

Cardwise innovates with a payment platform and a mobile expense management system with Combell's reliable hosting

Today, the Mechelen-based technology enterprise Cardwise launches two new innovative internet services: prepaid credit cards and a nifty mobile application for expense management. Trust is crucial when collaborating with SMEs, large companies and financial institutions. Combell provides excellent availability, security and data protection.

xpenditure

When you offer innovative financial services via Internet, you have to invest in trust, unfaltering service and foolproof security. "Subject matter is online services for financial reporting and banking activities", says Boris Bogaert, managing director at Cardwise. "Our customers demand that their data are stored in Belgium with the highest guarantees pertaining to security, privacy and ISO compliance. Combell helps us fulfil those requirements by means of certified procedures and the strictest available service level agreements (SLAs)."

"Managing company expenses via credit cards was one of the reasons for creating our prepaid formula", sales manager and co-founder Wim Derkinderen explains. "Today, we take matters yet another level higher with the mobile platform Xpenditure. One can now manage expenses in an entirely digital manner with a Smartphone, from receipt to bookkeeping."

Innovating with a prepaid credit card

Prepaid credit cards are a means for companies to provide their employees with a flexible purchasing credit without losing control. "For large brands, it is often also a way to revamp their



Cardwise's ISSUE

- Flawless availability of the SaaS application
- Responsive design for web and mobile equipment
- Foolproof security for a financial services platform
- Control over license costs during the start-up phase
- Guaranteed retention period compliant with the IRS legislation
- Protection of authenticity and privacy of data

Combell's SOLUTION

- Tailor-made system architecture
- Virtualization
- Managed Microsoft environment (Active Directory, SQL Server, .NET Framework)
- Licences via Microsoft's BizSpark program
- Scalable SAN storage environment
- Combell hardware with service warranty and on-site spare hardware

COMBELL'S ASSETS according to Cardwise

- 24/7 monitoring and technical support
- Scalable environment
- Flexible allocation of virtual servers and storage
- Efficient backup and restore
- Guaranteed seven-year retention period for digital images

"We successfully passed a first technical audit. We owe this in large part to Combell's experience and certifications."

- Gunther Weyts

loyalty programs and provide unique incentives", Wim Derkinderen continues. "It is a volume business that offers high profit margins. This is why we like to leave the marketing side of things to brands that already have a large customer database at their fingertips. They can play up all the assets of our unique prepaid package while we offer the complete service behind the scenes. An example of this 'white label' approach is the VikingCard that we offer in collaboration with Mobile Vikings and MasterCard."

"This is a financial product, which means we went through an entire process in order to meet all the requirements in terms of compliance and liability, in collaboration with the issuer of the card", says Boris Bogaert with emphasis. "The brands just take care of the product, the helpdesk and marketing."

The end of paper expense receipts

The online service for expense management Xpenditure is a logical next step, Wim Derkinderen explains: "Besides via credit card, companies make expenses via all sorts of channels, including cash. Those occasional expenses are a substantial part of the structure of expenses within most companies. Several studies have reported an average of 10 % of total operating costs. You want to manage that carefully. If you lose the receipts, you lose money—the money is gone. When several people can make expenses within the company, you also want to have a better process at your disposal for control and approval."

"Starting from a photo of the expense receipts, Xpenditure takes care of all the processing digitally: reading it in, linking it to credit card information, allocating expenses, approval, reporting and an exporting to PDF, Excel or CSV", Boris Bogaert continues. "For the time being, we still advise our customers to keep the physical receipts in an envelope, even if after three years, they are barely readable. We hope the Belgian law will soon provide clarity on the matter of legal validity of digital copies for expense receipts, as it is already the case for invoices."

"We offer a standard solution via Software-as-a-Service, at a low monthly rate, which covers all needs for most companies. The returns are in preventing that tickets are lost and providing better real-time control as well as substantial savings on administrative processing", says Wim Derkinderen. "Many companies today still work with binders full of expense receipts, which are often handwritten. Those are processed by accounting, which costs bucketfuls of money."

"Our application is designed for self-employed entrepreneurs, SMEs and large companies. Moreover, we also target partners like e.g. banks and social secretariats. Thanks to the recent collaboration with Belfius, we will be able to access the expenses of a few tens of thousands of business credit cards automatically with Xpenditure. The same is possible for accounting software. In collaboration with HR service providers, we take care of processing and reimbursing expenses directly through payslips", says Boris Bogaert. "Such partners of course require us to provide the necessary guarantees. The technical staff we are interacting with know Combell as the reference in Belgium. This company is not the cheapest around but it is, however, the best."

