

Cielo - Case Sensedia

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From POS provider to tech innovator

Cielo / Sensedia



Open Finance is changing the way people use and move money.

Its goals - to prompt innovation, increase competitiveness and help businesses/consumers better understand and utilise their finances – are also key objectives of Cielo, Brazil’s leading electronic payment provider.



A solution brought in partnership with



Alongside these objectives, Cielo wanted to transform itself from a simple point of sale (POS) payment provider to a widely-recognised tech facilitator and innovator. To do so, in 2014 the company moved onto an API Management platform, supported by API specialist firm, Sensedia.

Leveraging Sensedia's API management platform and AWS Services, Sensedia delivered an efficient and scalable solution, playing a pivotal role in propelling Cielo to resounding success in the market.

The projects

Cielo first changed its business model and architecture supporting online solutions. This included programming languages, adopting microservices and APIs, cloud-data processing, using big data providers, rolling out developer apps and ensuring teams could work within a more agile environment.

Its teams developed a business platform to enhance the digital end-to-end customer experience, using analytics and big data to support informed decision-

making, helping customers predict sales figures and trends.

Portable machines with QR code reading and NFC technology, intelligent terminals and new payment and transfer solutions were introduced and Cielo provided white-label technology for brands with digital wallets, such as Bitz and Bradesco.



Solutions included:

Superlink - for customer's selling goods without a website. Partnered with a logistics company, Cielo delivers ordered goods within 24 hours.

Checkout Cielo - adds a payment page to customers' websites.

Cielo e-commerce API - for websites/apps with transaction analysis, support features and data intelligence.

Promo - systems to create events, gifts, discounts and loyalty programmes..

Cielo Management - an online sales app with predictive sales and receipt-tracking functions.

Cielo Pay - a digital wallet app focused on a 'long tail' audience, performing all transactions, including debit card issue, via a single application.

Lighthouse - analyses activity within a users' peer group, giving insights into customers' income profiles, purchasing behaviour and sales patterns.

Cielo Store - personalised apps offering: digital web tools, sector specific support, PD Vend (management tracking), POS control tools, Finder (tracking Cielo POS equipment) and media/sales support.

Cielo also used in-house teams to run;

- **Innovation labs** - developing proof of concept, testing new tech hypotheses, implementing scalable solutions.
- **Open innovation programmes** - developing added-value services with senior management teams mentoring start-ups (140+ registrations from Brazil, Portugal and Costa Rica) and hosting hackathons/ developer meetings.
- **Internal tech content validation.**

Developer portal

Having introduced external REST APIs in 2015, Cielo now has a portal with over 15,000 external developers integrating their apps and products. Out of the 60+ APIs in production, 10 are openly documented and include ones for:



Pandemic pressure

When Covid-19 took hold, Cielo’s innovation supported customers. During 2020, the company reported a 45% increase in e-commerce revenue, a 1000% increase in QR code payments via Cielo Pay (52 million transactions between March and August 2020) and a 300% increase in demand for Superlink.

Cielo also developed QR codes so its machines could take payments from people receiving emergency Government aid (instead of them having to go to banks to transfer money). Between May and November, 4.5million transactions per month were recorded.

By harnessing the power of AWS services, specifically Amazon EKS for container orchestration, Amazon S3 for secure data storage, and Amazon RDS for efficient database management, our solution is elevated to new heights of performance and reliability.

Looking forward, our vision for future innovation remains tightly intertwined with **AWS**. As we continue to explore the potential of services such as **EKS**, **S3**, and **RDS**, we are committed to pushing the boundaries of what's possible, driving technological advancement and setting new industry standards.

Embodying the essence of cloud-native architecture, **our solution operates flawlessly as a SaaS platform on AWS**. **Amazon EKS** ensures seamless deployment, scaling, and management of containers, enabling us to deliver an unparalleled user experience. The robustness of **Amazon S3** guarantees data security and accessibility, while **Amazon RDS** optimizes database operations for maximum efficiency.

In the ever-evolving digital landscape, our partnership with AWS positions us not just as industry leaders in API management, but as pioneers who harness the full potential of EKS, S3, and RDS to deliver sustainable success and exponential growth to our clients.



Future innovation

Cielo is partnering Facebook in its new WhatsApp payment platform, set to trial in Brazil this year, and there are plans to introduce a digital currency, white-label platforms for accounts and wallets, new credit products, more value-added services and innovation events.

Today Sensedia manages and runs:

- Cielo's SaaS API Management platform.
- The developer experience – via a dedicated team.
- An API monitoring service.
- API exposure and microservices development consultancy services.

Sensedia

Sensedia, acknowledged as a "visionary" by Gartner in its Magic Quadrant and a "leader" by Forrester Wave, has extensive experience in assisting financial services providers. Our collaboration with AWS allows us to confidently deliver secure solutions that ensure compliance and keep clients ahead of the curve with a scalable, secure, and highly available infrastructure.



Connecting the efficient enterprise to business agility

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like this to your business?

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