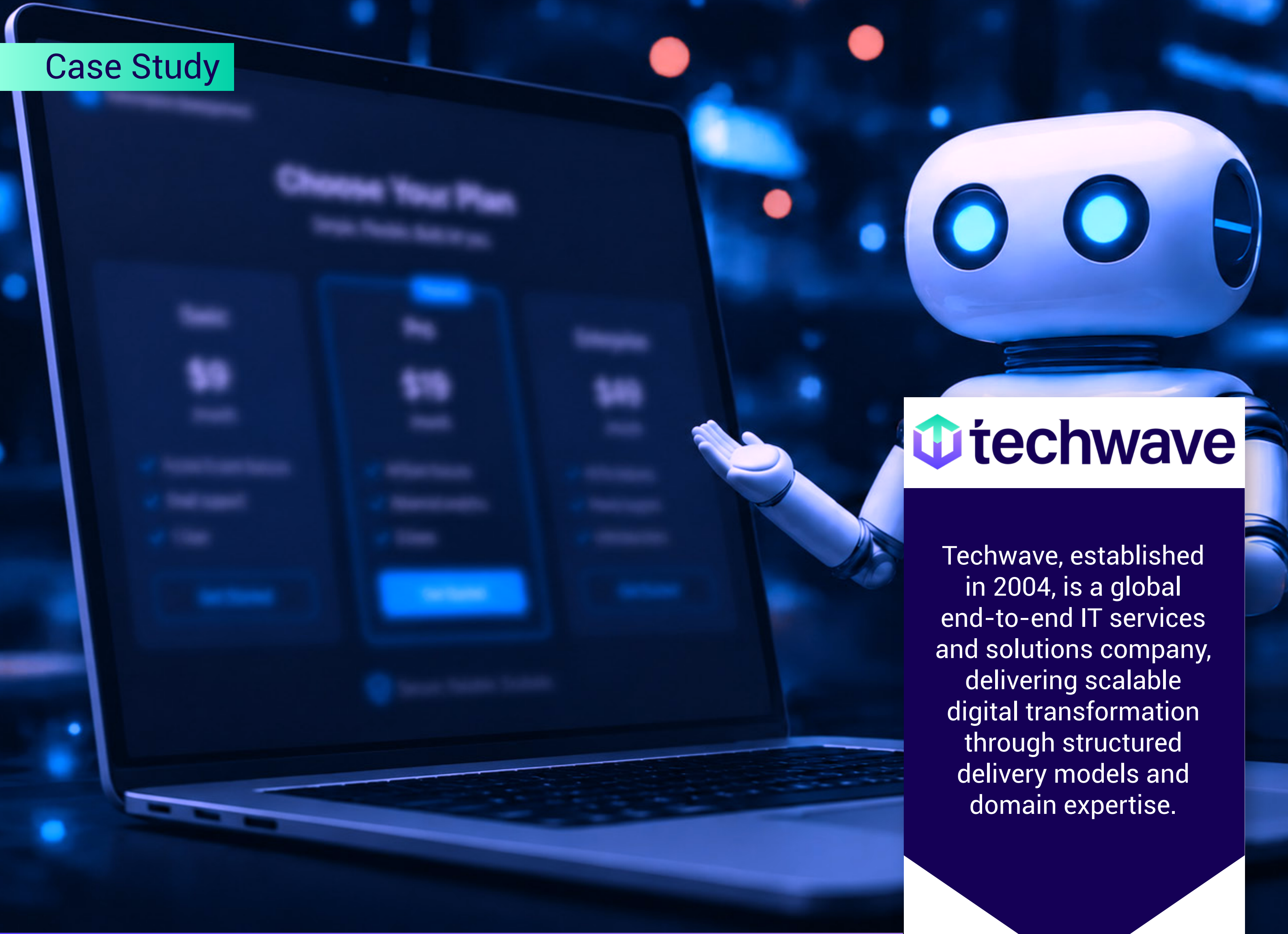
Case Study



techwave

Techwave, established in 2004, is a global end-to-end IT services and solutions company, delivering scalable digital transformation through structured delivery models and domain expertise.