Rock-solid guarantees as regards performance and availability

The simplicity of a Cloud-based service like Xpenditure conversely entails a need to offer rock-solid guarantees as regards availability. "We have been working with Combell ever since our launch in 2011. I already experienced their services and was convinced that they were the right technical partner for us", says Gunther Weyts, director of IT & Development at Cardwise. "Initially, we set up a platform for prepaid credit cards. We had an architecture project of our own that we took over to Combell. For two sessions, we have been listening to their comments on security, access control and protection of stored data. We finally chose Combell's dedicated server hardware, including a virtualisation layer. The database server is the only component that is not running on a virtual environment, for reasons of performance and stability."

CARDWISE'S IDENTIKIT

The Mechelen-based technology company Cardwise, founded in 2011 by Boris Bogaert, Wim Derkinderen and Bruno Ernould, specializes in innovative services for financial transactions and expense management. In collaboration with MasterCard and Mobile Vikings, Cardwise is the technology provider behind the prepaid VikingCard credit cards. With its SaaS application Xpenditure, the company lays the foundations for digital expense management for SMEs and large companies. From now on, users will be able to scan, process and store their expense receipts in the Cloud and create reports by means of their smartphone, while the company can avail itself of a real-time overview.

For further information, please visit: www.cardwise.be, www.xpenditure.com

"Thanks to SAN technology, we can grow almost boundlessly. We can expand our storage volume by a factor of ten with a simple e-mail to Combell."

- Gunther Weyts

"For our development environment, we chose Microsoft's .NET Framework. We also use SQL Server for databases and Active Directory for access control. Everything is Microsoft, because these elements are all fully compatible with each other. We use WCF (Windows Communication Foundation) Services to exchange data via SOAP (Simple Object Access Protocol) messages."

"Thanks to Combell, we have also been able to take advantage of Microsoft's BizSpark. As a start-up, we get our Microsoft licenses for free for three years, for both development and our production environment. For a young company like us, this makes a huge difference in terms of investment potential. In order to always guarantee availability, we indeed need a fair amount of servers. With virtualization and snapshot technology, we can quickly add new production servers. When the infrastructure becomes too small, Combell can install a new physical server in no time, or even add extra CPUs onto the existing hardware."

"Our firewalls and Active Directory servers are fully redundant. That is really a must. We also plan to make our central application servers redundant as soon as our growth will allow it. All the major components are in duplicate. In the event that a series of unfortunate incidents should bring down our entire infrastructure, we will be able to resume service within the hour starting from our backup infrastructure."

"Obviously, we cast all this into strict SLAs, which Combell guarantees. Until now, we mostly used them in the context of expansions or to allocate additional IP addresses. Combell have always reacted spot on within the framework of the agreement. Response times are really as they should be, even on weekends."

Seven years of guaranteed storage

"VikingCard is a fully-fledged financial product that makes it possible to store banking data in the Cloud. And Xpenditure too handles financial information", Boris Bogaert continues.

"We thus have to guarantee availability and the strictest confidentiality in order to comply with the stringent requirements of our partners and of the Privacy Commission."

"For the IRS verifications, one has to be able to present proof going back seven years. That is why we offer our customers seven years of guaranteed storage for their digital expense receipts. We can also prove that the data are 100% unchanged", Wim Derkinderen emphasizes. "Data is retained as long as one is a customer and in the event that one wishes to terminate one's contract, we provide a 'graceful exit'. All data can be downloaded in PDF or XML format. Or, for a small fee, we can keep on storing the information as a digital archive. European customers never want to be taken hostage by their IT provider. In this, we stand out from our American competitors."

"Because the stored volumes will substantially increase during the retention period of seven years, we chose SAN technology", says Gunther Weyts. "That way, we can expand in an almost unlimited way. We have a lot of binary data—images, expense receipts—on a secured filing system within Combell's shared SAN infrastructure. What we have today can be increased by a factor of ten with a simple e-mail to Combell."

"For Xpenditure, we recently underwent an in-depth security audit. It ranged from architecture design and firewall rules to procedures and ISO certificates. It is largely owing to Combell's experience and certificates that we were able to go through the necessary stages so easily. Of course, it is all about the exchange of banking data, so we have to constantly keep the security up to par. Combell's setup was as fine as it could be, by all means." "Combell's way of working also perfectly matches our vision", Wim Derkinderen concludes. "Their people are young, flexible and highly skilled. Their feedback is worth its weight in gold when it comes to an innovative product like ours."



"Combell is not the cheapest hosting provider in Belgium, but the company's staff is indeed the best on the market."

- Boris Bogaert



"Occasional expenses make up a substantial part of the structure of expenses within most companies. Often, about 10 % of total costs are involved."

- Wim Derkinderen

More info about this solution?
Contact one of our account managers on
0800-8-567890