

CASE STUDY

Globalization of Prepaid Platform

Client Overview

The client is a prepaid processor based out of Las Vegas, Nevada (USA), acting as Program Manager and Transaction Processor. The company supports multiple card programs: such as General Spend, Payroll, Teen & Family, and Gift Cards.

The Challenge

The customer wanted to roll out their prepaid platform globally. They had two applications to support Prepaid Card Processing:

Web-based Frontend Application

- *Admin websites: Processor, Network, Issuer, Reseller, Distributor*
- *Consumer websites*

Authorization Processing Engine

- *Process ATM and POS Transactions*

The customer used PULSE as a transaction gateway and wanted to move away from Pulse and connect to the MasterCard Banknet network to support the global implementation

The product had to adapt to internationalization and support culture and region-specific customization. It had to display the content in localized language for easy reading. It had to provide easy rollout of new and updated functionality and task by the business owners faster and with improved quality. The development had to be modular for flexible customizing of features as per culture and regions/ The features are added that are specific to a given culture, region, and country.

Moreover, the user interface had to be translated, and text and data are stored in a region/country-neutral format:

Language

- *Alphabets/scripts > Writing direction > Spelling*

Culture

- *Images and colors: Issue of comprehensibility and cultural appropriateness*
- *Names and titles*
- *Govt. Assigned Number (SSN in the US, NIN in the UK, Codice Fiscale in Italy) and Passports*
- *Telephone numbers, addresses, and international postal codes*
- *Currencies (symbol, the position of currency markers)*

Reading/Writing Convention

- *Data/time format, including different calendars*
- *Time zones*
- *Formatting of numbers (decimal points, positioning of separators)*

Regulatory Compliance

The Solution

The client partnered with Opus to build this solution, given Opus' expertise with Card Management Systems and Solutions. Opus implemented the best practices in its repertoire to suggest a modular architecture, to build the MVP-like platform.

The solution had built-in data and functionalities for several different cultures. The solution was built to ease customization for .Net framework cultures.

The approach addressed non-trivial design and development challenges, exposes the architectural decisions, and mitigates risks early in the development cycle, and hides complexity from developers. It had the ability to create and distribute the common development architecture for Web applications that include logging, exception handling, authentication, authorization, and a common appearance and behavior.

Benefits Delivered



The revamped platform launched globally, helped the customer widen the product portfolio and broaden their revenue streams through diverse marketing channels and strategies.



The product was EMV compliant, which positioned the customer very well by offering better transaction security.



Integrated with the required network directly.



Provided Consumer portal, Processor portal, and Authorization processing engine, aiding in their interface with the customer.



The modular architecture created an additional point of efficiency while building and integrating third-party connections into such prepaid card portfolios.