the simplified integration process allowed Link4Pay's clients to benefit from a multi-acquirer setup with a single integration, strongly contrasting the initial situation when clients had to go through multiple integrations. Additionally, Link4Pay is now able to attract new merchants looking for a multi-acquirer setup with a single integration and even extend their services to smaller merchants since the boarding process is much easier. This also supported the company's expansion plans, as it allowed Link4Pay to enter new markets faster and easier.

Intelligent transaction routing (ITR) complemented the multi-acquirer setup, permitting Link4Pay's clients to optimize their transaction flow more efficiently. Additional features such as smart retries and fallbacks further increased payment conversion ratios for the clients, thus improving Link4Pay's customer offering.

Moreover, the extensive analytics WL Payments' platform provides, solved Link4Pay's operational pain points by consolidating reports and providing better insights. As a result, the company and its customers are now able to utilize this data for identifying growth opportunities and potential issues with payment flows.



Overall, the consolidation of payments from multiple gateways to a single white-label solution decreased Link4Pay's costs associated with technical issues, simplified the boarding process, facilitated the firm's expansion, and allowed it to expand its product offering. Subsequently, Link4Pay and WL Payments collaborated on other projects, such as implementing a rule-based fraud system, developing pay-by-link method, and adding additional acquirers, which allowed the company to expand its customer offering even more.

## What lies ahead

Since WL Payments took over the technological part, Link4Pay no longer has to spend time and resources on managing multiple gateways, but can instead focus on its business growth.

“ We are investing in our relationship with WL Payments. Our partnership had a great start and now we are looking into increasing our volume and adding more merchants.

- Theodoros Savvides, COO at Link4Pay

“ We are delighted to be part of Link4Pay's tremendous growth story and our continued partnership. It's a testament to our motto: "We grow when our Customers grow!"

- Sunil Jhamb, CEO at WL Payments

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WL Payments and Link4Pay are committed to the partnership that helped solve growth challenges and made payments even more hassle-free. Do you see any opportunities that you cannot seize because of your present payments platform? Get in touch and see how we can work together and help you boost your payments and growth.



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