A-UK – Smart Card Based Payment Hub

The Challenge

A-UK provides smart card based payment services for members of UK Housing societies. To meet its business model it required a payments portal that would enable the members of these societies to make payments and manage their finances by utilising payment gateways provided by banks and managed by A-UK.

In order to achieve this, it was essential to provide a flexible, easy to use web based application that was secure and could connect to payment gateways of multiple banks.

The Solution

Terastone provided a comprehensive solution that would enable the members of over 40 housing societies to register themselves and manage payments for various purposes via a single web based interface.

In order to achieve this Terastone used secure encryption and rendering features for both the client (user) front end as well as the bank payment hub services.

Benefits

Some of the key benefits from the application were as follows:
- The project was delivered in time for A-UK to launch its services
- The payment hub substantially reduced back office costs for A-UK
- The interfaces for new banks was simplified and rendered transparent to the end user