R/S Software

Visa Accelerated Connection Platform (ACP) Reduces Costs and Complexity for Payments Provider

Payments Solutions Provider First to Integrate With ACP

A leading integrated payments solutions provider whose services include credit card processing, automated clearing, EFT, electronic bill presentment, online statement publication, integrated bill payment, account validation tools, fraud protection and PCI DSS compliance has become the first payments technology provider to integrate with Visa ACP. The following case study describes how the organization achieved this goal and became one of the highest processors of ACP transactions.

ACP Simplified Processing and Saved on Fees

Traditionally, transactions are routed through an acquiring processor. This payments solutions provider wanted to go with Visa ACP to accomplish the following:

- Establish direct relationship with Visa card brand as a qualified payment technology partner.
- Reduce transaction processing costs by eliminating need for an acquiring processor.
- Gain immediate access to payment innovations from Visa.
- Leverage flexible XML API based communication.
- Use single payment interface for all major card brands.
- Establish capability to support amultitude of payment channels.
- Generate settlement files for the acquirer processor.
- Take the step forward towards becoming an authorizer.

ACP Framework Built to Work with Existing Software Development Environment

To ensure the project could be done without disrupting existing practices, the Visa ACP framework was built to work in unison with the organization's existing software development environment. The ACP solution provided to the client included the following:

- Authorization transaction processing for all major card brands with request/response and send/ receive messages directly from Visa ACP.

- Efficient use of Object Oriented Design (OOD) to leverage class abstraction to keep modified process flow coherent with current process.

- Core components such as the following:

  - Visa ACP XML API message builder and parser.

  - Format adaptor to convert messages between Host system and Visa ACP XML.

  - Authorization switch connection to Visa ACP endpoint.

  - Settlement information for Visa ACP processed transactions to add to Draft-256 settlement file for acquirer processor.

Value-Add Benefits Delivered

Using an approach based on collaboration, we worked with this client to accomplish the ACP project in a fashion that delivered these additional value-add benefits:

- Developed comprehensive and re-usable certification test cases for certification with Visa.

- Provided input to client and Visa on the documentation, message standards, test scripts and processes.

- Automated testing framework for black-box and white-box testing of all features including WSF and SDK.

This effort allowed our client to take the steps necessary to become an authorizer. They are now certified by Visa to process authorizations for all major card brands through a single interface of Visa ACP. The benefits to the client include reduced processing costs, reduced transaction processing fees, and additional flexibility within their business model.

We Are Unlike Others

RS Software is the leader in vertically integrated solutions involving the deployment and customization of software in highly complex, mission-critical payments environments. The company's exclusive focus on the payments industry for over 20 years forms the basis for its proprietary processes and methodologies that improve time to market for its clients. Its global delivery model and knowledge transfer disciplines ensure that its cross-culture experience enables maximum value to clients from start to finish.

THE TRANSFORMATIVE POWER OF ELECTRONIC PAYMENTS