

Case Study: Financial System for iPayment

Client

Headquartered in California, the client is one of the biggest credit cards processing service provider company.

Challenges

The client had disparate financial applications, used by their internal department, on different technologies. Due to this, there were frequent integration issues, delays in responding to customer requests, high turnaround time and the need for their IT team to spend a lot of time addressing the issues.

With new requirements and the need to use a modern language that was scalable, the client approached ISHIR to develop their complete financial system on ASP.NET.

Solution

ISHIR's ASP.NET team worked closely with the client's internal IT team to understand their legacy system and workflows with other departments. After a thorough assessment, the team planned and developed internal financial modules like Account Changes, Underwriting, Risk and Workflows. When customizing the solution, ISHIR's team focused on security and interoperability with existing solutions within the client's organization.

In addition to the above modules, the team also worked on their online merchant application, which is used by merchants and agents to apply for credit card services. The application is also used by the Client to view different reports to analyze the revenue/business/merchants that agents are able to generate.

A screenshot is given below:

Load Merchant		Tuesday, July 12, 2011 3:30:13 AM		Search Knowledge Base	
Merchant No.:	DBA:	Status	Merchant Type	Portfolio	SSN#:
998891211521	Abou Master GoldSmith 2 of 2	Booked into FRD	RETAIL		XXX- XX- 8362
Date Opened:	Date Closed	Merchant Group	# of Merchant of group	Priority	Restructure
12/12/06	12/12/06			Normal	<input type="checkbox"/>
Rep Sales No:	Rep Name	Agent Sales Number	Agent Name	ISO Sales Number	ISO Name
123365456	12/12/06			Normal	<input type="checkbox"/>

Underwriting ▶

Merchant Application Status

Merchant Name Company

App Received App Version

Merchant Flags

High Risk Merchant Tier 2 HRB

Charge Annual Fee

Activation

Activation Status Activation Date

Date Activation Wsa Completed

Annual Fee

Annual Fee Start Date End Date

ETF Fee

1st Year 2nd Year 3rd Year

(need Title)

Agreement Term Cancellation Policies

Reserve Acct# Charge Annual Fee

The agent has provided 3 months of past statements from another processor

This merchant is a converted account iVIP Account

Fees Billed

3rd Party Gateway Fee

Charge Annual Fee Fee

Start Date

End Date

Submit

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Results

- 60% increase in operational efficiency
- Business Intelligence improved with additional data analysis capabilities
- 40% decrease in turnaround time while responding to their customers
- 50% increase in risk analysis accuracy
- Increased control and transparency
- Reduced human errors with processes automation

Technologies

ASP.NET, MVC 3.0, C# and Web Services