



Rediscover  
the meaning of technology



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**Founded in 2006 by 4 Microsoft MVPs**, Plain Concepts was created to help companies adopt new technologies aimed at improving their productivity and processes.

Awarded in 2016 as **Microsoft Partner of the Year**, we currently have over **350 employees**, reaching a milestone in the technology sector by having **12 professionals** recognized as **Microsoft MVP** and over a dozen certifications at business level.

Present in **Spain, USA, UAE, United Kingdom, Germany and the Netherlands**, we have developed over 2,000 projects for companies across all industrial vertical.

# About us



**2006**

We are an award-winning tech company founded in 2006 by 4 Microsoft MVPs.



**350+**

Plain Concepts has more than 350 employees and we are still growing.



**14**

We are based in 14 global offices in 3 different continents



**25M€+**

A turnover of more than 25 million euro in 2019.

# You can find us



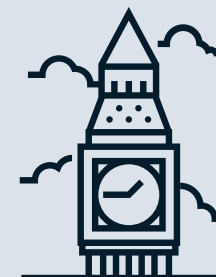
SPAIN



USA



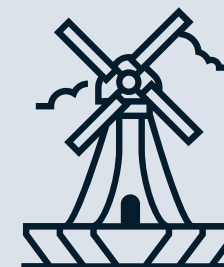
UAE



UNITED KINGDOM



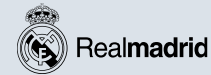
GERMANY



NETHERLANDS

# Our customers

Our customers are vast and cover a variety of business such as tourism & hospitality, construction, energy, telecommunications, banking, media, communications, entertainment and creative agencies.



# Awards



Microsoft  
Partner | Mixed  
Reality



11 ★★★★★★  
MICROSOFT  
**MOST VALUE  
PROFESSIONAL**  
★★★★★★

1 ★★★★★★  
MICROSOFT  
**REGIONAL  
DIRECTOR**  
★★★★★★



## MICROSOFT GOLDEN PROVIDER

- Application Development Cloud Platform
- Cloud Productivity Collaboration and Content Datacenter
- DevOps



## MICROSOFT SILVER PROVIDER

- Application Integration Data Analytics
- Data Platform Messaging
- Small and Midmarket Cloud Solutions
- Windows and Devices

