

The background of the top section is a dark, semi-transparent image of a person's hands holding a smartphone. The person is wearing a yellow sweater. The phone screen shows a dark interface with some light-colored elements. The overall tone is professional and tech-oriented.

ARTICLE TOPIC:

Elements of TapiX

In our previous [case study](#), we have emphasized the importance of powerful UX and how TapiX can help you elevate the customer experience.

And since you might not know how TapiX came to be, the story began three years ago while we were in the process of working on card-linked marketing. We noticed that not many financial institutions were offering a banking experience that put the users' needs at the center. We also realized that Dateio had already been working on tools which could provide the service that many banks were missing. And that's when TapiX was created.

Key Principles We Go by

So, what are the key principles that we thought changed a bank's thinking from product-centered to user-centered?

- Personalization
- Transparency
- Simplicity
- Aesthetics
- Holism

To some, these principles that we have listed can seem like an obvious matter, especially at this day and age, but it is only in the recent years that banks have sped up in the move to comprehensive digital services. Put these 5 principles into a metaphorical rocket and think about what can fuel it. We say the answer is maximizing the power of users' transactional data.



At first glance, the process looks very straightforward. The user makes a transaction, payment data string is created, TapiX is called and precise information about the transaction such as brand logo, merchant's name, address and category of the payment is returned. **But what does the implementation of TapiX really entail?**

Let's take a closer look at one of these pieces of returned information – the brand logo.

Put simply, to be able to introduce logos to the user's banking digital interface, it does take the efforts of our humble eight-membered team.

Firstly, **the database of logos**. To build a database of logos, that includes closing contracts with individual merchants – a lengthy process filled with administration and bureaucracy. This database then must **be paired with the right merchants**. It is rarely the case that merchants unify the look of their transaction data, so one merchant can hide their name under a lot of aliases. Due to the economy of scale, TapiX can offer data accuracy of 85-90% based on data it has aggregated from other clients.

Once you've got a database of brand names and logos, you are met with the **maintenance process**. Logos of merchants get rebranded and upgraded, and the database must stay up to date. These kinds of situations are solved through the invalidation process. The benefit of outsourcing the data enrichment service is that banks don't have to worry about this. Instead, they can just sit back and let the TapiX developers better the service.

So, there you have it, a lot of work has to be put into creating a powerful UX. And all of this effort to get a little more gratification for your users you ask? We say yes.

It is exactly not overlooking the details that creates the perfect conditions for loyalty to thrive. And if you have ambitions to provide just that for your customers but are not sure where to start, we are here to help.