PinAppAll - from mobile payment acceptance to a global payment ecosystem

Built in Poland. Designed for international markets.
Secured by Utimaco Payment HSM technologies and IBM infrastructure.

Payments have become a key element of business decision-making.

Today, payments are not just operational infrastructure; they are a decision-making system that directly impacts an organization's growth. Conscious payment management across various sales channels, sectors, and markets was the business concept behind Polish fintech company PinAppAll.

Today, PinAppAll operates in 7 markets in Europe, with planned expansion to further markets and tests being conducted in Asia.

The solution is used in many sectors - from transport and smart cities, through retail, banks, financial institutions and settlement agents, as well as the e-mobility (EV) area.

Challenge

As their operations grow, organizations begin to recognize the limitations of traditional payment models.

Distributed infrastructure, differences in authorization efficiency between markets, high processing costs and implementation complexity mean that payments require optimization and better management.

As a result, payments are becoming an area that requires optimization to effectively support further development.

At the same time, security and compliance requirements are increasing, especially when processing payment data across multiple channels and markets.

Solution

PinAppAll has created a platform that integrates all elements of the payment process into a single, cohesive environment, powered by the IBM cloud and Utimaco's encryption services. The PinAppAll ecosystem combines orchestration, security, and cloud infrastructure layers, enabling payment management on a global scale.

In this architecture:

- **PinAppAll** is responsible for orchestration, routing and transaction processing logic as well as business services
- **Utimaco** brings a layer of trust based on cryptography and Payment HSM technology, crucial for protecting payment data

- **IBM** enables scaling the environment and implementation in a global model

Together they create a payment environment that combines efficiency, security and scale.

How the platform works

PinAppAll serves as a central layer managing payments and tokenization and includes:

- mobile payment acceptance (SoftPOS)
- payments on traditional terminals and PIN pads
- payment gateway service
- the ability to route transactions according to business preferences
- support for the omnichannel concept

Each transaction is analyzed in real time and guided along a path that maximizes its effectiveness and cost-effectiveness.

Tokenization and security as the foundation

A key element of PinAppAll's architecture for integration with partner systems is tokenization based on an internal HSM service. Instead of processing sensitive payment data directly, the system uses tokens, which allow for their secure use without disclosing the actual data.

The use of Payment HSM technology enables:

- secure cryptographic key management
- data protection at the infrastructure level
- meeting PCI DSS requirements and local regulations
- building trust in environments with high security requirements

Tokenization is not an add-on - it is the foundation of the entire payment ecosystem.

Business value

The PinAppAll platform translates directly into key areas of the organization's operations:

- increasing transaction efficiency and revenue
- optimization of processing costs
- faster implementation in new markets
- simplification of payment environment management
- high level of security and compliance

Application example

In one Central European implementation, the platform was used in the public transport sector. The client required a solution that would enable rapid implementation of mobile payments, integrate with existing infrastructure, and handle high transaction volumes.

PinAppAll has implemented tap-to-pay (softpos) payments on mobile devices, integrating new channels with the existing terminal infrastructure.

In this model:

- the orchestration layer optimized transaction flow
- tokenization and HSM technology ensured data security
- the infrastructure enabled scaling of the solution

The result was:

- simplifying the payment process without replacing the infrastructure
- increasing the availability of services
- improving user experience
- possibility of further scaling the solution

Why does it matter?

Payments are no longer just an operational back office.

They become an area that directly affects the revenues and pace of development of the organization.

PinAppAll allows you to use this area as a competitive advantage - combining payment orchestration, tokenization, security and scale of operations in one coherent ecosystem.

Ready for global implementation

"The biggest advantage in payments isn't a single technology, but the ability to make the right decisions in real time – on a global scale."
- PinAppAll

The solution is prepared for banks, settlement agents and large organizations operating in an international model.


PinAppAll®
The Global Payment Ecosystem
Utimaco
HSM Security & Tokenization
IBM
Cloud Infrastructure
LOYALTY
Built in Poland. Ready for the World.