



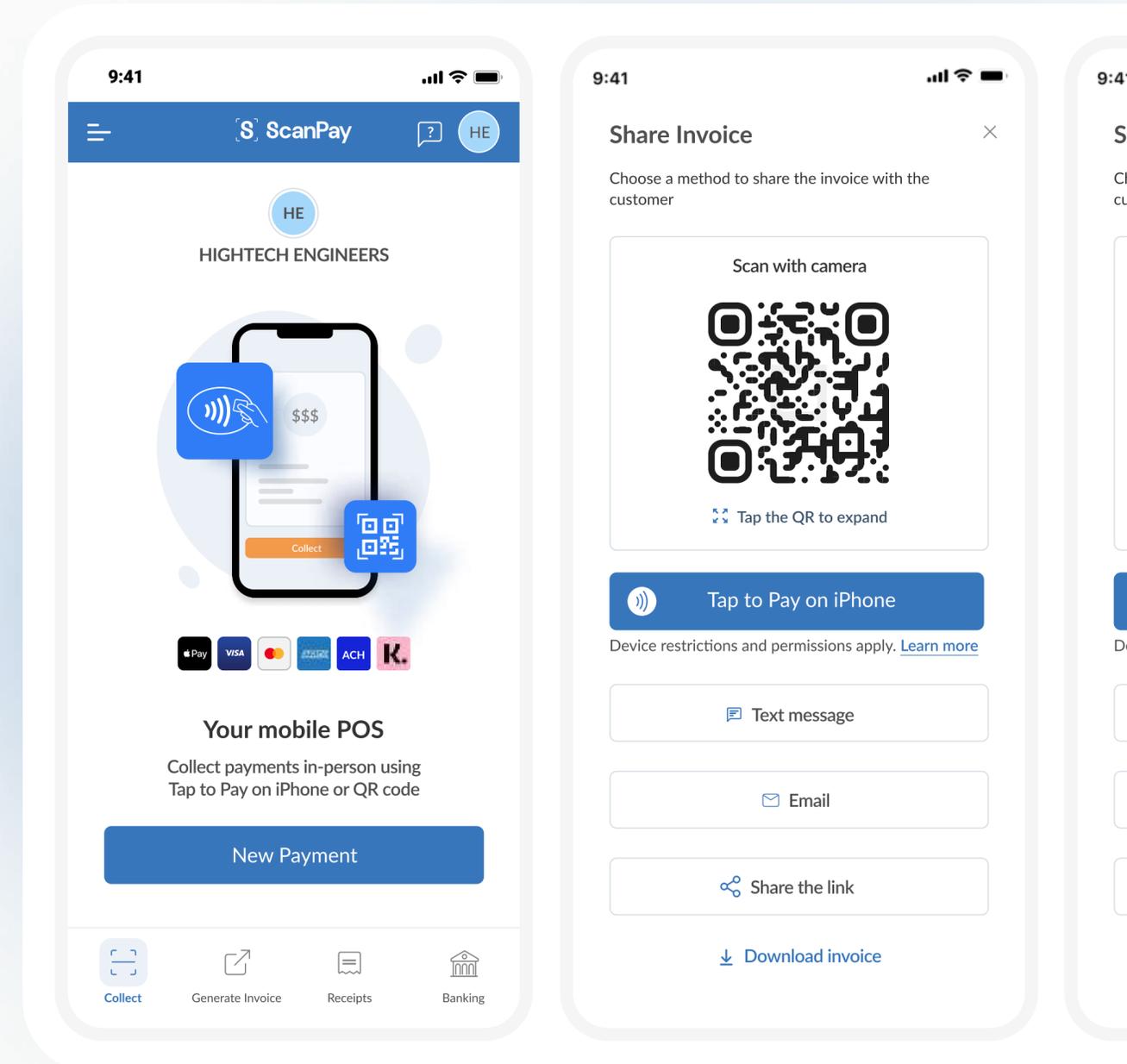
Introduction

ScanPay

ScanPay, founded in 2021, provides secure mobile payment and banking solutions, with a smart point of sale for service professionals and businesses on the go.

Domain
Fintech

Market Segment
 United States



Partnership

Why KeyValue?



From Market Research to Deployment

Involved in the entire product development lifecycle of ScanPay, from research to deployment with full ownership of design, development, QA, and deployment.



Impactful Product

We helped them deliver an impactful application that helped household service technicians to have a smart point of sale (PoS) through a mobile app.



Product–Market Fit

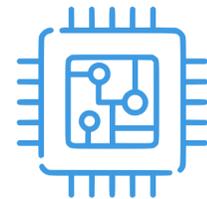
Quick experiments and early feedback helped them to identify product–market fit (PMF) and enhance retention.

For example, the product was initially tested in many countries for a product–market fit before selecting the US market.



Lean Startup Model

Provided them with an experienced team that imbibes the essence of a lean startup model/ agile methodology.



Latest Technology

Helped them understand the challenges and latest tech advancements in the fintech and payments domain.



