



We have been very impressed with Modo's capabilities and technology. Their product enables us to focus on the core values of 14 West – to innovate and perpetually improve the customer experience. Modo is thinking about how payments will be done 30 years from now – not how they have been done for the past 30 years j

> Daryl Berver, COO for 14 West

Optimizing 14 West's Payments Stack

How Modo Powers Global Payment Connectivity for 14 West

14 West Administrative Services, the business services arm for The Agora Companies, operates a large payment stack processing billions of dollars in volume across a multitude of global payment service providers (PSPs). Additionally, 14 West anticipates further international expansion to Latin America, Eastern Europe, Asia Pacific and Africa which will only increase the required number of integrations to processors and local payment methods. Each of these connections add complexity and cost to maintain the stack. 14 West understood the high cost and work effort associated with continuing to build out and maintain their payment stack internally, so they reached out to Modo for help.

WHY MODO

Modo specializes in optimizing and simplifying payment stacks for merchants with our <u>/Checkout product</u>. 14 West streamlines their payment service connections with one simple connection to Modo. As 14 West continues their global expansion, they won't have to make individual connections to each of the additional payment providers and payment methods of choice. Another feature is Modo's "assurance" component that ensures 14 West will never lose a good customer to a false decline.

Modo's /Checkout product removes the complexity of building and expanding merchant payment stacks. One single connection to Modo gives access to the broad market of payment services in a consistent form. Operational functions work the same across every payment method, allowing merchants to focus on increasing their bottom line and reducing costs, as opposed to getting mired down in the nuances of each respective system to which they connect.

Learn more about the Modo - 14 West partnership here.

Reach out to the <u>#paymentsgeeks</u> at Modo to learn how you can reduce costs and false declines by optimizing your payments stack!







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HOW MODO LEVERAGES AWS

Modo's /Checkout product leverages Amazon Web Services (AWS) in its entirety, and the following services specifically:

- Multiple Virtual Private Clouds (VPCs) and Availability Zones (AZs) are used to ensure redundancy and resiliency.
- Sensitive data including personally identifiable information (PII), payment card industry (PCI) data, nonpublic information, confidential information, and key external credentials are stored and encrypted at rest within a proprietary database managing cryptographic functions.
- User identity as well as AWS accounts are managed via the AWS Identity and Account Management (IAM) service. Within these services there are additional layers of authorization and authentication for all services.
- The environment is highly automated using an extensive set of AWS CloudFormation scripts to effect Modo's infrastructure-as-code approach to infrastructure deployment and maintenance.
- All of Modo's computing "equipment" is virtualized and runs on physical hardware provisioned, installed, and fully managed within AWS-controlled data centers.

If you have any questions about how Modo works with AWS cloud infrastructure, please <u>reach out to us</u>!

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