



Ambrosia Infotech

"Synergising Minds"

The Client

The client is one of the pioneers of Electronic Bill Payment Services in India. They wanted to build a platform, which would enable online bill payments of various bills generated by companies to customers from the customer's bank login. They wanted to build a platform as a data exchange, payment gateway and aggregator to which various banks and companies (Biller) could integrate and enable their common customers to pay their various bills online.

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The Client



Ambrosia - Overview

The client required an IT solutions partner who could design and architect the entire platform and suggest innovative methods to make the generic platform. The wanted a partner who has extensive product development experience

Ambrosia with its cost-effective delivery model, product development experience and a proven history of delivery innovative products was chosen.

Some broad functions required for the system were:

- Integration with multiple Biller systems
- Ability to parse multiple bill formats
- Integration with multiple bank systems
- Ability to generate bank specific bill formats
- Multiple payment channels
- Consolidation of payments
- Part Payments
- Extensive reporting system
- Extensive Data Import/Export features
- Audit Trail
- Extensive logs
- Clustered

Overview



Ambrosia – Challenges

The project involved designing and architecting the complete product.

The key challenges of the project were:

- Ability to parse a bill presented in any format
- Ability to generate a bill required in any format
- Ability to sustain Very High peak loads
- Very generic integration interface enabling integration to various bank and Biller systems.
- Integration of multiple payments channels

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Challenges



Ambrosia used its expertise in J2EE technologies and ability to develop complex products and delivered the system in defined timeframes. The system now is integrated with more than 80 Billers and 20 Banks empowering their customers pay various bills at the click of a mouse.

The main highlights of the product were:

- The system has Bill Format Definition language using which many complex bill formats can be configured in the system
- The Bill Parser uses this language to understand the Bill and converts into a standard format.
- The Bill Generator understand the bank bill format and generated the bill in the format the bank system would understand
- Dynamic Integration Interface, which include web services, XML-RPC, file dumps over VPN etc.
- Provided customer to pay bills via SMS, Internet, and Bank Login.
- Customers can pay their bills using credit card, debit card, bank login, and cheque.
- Escalation of events based on the defined triggers
- N-tier distributed architecture
- Highly configurable business logic layer.
- Core engine based on a event action model
- Extensive Logs with logging system decoupled from the system using JMS Queues
- Extensive Audit trails enabling to track any transaction/event in the system

Ambrosia – Benefits

Some key benefits of the engagement for the client:

- Access to a team with experience in multiple development platforms
- Access to a team with experience in complex product development
- Cost-effective solution
- Committed deliveries
- Weekly Project Status reports
- High standards of delivery
- High Focus on Quality

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Benefits



Ambrosia – Approach

The Ambrosia delivery model ensured a seamless transition of processes without any disruption to the existing operations – including a phased transition of operations.

Key features of our approach were:

- Focus on designing a very robust and scalable system
- Spiral development approach ensured constant improvement of the end product.
- Complemented through recruitment of highly skilled and qualified staff
- All target dates for the live processes were met on time or ahead of time
- Following defined Product development methodology resulted in timely rollout of the system.

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Approach