★★★★★★  
**AGILE  
ALLIANCE**  
CORPORATE MEMBER  
★★★★★★

★★★★★★  
**XAMARIN  
PREMIUM**  
CONSULTING PARTNER  
★★★★★★

★★★★★★  
**ALM PARTNER  
OF THE YEAR**  
FOR 7 CONSECUTIVE YEARS  
★★★★★★

# Our services



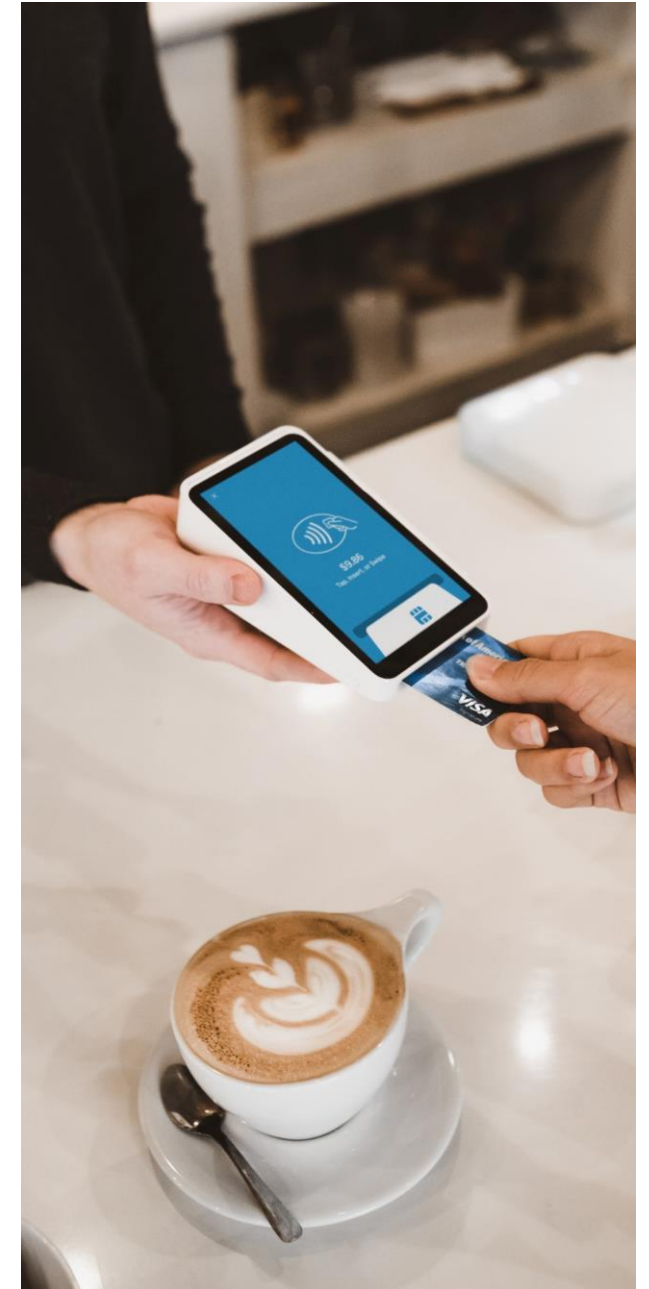


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**HOW TO HANDLE  
MILLIONS OF DAILY  
TRANSACTIONS,  
WHILE PROVIDING  
RELEVANT DATA TO  
YOUR MERCHANTS.**



- Client is top 5 payment solution operator in Spain.
- At the time, they didn't have a contemporary platform to collect and process the transactions of its merchants. (more than 300k using its TPVs) and they were working with excel files.
- Development of platform that could ingest, store and process up to 10MM daily transactions with a web portal.





## BAN3/2016/0001

Diario

BBVA ES57 0182 0123 0101 2345 6789 (EUR)

