

Optimal Payments

Prominent electronic payment processing provider augments merchant services using Adobe® Flex™ and Adobe LiveCycle® Data Services ES to streamline complex financial transactions

Optimal Payments

www.optimalpayments.com



Industry

Financial Services

Challenges

- Ensure secure, reliable processing of electronic payments
- Reduce time and costs required to handle customer payments

Solution

- Online payment processing
- Optimal Payment rounds out its line of internal and external rich Internet applications with a recurring billing tool built with Adobe Flex 2.

Results

- Gained a competitive advantage with more dynamic, reliable payment processes
- Accelerated application development by as much as 200%
- Improved customer services
- Reduced margin of error in complex financial transactions and notices

Products Used

- Adobe Flex 2
- Adobe Flex Builder™ 2
- Adobe LiveCycle Data Services ES
- Adobe Flash®
- Platform: Sun™ Solaris™

Simplifying complicated electronic payments

Processing electronic payments is a complex, automated business practice requiring fast and accurate data communication among financial institutions, credit card providers, merchants, and customers. At Optimal Payments, a global provider of proprietary payment processing services, careful attention is paid to how technology can improve electronic payments for Internet businesses, orders placed by mail or telephone, and retail point-of-sale merchants. After all, better payment processes minimize risk, chargebacks, settlement delays, and fraud—top priorities for any retailer.

To improve user interaction with Optimal Payment services, the company standardized on Adobe Flex to develop several rich Internet applications (RIA), including a merchant portal. “Our new recurring billing engine is the final piece in our line of services,” says Dimitrios Gianninas, development team lead. “We built the application using Adobe Flex and LiveCycle Data Services ES, an environment that leverages our development skills and workflow.”

Merchant peace of mind

The company’s recurring billing tool, code named Kronos, automates payments that need to be collected periodically and deposited directly into a merchant’s account. For example, Kronos can automatically collect for monthly utility charges, subscription services like a wine club, or any other periodic charge that end users pay to merchants by credit card or direct debit.

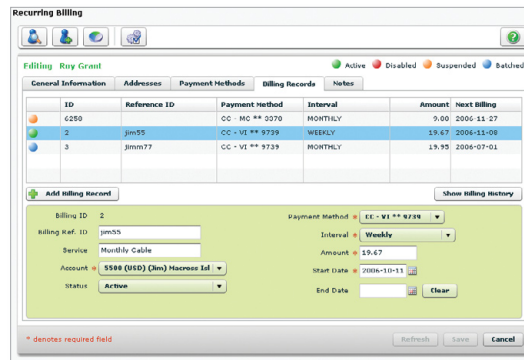
Kronos provides merchants with an engaging, easy-to-use, customizable, form-based interface—eliminating the manual process of data entry, while reducing input errors and collection expenses.

A merchant simply fills in basic information for each billing record such as customer and contact information, credit card or debit card details, and the billing schedule to be followed. Once a record is set up on Optimal Payments’ proprietary platform, the recurring billing tool built in Adobe Flex 2 takes over, reliably processing transactions for the amount, at the frequency, and over the time period specified. Modifying and disabling billing records are simple tasks.

A key feature of the tool is the ability to automatically send an e-mail to a customer each time a recurring transaction is processed. The e-mail includes transaction information such as the business name, the customer’s credit card or debit card details, and the transaction amount.

“One of the greatest advantages of the Flex framework is the ability to extend it for your own business needs. Since Flex is open source it was easy for us to pop open the hood, see how things work, and make changes where appropriate,” says Gianninas. He adds that many merchants who have their own billing systems have migrated to the Optimal Payments solution because of its greater flexibility.

Using Adobe Flex and LiveCycle Data Services ES to develop several rich Internet applications, Optimal Payments delivers peace of mind to its merchants through an engaging, easy-to-use interface that automates the collection of payments and deposits directly into a merchant's account. The new solution significantly reduces time delays, errors, and costs.



“Adobe Flex fits right into our strategy, helping us to quickly develop and deliver cost-effective services that businesses and their customers can depend on.”

Andre Lyver,
Vice president of product
development,
Optimal Payments

By customizing Flex code, the tool can be modified to accept a wide range of international credit payments. As well, online reports allow merchants to view the billing history of any customer in real time, including the status of each transaction, the amount, and the date it was processed.

Rapid, rich development workflows

“We would never have been able to develop such a powerful, lightweight application in such a short time on any other platform than Adobe Flex,” says Gianninas. “It took half the time and one third the amount of code that would have been required using AJAX or other open source frameworks.” Additionally, improved Adobe Flash Player performance, ease of use with Flex Builder, and the ability to upload and download data in batches kept development and deployment time to a minimum.

Server-side data management capabilities in Adobe LiveCycle Data Services ES are key to enabling Optimal Payments to bring data-intensive applications to market quickly. Deployed as a standard web J2EE application, the data services enhance the client-side Flex framework by providing high-performance data connectivity with server-side data and business logic.

“The power of Adobe LiveCycle Data Services ES for automatic data synchronization and conflict management is terrific,” says Gianninas. For example, two customer service agents in a large call center may be editing the same customer profile simultaneously. One agent will be notified of another agent’s modifications as soon as any changes are made.

Elegant dashboards are used for data visualization in several of Optimal Payment’s applications. For instance, analysts and administrators can drill down into the status of billing records in pie charts, bar graphs, and other visual formats.

Integrating newer and older processes

When customers dispute charges—called chargebacks—a complicated series of transactions and notifications ensue, which can take days to complete. Normally the end user is unaware of what is happening, but by bridging to back-end systems using the Java™ Message Service (JMS) adapter in Adobe LiveCycle Data Services ES, chargebacks can now be rapidly processed and notifications sent in real-time to the end users. “End users are no longer in the dark; they are aware of the processing status of their batch,” says Gianninas.

In reviewing some of its internal applications, the Optimal Payments team plans to further automate critical business processes to reduce reliance on paper-based workflows—such as enrolling new merchants—using Adobe LiveCycle solutions.

“Our success is built on providing companies worldwide with secure and reliable electronic payment processing systems that improve customer interactions and services,” said Andre Lyver, Vice President of Product Development at Optimal Payments. “Adobe Flex fits right into our strategy, helping us to quickly develop and deliver cost-effective services that businesses and their customers can depend on.”



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