



Challenge:

We were challenged with providing an automated mechanism for payments to end users all around the country. In the customer's business cycle a letter would be sent out requiring the recipient pay the amount specified on the letter and currently they were being mailed checks, taking payments over the phone, or any other method of making a payment. This was labor intensive and required associates to handle these payments manually.

Solution:

We developed custom software to address the challenge in form of an E-Commerce website. The project required that the solution be a boxed product so it could be distributed to other companies with the same needs. We worked with the customer to enhance the letter being mailed out to include a code which corresponds to the individual recipient so when they visited the payment site it would know who they were, associate them with the current business system, and reduce data entry on the visitors part. It also allowed for payments to occur without human interaction.

Impact:

Labor could be reassigned from handling payments to other areas of the business, in effect reducing overhead and increasing productivity. The custom software solution was carefully designed where the payment mechanism was a business object so it could grow to meet the needs of a growing market. Each implementation typically requires a different payment gateway and by utilizing the best practices of software development the gateway logic can easily be configured to handle any bank.