Saldo inicial

1000,00 €

Fecha / Periodo

05/09/2016 09/2016

Saldo final

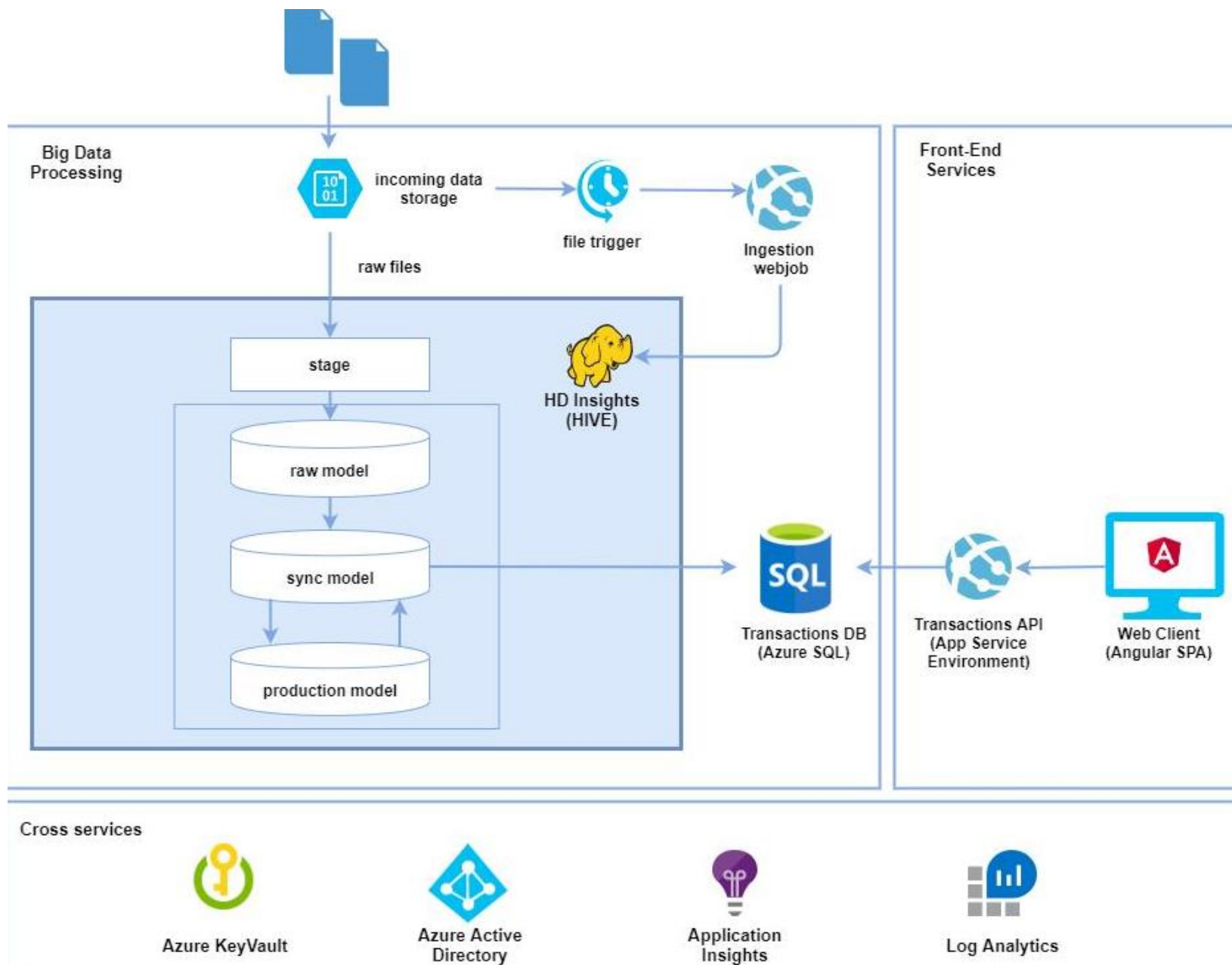
547,32 €

### Transacciones

Fecha	Comunicación	Referencia	Empresa	Importe	Cuenta bancaria
01/01/2016	FRA. 2016/X	16013943		399,59	
02/01/2016	TRANSFERENCIA SEPA A PROVEEDOR	16009706		-42,63	
02/01/2016	E 079/ZG-TRG BANA J.J. III REINTEGR O DE TARJETA	16015961		-43,03	
15/01/2016	E CAIXER LLEIDA 18:05 REINTEGRE CAI XER	660115180533880		-20,00	
22/01/2016	E PC COMPONENTES 20:36 COMPRA	660122203640890		-396,61	
29/01/2016	E SERVICIOS DE ALOJAMIENTO WEB	660129142320818		-5,11	
31/01/2016	E FERRETERIA ALONSO	660131131712198		-5,99	
03/02/2016	E PC COMPONENTES 13:17 DEVOLUCIO CO MPRA	660203131746690		51,53	
16/02/2016	R.PAYPAL EUROPE S.A.R.L. ET CIE S.C .A YYIJ222226SAFEDQ PAYPAL	1675083285		-42,51	
27/02/2016	E PLUS FRESC 21:12 COMPRA	660227211246400		-22,67	
28/02/2016	E CAIXER LLEIDA 16:15 REINTEGRE CAI XER	660228161554362		-20,00	
08/03/2016	TF/TRANSFERENCIA RECIBIDA	16042376		30,00	
22/03/2016	E BANCO DE SABADELL, S.A. LLEIDA 07 :45 REINTEGRE CAIXER	660322074538788		-60,00	
22/03/2016	E BANCO DE SABADELL, S.A. LLEIDA 07 :45 ANULACIO REINTEGRE	660322074558044		60,00	
22/03/2016	E BANCO DE SABADELL, S.A. LLEIDA 07 :46 REINTEGRE CAIXER	660322074700862		-60,00	
23/03/2016	E AMAZON SPAIN 19:37 COMPRA 418811* *.****.5783	660323193752604		-10,00	
27/03/2016	E AERLING 2BTYJS NONAME VENTA T.P.V .	16317645		-117,99	
06/04/2016	R.PAYPAL EUROPE S.A.R.L. ET CIE S.C .A YYI5KX229J9696VL PAYPAL	1675191522		-89,00	
11/04/2016	E BANCO DE SABADELL, S.A. LLEIDA 19 :36 REINTEGRE CAIXER	660411193645570		-100,00	
27/04/2016	TF/TESTING NONAME	16073125		41,74	
16/05/2016	E IRISH RAIL SR VENTA T.P.V.	16498213		-29,00	
20/05/2016	E GURRUCHAGA TASACIONES, S.A. REINT EGRO DE TARJETA	16514088		-51,95	
27/05/2016	TF/TESTING NONAME EIRE	16095328		80,95	

