

CASE STUDY

European Payments Organization: Payment Gateway Integration

Client Overview

The customer is a leading online payments company headquartered in London, UK. They serve as a one stop shop for businesses that need access to online to in-store payments; from merchant acquiring to payment gateways; from alternative payments to omni-channel and secure cross-border e-commerce; from white-label credit solutions to mobile order and delivery platforms.

The Challenge

The customer offers a suite of non-card payment options that allow user to collect payments using popular regional alternatives that their customers prefer, through a single easy to use API with the highest security integration. They wanted to build a micro service to integrate the system with Rapid Transfer – an instant bank transfer option that would serve as option to instantly deposit money from your bank account using your bank credentials directly to your wallet. It had to be available as deposit option on the website, on the gateway and on the mobile applications and support banks in eight European countries.

The gateway would support 100+ banks and reach more than 110 million European consumers. Customers should be able to pay in seconds and customers using their existing online banking login details must authorize payments. The API would supports the users to make transactions seamlessly.

The solution should come with a reporting functionality for easy notifications to users & detailed transaction information.

The Solution

The client engaged Opus to build this solution, given its expertise with payment processing. Opus studied the business requirements closely, worked with different business owners in the region to understand their priorities & expectations and built an outline for the solution.

We developed a new Micro Service which will interact with the Core system and the External Gateway to perform a successful transaction.

The customer's payment processing is as follows:

- ✔ Customer chooses to perform the payment through the API from the Merchant's website
- ✔ Merchant sends the Payment details to the API
- ✔ API processes the payment request to external Gateway
- ✔ External Gateway responds with a message containing a redirect URL
- ✔ API redirects URL to Merchant (User). User gets redirected to that URL where he/she has to enter payment details
- ✔ The customer makes the payment
- ✔ Gateway sends a message to the merchant's notification URL, to notify them of the outcome of the transaction
- ✔ And user also gets the response accordingly
- ✔ Gateway sends the status of the payment and return URL to the API
- ✔ API sends the customer to the merchant's success and error URLs to inform them of the outcome of the transaction (The success and error URLs can either be configured statically or included in the initial request to the Gateway)

We've also developed a new decision engine called 3DE i.e. Data Driven Decision Engine. New enhancements included integrating banks with 3DE and deprecate to Risk Rule Engine (RRE).

Steps to success:

- ✔ Once the rules were defined in 3DE, transactions were made live from the bank to the gateway.
- ✔ The results were compared and fine-tuned for 100% parity
- ✔ The bank then was ready to consume 3DE outcome, and perform the transaction.
- ✔ We also built Webhooks enhancements to support partners
- ✔ API Key enhancements & Web Hooks Registration UI to support Partner Accounts
- ✔ Assign Partner relationship to Merchant Account
- ✔ Tablespace consolidation enhancements



Benefits Delivered



Ownership of solution



Opus owned the solution development & collaborated really well across several teams across geographies to ensure business needs are met and delivered professionally



No Risk



Customers using their existing online banking login details authorize payments



Full chargeback protection



Low Cost



Cost effective processing fees compared to other payment options



No PCI DSS or 3D secure costs or conversion issues



Easy Use



Customers pay in seconds with their online banking details



Increasingly popular pay method in certain territories, back up for failed credit card transactions



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