Dotsquares™

CASE STUDY DOCUMENT

OF

[GPG (Global Payroll Gateway Inc.)]

Date: Thursday, April 7, 2016

Online Payroll system processing and delivering Platform "GPG" Attained More Profit and Efficiency with Secure Payment Gateway System…

- **Client Brief:**

  - *Business Description:*

  GPG is a BFSI (Banking, Finance and Insurance) based company located in Irvine (USA). And Global Payroll Gateway, Ltd. of the UK is a wholly owned subsidiary of Global Payroll Gateway, Inc. The USA PATRIOT Act is a federal law that GPG obeys.

  GPG is not a Card issuer, but works with various card issuers around the world and performs Direct payroll deposits to cards, similar to direct deposit to a bank.

  The GPG is one of the largest financial institution that provides services in the following:

  - ✓ Bank Payouts
  - ✓ Card Payouts
  - ✓ Merchant services
  - ✓ Pre Paid cards/ Top cards (Inter-Cash)
  - ✓ Virtual Cards

  - *Current Situation:*

  When GPG approached us, they had a small web application that supports payment transfer, but with limited payment methods and gateways. The integrated payment gateway failed many times (application crashes) and caused delay to reach money into the receiver's bank account. The platform was not good enough to get advanced with the additional features.

- *Initial Requirements:*

The client came up with the initial requirement to develop an online payroll system where the client provides their employee's account information with payroll details and GPG will transfer amount to them using various payment gateways.

Major requirements of GPG are as follows:

- To update the existing application and to extend integrations with numerous money transfer platforms.
- GPG wanted to process money transfer using a system, which can route money automatically from the platform.
- Development of merchant processing services as minimum failure when a transaction is not yet processed with one payment gateway.
- Merchant processing services need to be fraud free and authenticated.
- Requirement of a Good admin back-end system to manage tickets
- Need Error tracking system, for tracking any step of payouts or merchant processing.

- **Industry / Domain:**

  - ✓ **BFSI** (Banking, Financial Services and Insurance) Or A **Financial Institute**

- **Challenges Faced and Solution Proposed:**

Major Challenges	Solution Proposed
Application Crashes & Delay in Transactions: The integrated payment gateway failed many a times (application crashes) and caused delay to reach money into the receiver's bank account.	*Timely Money Transfer:* The new system route money automatically at a platform which is fast at the time of processing and have lower charges. Payment gateways are now working smoothly and there is no more delay observed in the transactions performed.
Lot of Complications in the existing Application: The client came up with the small website which has limited payment methods and gateways. It was built such that it cannot be extended with additional features.	*Recreated website with advanced features:* We proposed GPG a new, distributed and complete Architecture which was having a lot many features than the existing one. The GPG has now been enhanced from just a payroll system to moreover a secure payment gateway provider.
Strenuous to Manage Large Records: Initially GPG's site was incapable of handling the large database and the huge number of transactions and users.	*Quick Management Architecture Provided:* Our intelligent database architecture helped GPG to handle the millions and trillions of transactions and records very conveniently and swiftly.
Implementation of Merchant services: For the expansion of the business, the business was in need to Merged with the authenticated external services such as merchant services, card management, etc.	*Applied two-way Authentication:* The business can now deal with the services of Credit card, VISA, virtual card management, card processing and merchant services. The two-way authentication was applied so as to make the Merchant services fraud free.

Security a Major Issue: With the involvement of the external services there was a need to make Payment Gateway Secure. As in the payroll system, so many transactions are being performed so the system was demanding high security.	**_Abide with Legal Compliances:_** Our team took all the necessary measures to come across with the security issues. The payments performed through the GPG platform are now very secure and no hassle can be made. They are abided with the legal compliances. PCI compliance has passed up to the level 2. GPG maintains strict accordance with the USA Patriot act and a wide variety of other international financial and banking regulations.
Limited Domain: GPG's business was limited to the specific area but wants to make the Payroll platform available worldwide.	**_Globally Known:_** For this we aimed it to make it Global. We provided a system that supports all world currencies and multiple languages which made the communication easy and faster.

Solutions Delivered:

After analyzing all the requirements and future plans, we have proposed and delivered a new platform where GPG could achieve all the current goals as well as can extend the platform with the configurational changes from site's control panel.

Initially a payroll processing and delivery gateway system was built for GPG. As we follow the scrum methodology, this helped our team to share many ideas with GPG that include the expansion in payment gateway integration and two way authenticated merchant services. After successful deployment of the payroll model we have enhanced the system to process credit card transaction, Virtual cards, Inter-Cash, etc.

To achieve the goal we have designed a B2B business model web interface, where clients and payees can register themselves, maintain their e- wallet to process funds using various payment methods.

A simple and vigilant admin system was developed to manage tickets or recognize/ diagnosed front end system issues. A good error tracking system was provided for tracking any step of payouts or merchant processing. The system was integrated with more payment methods and payment gateways.

Sparkling Features on the website that we delivered:

- Multi-Currency and multi-lingual feature
- Merchant services with two way authentication
- Legal Compliance (PCI)
- Money Transfer
- Virtual Card Management
- Card processing
- Inter-cash
- E-Wallet
- Good error tracking system

The solutions delivered to the users through GPG:

For Payee:

- Add bank, visa or master card
- Payroll Deposit to Visa and MasterCards worldwide
- Foreign Exchange rate management at wholesale rates to Payees
- Merchant Services for Payees to make purchases from a corporate client

For Corporates:

- Quick and simple payroll system
- Account management
- Transfer Fund
- Generate Reports
- Internationally compliant
- No check costs, hassles or fraud
- Merchant Services with no charge-backs, no expiration dates and no decline fees

The Main benefits GPG got from this system:

1. Number of big clients handled by GPG currently: 50

2. Number of individual Employee/Payees handled by GPG currently: Around **40k**

3. Name of some big Clients managed by GPG-:
   - Xtreme Green
   - Infinii Commerce
   - Empower network
   - Hoprocket
   - Ardyss
   - DS Domination

4. Number of gateways used by GPG to transfer funds around the world: approximately **30**

5. Number of countries covered by GPG: **137**

6. Number of payment methods used by GPG:
   - To Bank
   - To Visa/Mastercard
   - To Intercash
   - To Paycard
   - To E-wallet