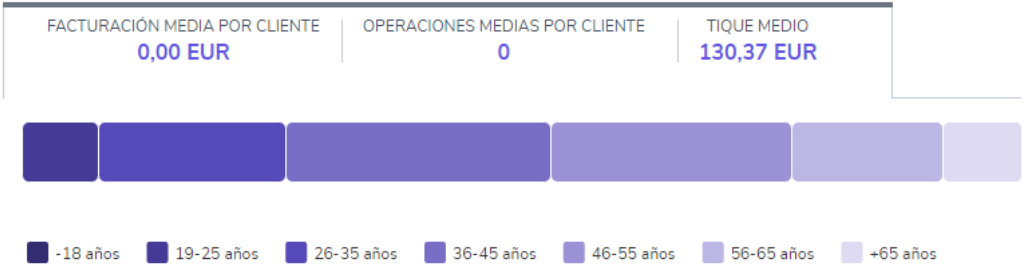
Saldo calculado : 547,32 €

PROBLEM

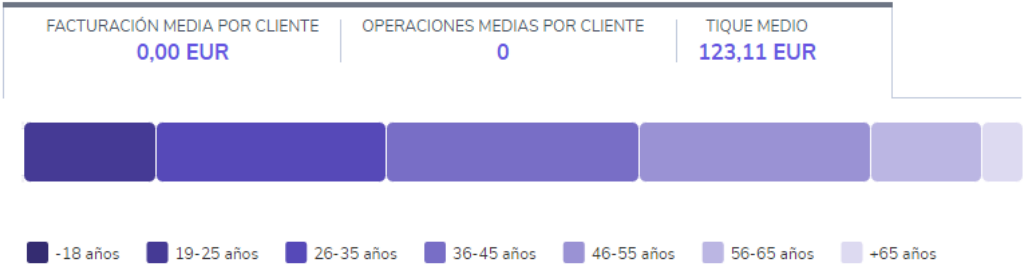


### Tipología de clientes ?

Hombres



Mujeres



### Distribución por género y edad ?

Hombres



Mujeres



### Operaciones denegadas por motivos (Top 5) ?



### Operaciones denegadas por marca (Top 5) ?



### Operaciones denegadas por país de la tarjeta (Top 5) ?

1	España	21.426
2	Japón	7.811
3	Francia	5.521
4	Italia	4.758
5	Reino Unido	3.920

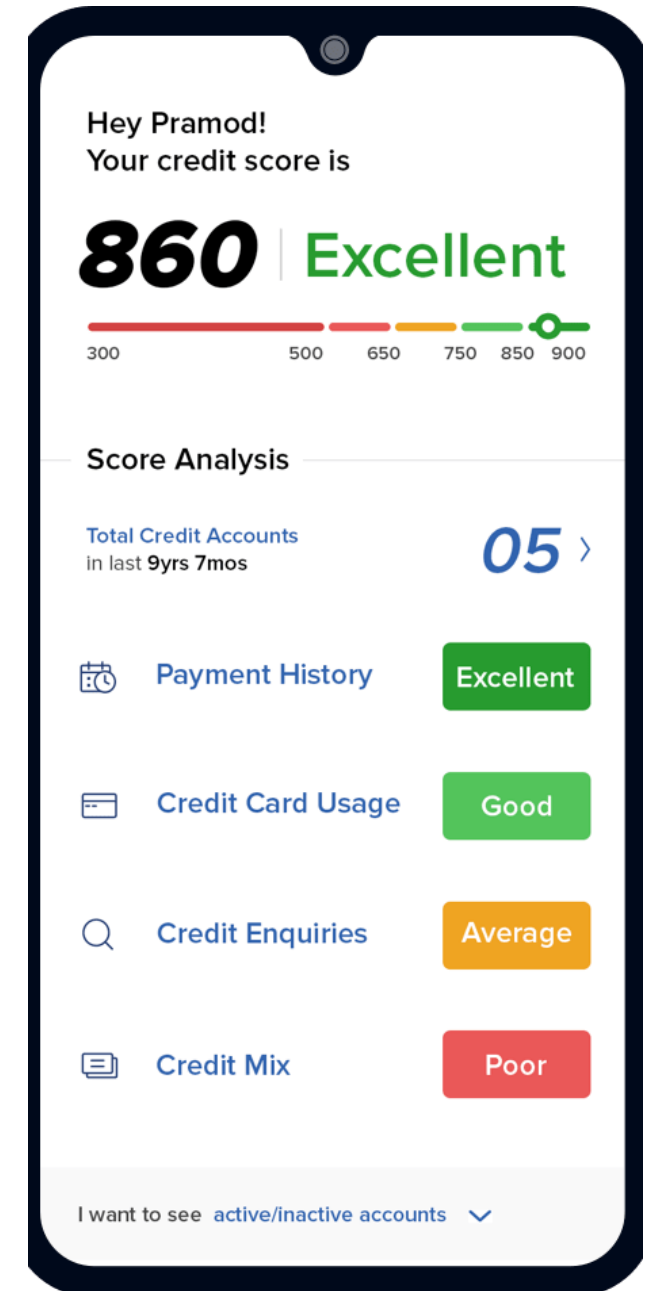




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CREATION OF A  
PLATFORM SIMPLIFYING  
