



Ambrosia Infotech

"Synergising Minds"

The Client

The client is a technology product and services company. The Company is focused on creating Internet based products, targeted at banks and other financial product providers that will help existing brick-and-mortar players leverage their strengths and reach out to a larger customer base. The client wanted to build a online bill payment platform which would allow its customers to view and pay their bills online.

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The Client



The client required an IT development partner who could design and architect the entire online bill platform. They wanted to partner with an IT development, which had expertise in creating online solutions, understood the e-commerce model and had expertise in creating products.

Ambrosia with its vast experience in creating e- solutions, combined with its product development expertise and cost-effective delivery model was chosen as the ideal partner.

Some broad functions required for the system were:

- Online Bill Presenting
- Online Bill Payment
- Support for Multiple payment channels
- Ability Schedule Bills
- Notification Engine
- Customer Care Support through Chat and IVR
- Consolidation of payments
- Support for Offline Models like drop box facility
- Integrated to various billing companies
- Ability to bulk import bills generated by Billers



Ambrosia – Challenges

The project involved designing and architecting the complete product.

The key challenges of the project were:

- Bill presentment to the end customer could be complex as different Billers have different bill formats
- Ability to import various bill formats
- Support for multiple payment channels meant integration with payment gateways and clearing houses
- Ability to sustain Very High peak loads
- Ability to reverse payment and alert the user
- Addition of new Billers in the system
- Ability for users to register to get and pay the bills of a Biller based on their unique customer identification parameters that are different across the Billers.
- The customer could use Internet/IVR/SMS to initiate their payments.

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Challenges



Ambrosia –Solution

Ambrosia used its expertise in Internet technologies and combined with its vast product development expertise to develop the system in defined timeframes.

The main highlights of the system were:

- Ability to present complex bill format.
- Ability to define bill attributes
- Multiple Payment Channel integrated credit/debit card, direct debit, ECS, cheque.
- Customers could initiate payment transaction through IVR
- Customer touch point through chat, web, IVR, SMS
- Import and Export complex bill formats
- Ability to Schedule Bills
- Consolidation of payments
- N-tier distributed architecture
- Highly configurable business logic layer.
- Core engine based on a event action model
- Extensive Logs
- Extensive Audit trails

Solution



Ambrosia – Benefits

Some key benefits of the engagement for the client:

- Access to a team with rich experience in development high end online systems
- Expertise in creating products
- Complex integration expertise
- Innovative ideas
- Committed deliveries
- High standards of delivery
- High Focus on Quality

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Benefits



Ambrosia – Approach

The Ambrosia delivery model ensured a timely delivery of phases and ensured highly scalable and robust system.

Key features of our approach were:

- Focus on designing a very robust and scalable system
- Detailed low level design ensured faster development phase
- Comprehensive testing plan ensured a high quality system.
- Use RAD tools
- Complemented through recruitment of highly skilled and qualified staff

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Approach

