

*Innovate  
Share Risk  
Superior ROI*

## Electronic Payments Technology Solutions

*Information Technology Partners*

With global e-commerce expanding, the evolution of payments processing has undergone major technological advances which have greatly improved the ease and convenience of doing business electronically. This has led to an increase in payment transactions which translates to an increase in revenue for businesses as well as for the banking industry which processes these payments.

Significant changes have affected the payments industry: volumes of electronic processing are increasing, mounting scrutiny from regulatory agencies is requiring greater transparency and visibility, and the industry itself is undergoing dramatic convergence. Companies are under increased pressure to adapt to these changing requirements.

Wisdom InfoTech, an award winning IT Services & Solutions company specializes in providing payment processing technology solutions. Our software engineering subject matter experts have successfully completed numerous electronic payments projects for Fortune 500 banking and financial services clients. We have the skills, experience and knowledge to help your organization benefit from the cost savings and increased productivity associated with a robust electronic payment processing system. Areas of expertise include:

### Payment Processing

- Integrated payment processing hub
- Credit card processing
- ACH clearing
- International payments - SWIFT funds

### Web Payments

- Shopping cart
- Paypal, Google check out integration

### Mobile Payments

- SMS alerts
- Smartcard solutions for contactless credit card readers
- Mobile payments

### Payments

- Card payments
- Check 21
- Remote deposit capture
- Same day pay
- Virtual terminal for phone/mail payments

### Risk and Compliance

- Sarbanes-Oxley compliance
- Payment Card Industry Data Security Standard (PCIDSS) Compliance
- Risk measurement & management.

### Merchant Payments

- Global credit card & ACH processing
- Global transaction expense control
- Merchant relationship management

## BI Framework (Bill Pay)

Wisdom InfoTech designed and developed a business intelligence framework using industry standards and best practices. The framework works efficiently with large amounts of data and has a highly flexible architecture to enable easy customization. Tight data security is easily incorporated into the system.

The framework has 3 major components: A) Visual dashboard; B) Online analysis which facilitates the analysis of various factors against thresholds; C) Standard reporting that provides static reports, dynamic reporting with drill down capabilities, charts and ad-hoc reporting.



Our delivery methodology coupled with our flexible engagement models and quality processes provides our clients with a lower Total Cost of Ownership and superior Return on Investment.

### Case Study: Bill Payment Systems

#### **Customer:**

Leading Bank in USA

#### **Project Description:**

Designed & developed scalable batch systems for processing high volume online bill payment transactions. Facilitated in the development of:

- Batch framework
- Online banking application
- Foreign exchange
- ACH
- E-Bills
- Payment routing

#### **Technologies:**

Java, Oracle, UNIX Scripts, Junit

### Case Study: Remote Deposit Solution

#### **Customer:**

A leading payment technology provider.

#### **Project Description:**

Development of a web based remote deposit system including check scanning, image capture, OCR image processing and check validation processing with compliance to Check 21.

Designed and developed multi-factor authentication, including security image and security phrases in addition to regular user-id and password.

The system is being supported from Wisdom's offshore development center in India to provide higher economic value to our customer.

#### **Technologies:**

Java, JSP, Servlet, Struts, Oracle and AJAX.

Wisdom provides a critical role to us in its pursuit of becoming a leading payments processor in the US. The way the Wisdom team has bought into our key goals and opportunities embodies Wisdom's philosophy of being a technology partner rather than just a supplier of services.

*~ Product Manager  
A Leading payment processor in US*

Visit us @ [www.wisdominfotech.com](http://www.wisdominfotech.com)

18650 W. Corporate Drive, Suite 120, Brookfield, WI 53045  
 ☎ +1 (262) 792-0200 📠 +1 (262) 792-0202 ✉ [info@wisdominfotech.com](mailto:info@wisdominfotech.com)

**Wisdom InfoTech**