AI-Powered Merchant Engagement and Support Automation

Industry:
Financial Services / Merchant Platforms

Region:
Europe-based, Partnered Globally

Key Challenges:
- Manual handling of subscription changes causing delays and inconsistencies
- Lack of real-time, on-demand merchant support
- High volume of repetitive support queries
- Siloed systems limiting behavioral insights
- Limited ability to personalize engagement
- Inconsistent cross-channel user experience

Overview

The client is a Europe-based provider of embedded subscription management solutions that enable financial institutions to offer real-time control over recurring payments within digital banking channels. Their platform allows users to manage subscriptions directly within banking apps, improving transparency and reducing friction.

Operating across a collaborative ecosystem of banks, merchants, and consumers, the platform facilitates secure, real-time data exchange and supports over 20 million users globally. By connecting key stakeholders, the client helps reduce churn, prevent chargebacks, and improve visibility into subscription behaviors.

Business Challenges

The client faced operational inefficiencies and experience gaps that constrained scalability:

- Subscription changes were manually processed, resulting in delays and fragmented user experiences
- Lack of on-demand support contributed to user drop-offs and missed re-engagement opportunities
- Repetitive, low-value queries increased operational costs and reduced team efficiency
- Siloed systems limited visibility into merchant behavior and restricted personalization
- Inconsistent workflows led to fragmented experiences across interaction channels

Techwave's Strategy and Solution

Techwave implemented an AI-driven merchant interaction and engagement framework to automate workflows and improve responsiveness.

24/7 AI-Powered Chatbot

A conversational AI assistant now handles merchant interactions instantly, significantly reducing support workload by automating repetitive queries and enabling continuous, real-time support.

Real-Time Backend Integration

The AI assistant integrates with backend systems to enable real-time updates, eliminate manual delays, enforce policies, and deliver dynamic offers across channels—resulting in faster resolution times.

ML-Driven Personalization

Machine learning models analyze historical interactions to personalize journeys and optimize outreach based on behavior, region, and product signals—improving personalization accuracy.

Automated Risk and Compliance Workflows

AI workflows reduce fraud, minimize disputes and chargebacks, and ensure compliance with full auditability and transparency through timely and consistent responses.

Unified Interaction Layer

A centralized orchestration layer ensures consistent merchant experiences across all channels, building long-term platform trust and significantly reducing the friction that leads to user drop-offs.

Techwave's Implementation Approach

Techwave executed the transformation through a phased approach:

Process Assessment
Identification of high-impact automation areas

Model Development
Training AI models on historical interaction data

System Integration
Enabling real-time backend connectivity

Workflow Automation
Deploying AI-driven and rule-based processes

Continuous Optimization
Refining models using interaction data and feedback

Business Outcomes

The transformation resulted in measurable improvements across key operational and business metrics:

Reduction in Subscription Cancellations
Subscription cancellation rates decreased by **25%**, driven by proactive engagement and instant AI-driven issue resolution.

Increase in User Win-Backs
User win-back rates improved by **15%**, enabled by personalized, ML-driven re-engagement journeys.

Growth in Application Adoption
Global fintech app adoption increased by **20%**, supported by improved user experience, faster payment recovery, and dynamic offers.

Reduced Support Workload
Repetitive merchant queries were automated via AI chatbot, significantly reducing support workload and improving operational efficiency.

Improved Personalization Accuracy
ML models trained on historical merchant behavior improved personalization accuracy, enabling more targeted engagement.

Faster Resolution Time
Real-time backend integration removed manual delays, leading to significantly faster resolution times.

Reduced Disputes and Chargebacks
AI-driven workflows ensured timely responses and compliance adherence, resulting in reduced disputes and chargebacks.

Technology Stack

- Conversational AI / NLP
- Machine Learning models
- Cloud-based infrastructure
- API-led integration architecture
- CRM and subscription management systems

Conclusion

Techwave enabled the client to transition from manual, fragmented operations to a scalable, AI-driven engagement model. By integrating automation, real-time processing, and data-driven personalization, the organization improved operational efficiency, enhanced merchant experience, and achieved measurable gains in retention, adoption, and risk reduction.

About Techwave

Headquartered in Houston, TX, Techwave delivers global technology and engineering services to 600+ clients across five continents. With expertise in Data & Analytics, Software Engineering, AI/ML, Cloud Engineering and Strategic Sourcing, we provide end-to-end digital capabilities that maximize value from digital investments. Our CMMI Level 5 and ISO 9001:2015 certifications reflect our commitment to delivery excellence.

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