

Design, development, installation and deployment of payment systems at Mi-Pay

case study



Established in 2003 to provide innovative digital payment solutions, Mi-Pay provides a portfolio of mobile payment services for mobile operators and financial service providers. Following continued growth, the company has become a leader in the mobile payments market. Its mission is to build solutions and services that provide the most efficient business processes for re-charging pre-paid accounts and low-value micro-payment operations globally.

Mi-Pay offers a complete service for mobile operators, delivering cost reductions when managing pre-pay and post-pay payment services enabling operators to improve ARPU. The company delivers both business and technical operations covering all direct channel top-ups including internet, IVR, SMS, mobile applications and ATM.

Mi-Pay also provides a portal for the consumers to manage their pre-pay accounts from the web or mobile handset. Consumers can review their transactions, amend personal and payment details, and manage automatic top-ups. Through the use of these online services Mi-Pay delivers a superior level of customer service whilst lowering administrative and support costs.

Business and technical consultancy

Mi-Pay uses a complex and feature-rich Postilion system at the core of its transaction processing solution, successfully integrating RealTime and Office systems with its groundbreaking mobile payment platforms. MiPay is continuing to push the boundaries of the Postilion solution by developing its own innovative applications using the Postilion software development kit.

Polar Moment has considerable knowledge and expertise of the Postilion solution and has worked with Mi-Pay on a number of projects including the development of automated regression test solutions, system analysis and design, installation, configuration and deployment of Postilion-based solutions, and software development.

Automated regression testing

Mi-Pay had experienced rapid business growth following the acquisition of several new customer contracts. Each new customer involved a software development project and, given the multiple client requirements, Mi-Pay's existing test approaches and systems were no longer able to meet the increasing demands placed on the business. To support the continued business growth, Mi-Pay required sophisticated test solutions for its platform. Aimed at improving the productivity of its test activities, the test solutions would introduce strong functional testing tools as well as highly-effective regression testing.

Mi-Pay needed a partner which could provide unparalleled knowledge and experience of card payment systems as well as practical experience in implementing high-volume critical processing solutions. The Mi-Pay management team were aware of the Polar Moment consultants who are recognised names in the payments industry. The Polar Moment technicians rapidly understood Mi-Pay's business and technical requirements as well as its technical platforms which included its Postilion solution.

The Polar Moment team successfully delivered the sophisticated test solution required by Mi-Pay. This enabled the company to achieve its quality and efficiency objective and - three years later - these tools are still in use. Following the success of this project, Polar Moment was asked to continue to work with Mi-Pay for ongoing assignments.

System analysis and design

Polar Moment has completed several analysis and design assignments for Mi-Pay, including a significant project for du, one of only two national mobile phone providers in the United Arab Emirates. Implementation of du's complete consumer payment platform is a major triumph for Mi-Pay. Following delivery of the core payment platform, du had new requirements which necessitated significant upgrades to the Mi-Pay platform. Upgrades included the development of transactional and management information interfaces between the two organisations, enhanced user administration and allowing additional payment types and channels. Given the scale and importance of the projects, it was essential that Mi-Pay delivered.

Mi-Pay required technically competent staff that it could trust to deliver the right solution to the end client. It was important that the team provided understood the Postilion solutions, the Mi-Pay platforms and possessed excellent knowledge of the payments industry in general. The selected team would be working directly with du thus good client-facing skills and the ability to instil confidence and trust were also imperative. Polar Moment was selected to provide the systems analysis and design services for the du project. The team built a strong working relationship with the end-client based on successful delivery of key outcomes.

The feedback received from du was extremely positive and the work of the Polar Moment consultants proved invaluable to the success of the project.

Software development

Mi-Pay had elected to outsource its Postilion software development activities to offshore locations - retaining responsibility for the project management, analysis, design and acceptance testing elements. Mi-Pay experienced a number of issues with software development due to the specialist nature of the Postilion product, including the following:

- Delivered components did not accurately reflect business processes as development specifications contained insufficient detail to be fully understood by the software developers.
- The work effort quoted by the offshore developers was significantly higher than expected owing to their lack of knowledge of the Postilion system.
- Project deadlines were frequently missed because it took a long time for each new resource to become skilled in Postilion development.
- Software which was delivered was often of a poor quality, causing further delays and customer dissatisfaction.
- Communication between UK and non-UK development teams proved difficult incurring excessive management overheads to keep control of the software developments.

As a result, Mi-Pay opted to bring their software development in-house and approached Polar Moment to deliver the required level of Postilion skills.

The Polar Moment team already had a proven track record in delivering successful software development projects for Mi-Pay and was able to provide a core team of developers from the its head office in UK, backed-up by additional resources from the company's Czech Republic office.

As well as delivering on-site resources to manage all Postilion development, the Polar Moment team also acts as a reference point for any related production or project issues.

Outcome

Demonstrating extensive Postilion skills and expertise, as well as an overall knowledge of the payments industry, Polar Moment has become a valued partner to Mi-Pay. Delivering significant business value, Mi-Pay has continued to trust Polar Moment with its core processing and is currently working to help deliver Mi-Pay's next generation mobile-payments solution.