



Case Study Payment Processing Hub



Service**Symphôny**

THE CLIENT

The client is a leading global Pre-Paid Card Programme Manager. It manages prepaid card programmes for thousands of organisations around the world with various offerings including multi-currency pre-paid travel cards, business pre-paid cards and payment cards.

THE CHALLENGE

Due to a rapid expansion, the existing applications serving the business had grown to meet immediate requirements without a strategic vision. It was becoming apparent that a new approach was needed before limitations were met that would directly affect business growth.

One of the limitations that were identified was the prevalence of point-to-point interactions that created direct dependencies on external third-parties as well as internal legacy applications.

This created duplication in development as well as increased costs of maintenance. This design also severely limited scalability that would inhibit the projected growth in transaction volumes.

THE SOLUTION

Service Symphony was initially engaged as a technical advisor and in conjunction with the client reviewed the current and future requirements before proposing an appropriate solution.

The solution was to replace the existing point-to-point applications with a middleware Payment Processing Hub (PPH). This formed a key building block for the client's Programme and provided a strategic part of the overall Business and Enterprise Architecture.

The purpose of the PPH was to provide application message routing and transformation services and to reduce the direct dependencies on the third-parties by offering a layer of abstraction from the client's applications. This offered a common approach for all payment processing.

The key advantages gained for the client by taking this approach were:

- Robust and scalable architecture
- Decoupling of applications with the third-parties
- The reuse of existing services allowed new applications to be developed quickly
- PCI compliance was built into the design and this to a certain degree required the interfacing applications to also conform
- Reduced maintenance costs across existing applications
- Reduced TCO across estate

An Inside Look at the Service Symphony Solution

The client technology landscape consisted of a mixture of technologies including Java, .NET, Oracle Database servers and MS SQL Server.

Based on factors such as the client's core technical competencies, Service Symphony recommended that a Java/Oracle-based solution be developed.

Service Symphony provided the following capabilities:

- Architecture- taking complete ownership of the design
- Development – provided a multi-skilled team to deliver the entire solution
- Testing – provided robust Quality Assurance

The solution was based on the following technology stack;

- Java – Hibernate using SCA4J deployed to a WebLogic Application server
- Oracle Database Server
- Oracle AQ for messaging

An overview of the solution is shown below In Figure 1.

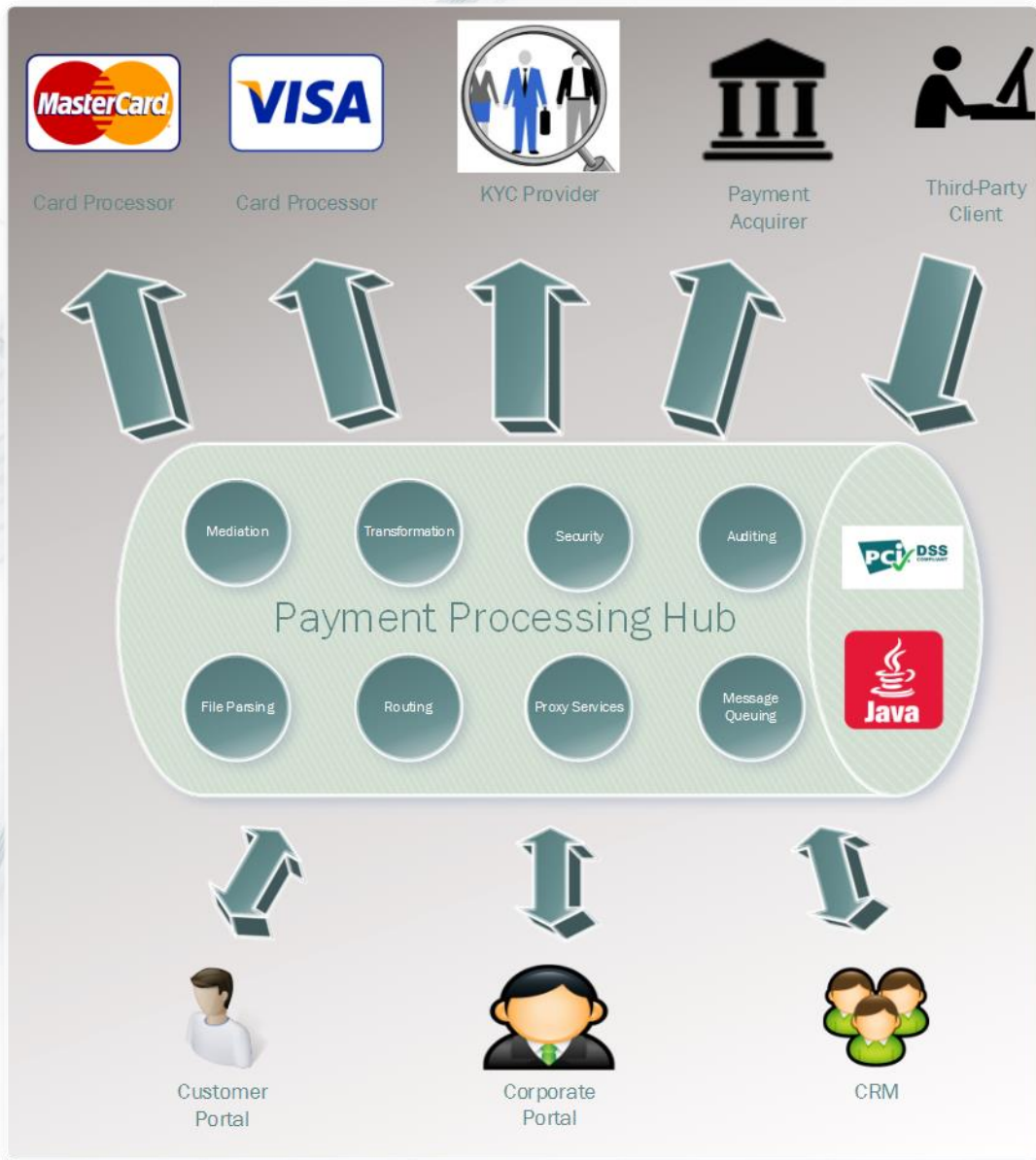


Figure 1 – Payment Processing Hub Functional Overview

THE RESULT

Service Symphony successfully delivered the solution to the very tight deadlines on time and budget. The Payment Processing Hub is now been successfully running for three years and its benefits are still being reaped.

New applications that were not envisaged at the conception stage are being successfully built and deployed.

The Payment Processing Hub is now the backbone to the client's strategy and Service Symphony continues to provide ongoing support and maintenance services for this solution.

ABOUT SERVICE SYMPHONY

Service Symphony are a leading IT Software development and services company, specializing in the global finance and secure payments markets. Service Symphony are dedicated to technical excellence and efficiency in delivering world class solutions on time for the most demanding of markets.

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