The Team

Since Feb 2021
Ongoing Partnership

15
Members

UX

Product

Back-end

Front-end

QA

SecOps

DevOps

Goal

ScanPay collaborated seamlessly with KeyValue to develop their dream product, benefiting from their continuous support in devising a flawless product strategy, design, and engineering, resulting in an end-to-end development.

Business Impact

6 weeks
For MVP launch

8 weeks
For banking solutions

Growth in Net Revenue

600 Merchants

8 times TPV growth in 12 months



Key Features



Banking solutions



Instant payouts

No more waiting of 2-3 working days, every day is payday!



Tap the card to pay



No card reader required



AI-powered invoicing solution

Variety of payment options

Built-in software security

Taxes and tips included in invoices

Create professional invoices on the go

Create and manage teams for collaboration

9:41

Share Invoice

Choose a method to share the invoice with the customer

Scan with camera



Tap the QR to expand

Tap to Pay

Device restrictions and permissions apply. [Learn more](#)

Text message

Email

Share the link

Download invoice

9:41

ScanPay

High tech Engineers

Checking ••1234

\$350.00

Transfer Cards Account

Flat 1% Cashback
Get money back when you shop, travel, or dine with a ScanPay debit card.

Today View all

JD	John Doe	-\$70.00
SP	ScanPay	+\$480.00
PR	Pedro Ramirez ... Pending	-\$10.00

Generate QR Share Invoice Receipts Banking

9:41

ScanPay

New Invoice

HE Hightech Engineers Plumbing

Bill to

Add customer

Line items (3)

Inner line cable fix	\$100.00
Repaired Inner line cable connection of the washing-machine drum got damaged due to power overflow...	(1 x \$100.00) +1 tax
Tap fixing	\$20.00
	(2 x \$10.00) +3 taxes

Add another item

Add a discount

Subtotal \$120.00

Collect Generate Invoice Receipts Banking

Scanpay Whatsapp

This business uses a secure service from Meta to manage this chat. Tap to learn more.

Hello 11:36 am

Hey SR

I'm the ScanPay InvoiceBot. I can help you draft new invoices for your customer.

You can send a voice note or a text note with details like customer name, items and prices.

Can you please generate an invoice for Customer "John Doe" for an invoice amount of \$800 which includes Tap fixing of \$600 and \$200 as service charge. Thank you!

Got it! Processing your input. Just so that we don't lose you, your reference no. is 2201

Was that helpful?

Here you go. For Reference number. 2201:

9:41

ScanPay

Jackie's kitchen and closet cleaning service California state

\$110.00

\$90.00 + \$10.00 Taxes & Fees + \$10 Tip

Leave a Tip?

10% (\$10.00) 20% (\$20.00) 30% (\$30.00)

No tip Custom Tip

Please sign below

Signed on 12 May 2023, 10:38 pm PST

Pay \$110.00

By continuing, I agree to pay the full amount listed above

Tech Highlights



Banking as a service

- Support for ACH transactions
- Integrated with UNIT
- Instant bank account creation with virtual cards



AI-powered invoicing solution

- Provision to add taxes like state tax, line item level, etc
- Provision to include attachments
- Share invoices through phone, email, and SMS



Tap to pay

- One of the first to be in this segment
- Integration with Stripe Beta, one of their early adopters



Team management

- Support for small to medium-sized teams
- Role-based access for team members



Security

- Encrypted APIs
- Adhering to industry standards
- Multi-factor authentication
- Block a user based on the risk score



Performance

- Regular audit and review cycle
- Daily smoke tests

Infrastructure/ DevOps

- **Infrastructure as Code:** Manage infrastructure through Infrastructure as Code (IaC), incorporating vulnerability analysis tools.
- **Auto scaling infrastructure:** Enhanced flexibility, cost-efficiency, scalability, and control for containerized applications through infrastructure solutions.
- **Seamless Deployment:** Implemented CI/CD methods to achieve seamless application deployment.
- **App Center Integration:** Integrated App Center into our mobile app development process to facilitate streamlined app deployments.
- **AWS Global Accelerator:** Uses AWS Global Accelerator, empowering our infrastructure with enhanced performance and global availability for our applications.
- **Environment Integrity:** Smooth transition from development to production, ensuring integrity, minimizing risks, and maximizing efficiency.



Infrastructure as code



Seamless deployment



App Center integration

QA Automation

- Fortnight releases with quality check
- 50% UI automation
- 100% automated sanity checks
- Saving 2 hrs of the sanity test cycle
- 65% API automation
- Periodic load testing
- Regular audit and review
- Daily smoke tests

65%

API Automation

100%

Automated Sanity
Checks

50%

UI Automation

Testimonial



Conducting quick experiments and getting feedback from the market is crucial for an early-stage startup to identify PMF and improve retention. We required an experienced team that imbibes the essence of a lean startup model/agile methodology, and we found the perfect cut in KeyValue.

KeyValue helped us understand the challenges and latest tech advancements in the fintech and payments domain and worked alongside us to map out a flawless product strategy, design, and engineering, providing us with end-to-end development of ScanPay.

It has been 2 years since we started this great journey with KeyValue and I will recommend KeyValue to anyone who is looking to build a great product.

Venkat Paruchuri

Founder & CEO, ScanPay

<https://www.scanpay.tech/>