3<sup>rd</sup> PARTIES ACCESS  
FOR BANK  
CATEGORIZATION AND  
CREDIT SCORING

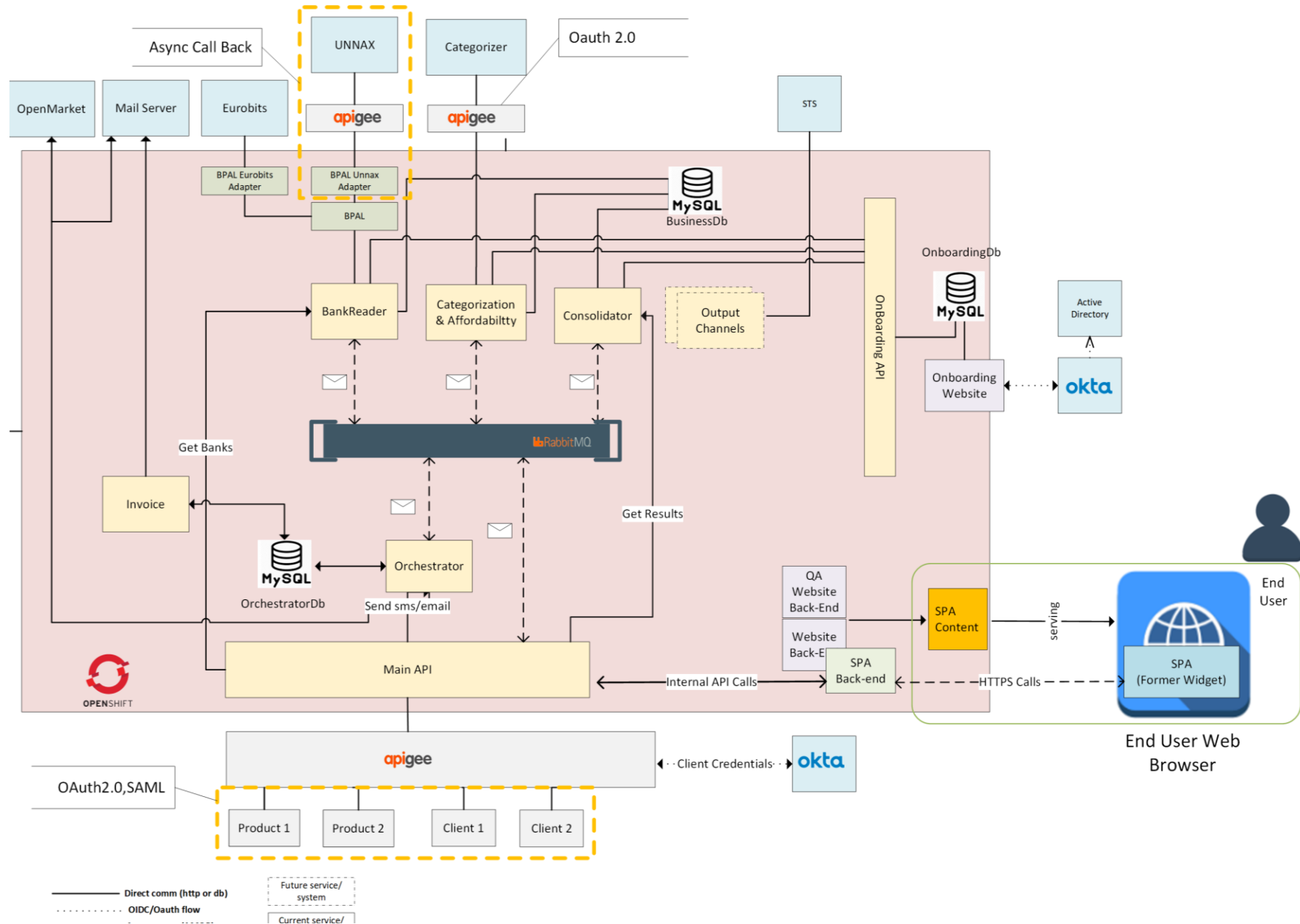
- Our client, a world wide credit scoring company with operations in more than 35 countries with its own bank categorization tool. Many of their customers were not ready to develop a complicated integration to connect to the tool, lacking the technological expertise.
- Plain Concepts created an entire micro service platform, with two entry points – through an API and web that would allow a very simple integration for their customers.
- Processing more than 2000 new daily transactions.









