

Mobile P2P Money Transfer

Client

An IT solutions type of company founded in 1987 which develops transaction processing solutions for healthcare, financial, hospitality, and document management markets.

Business challenge

A Jamaican technology solutions provider, entered into a new relationship with a bank and a mobile wallet company to bring to market a P2P mobile payment solution. To do this, they needed to make some adjustments:

- AIS was required to implement a central gateway platform, fully under their control and interfaced with all external agencies, and orchestrating the supported P2P solution transactions
- The company needed a technology partner with a pre-built gateway framework customized for the solution and hosted within their data centre

Approach

ThoughtFocus engaged with AIS and multiple external partners to gather detailed requirements and design the overall solution:

- Constructed the entire solution's skeletal framework with the simplest of transactions, the preliminary design was used to develop the POC
- Developed the complete solution in phases at the offshore location while ensuring alignment between the intended architecture and the implementation
- Deployed senior engineers on-site throughout the implementation phases for on-time delivery

Results

ThoughtFocus gateway framework was customized for the P2P solution that is now in the production pilot phase with all external agencies operating in sync:

- Built several new interfaces to an IVR system for voice authorization of PINs, an SMS system for handling transaction requests and pushing acknowledgements, a core banking system for initiating money transfer operations, and a wallet authorizing host for data management
- Proposed an offshore level 2 support team, complementing the client's level 1 support team
- Developed a solution roadmap for future enhancements

Business benefits

- Increased efficiency by upgrading support level functions
- Ease of work through central gateway platform and new interfaces

ThoughtFocus is a US based, privately held consulting, software engineering and business process management firm with offices in the US, India and the Philippines. We help clients in avionics, education, financial and insurance services, manufacturing, payment and loyalty solutions industries with their key business and technology challenges.

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