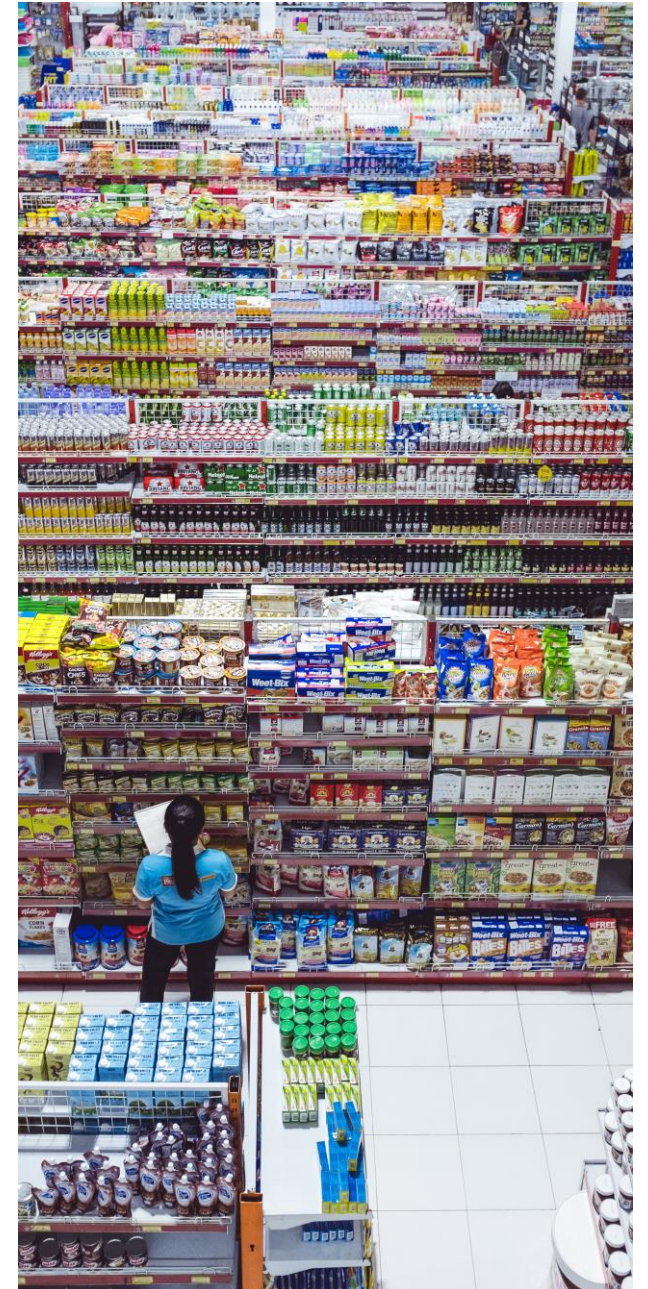




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**INVISIBLE  
PAYMENTS FOR  
RETAILERS,  
SPEEDING UP  
STORE QUEUES AT  
THE CASHIER**

- Client is one of the biggest retailers in its sector, and wanted to have a payment functionality within its existing app.
- Payments are made in store in an invisible way, using QR scanning on the till/cashier.
- Handling more than 200k monthly transactions, reducing payment time in a 40%.



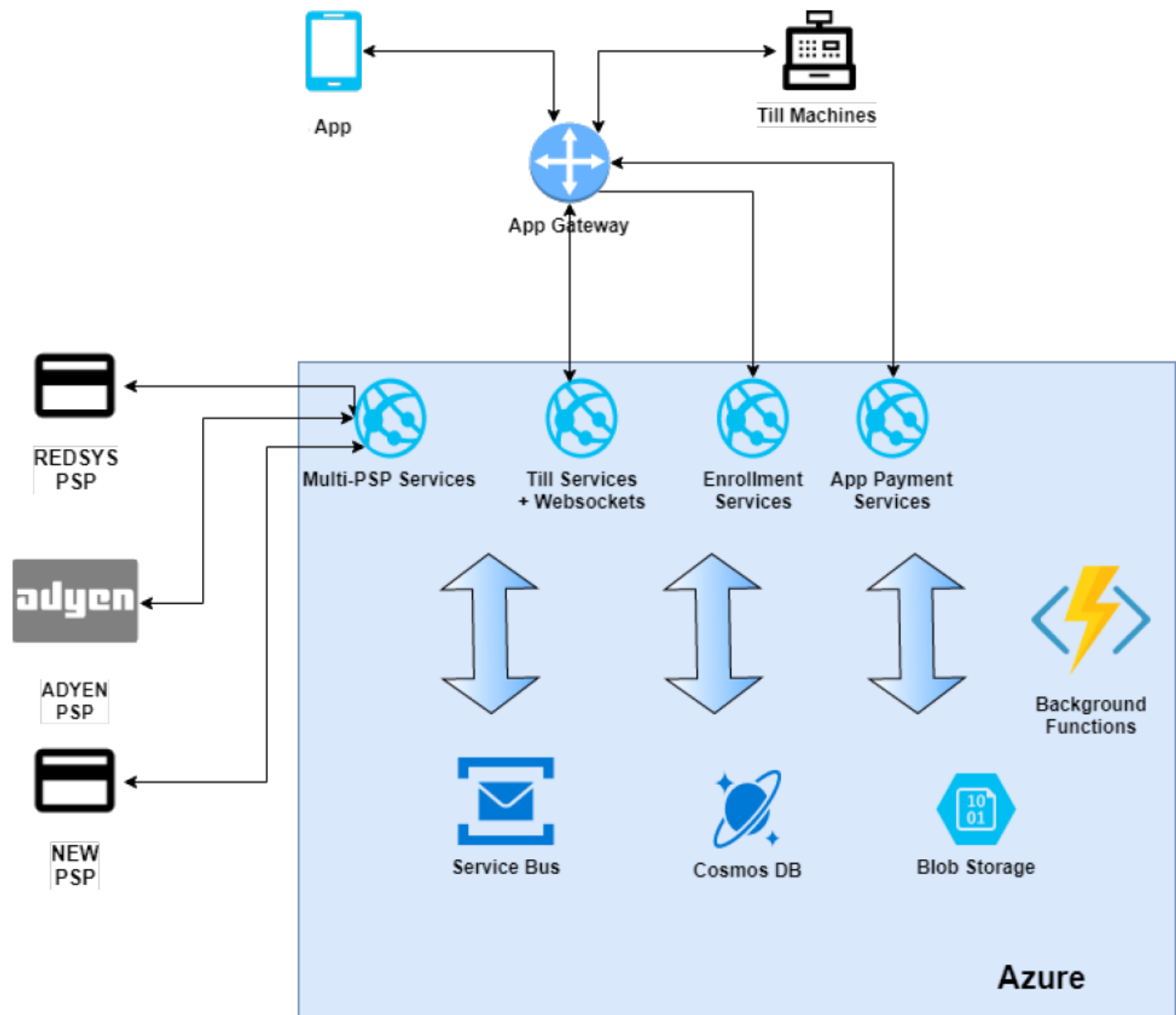












Technology moves extremely fast.  
Finding the right partner will help  
you take advantage of it.





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[www.plainconcepts.com](http://www.plainconcepts.com)



For further information

[info@plainconcepts.com](mailto:info@plainconcepts.com)

Thank you  
for  
your time