



Case Study

iRemotePay

iPhone App to process Credit Card Payments

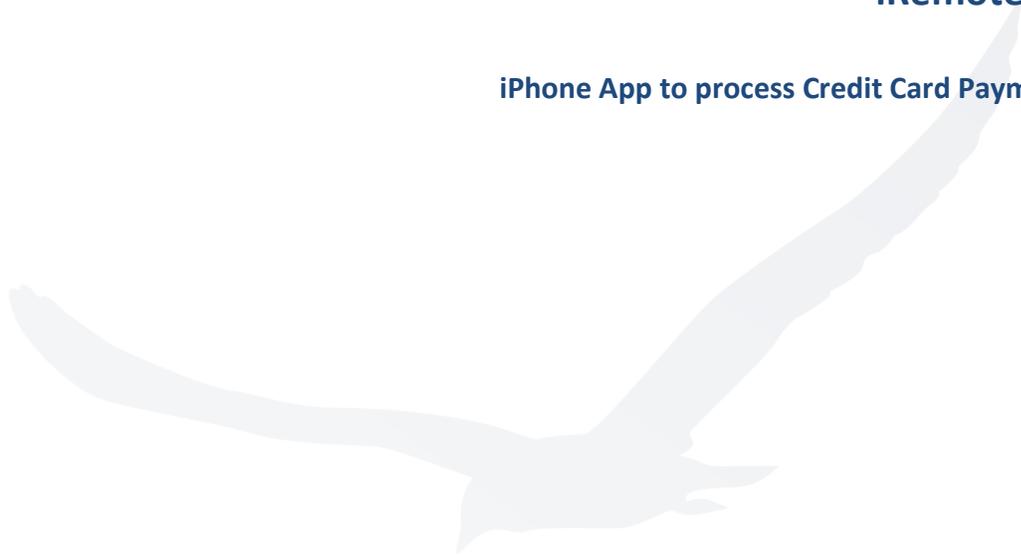


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1. Introduction

This case study examines the technology solution delivered for iRemotePay – an iOS mobile app that helps to process payments over Wi-Fi using a secure channel. This project is geared to provide customers with immense ease of use when they want to make online payments. With this app they can make or receive payments securely without worrying about the safety of the money being transferred.

The app is designed keeping in mind the need for business owners to accept payment from multiple modes of payment, irrespective of whether there is a connection terminal line available or no. It also integrates with [credit card readers](#) for mobile devices. The app is a huge success for smaller enterprises such as Churches, HVAC companies, contractors, cab companies, offsite events, or field personnel working for large organizations.

2. Client Background

The client is established payment processing solutions provider based in San Antonio. Its well established ACH payments, debit, and credit card processing makes it one of the largest payment processing companies in the US.

The company is a level one PCI compliant processor that provides its payment solutions at very competitive processing costs. It also offers PCI-DSS certified encrypted transaction processing and detailed quality reporting for both small and larger customers.

3. Challenge

The client mandate was clear – they wanted to extend the usability of their system as well as enhance the degree of user experience on offer from the new solution

- a. The app needed to be processor-agnostic without the need to switch between processors
- b. The app needed to allow universal connectivity under extremely secure conditions.

Some of the key outcomes expected in this mobile application for iPhone

- a. Extend the usage of the app, by allowing wireless connectivity
- b. The business can easily accept payment through multiple channels
- c. It needs to be independent of geographical limitations

4. Solution and Technology used

Veepal IT Services designed and developed an elaborate and highly secure payment processing system.

At the core of the solution were three key KRAs

- It needs to help organizations that works with more than one device in their area of operation but can still utilize one settlement account
- It needs to allow organizations to utilize additional payment channels such as cash and e-checks
- It provides organizations independence from being tied up to a single payment processor.

The below technologies were used

- Technology: iOS
- Development Environment: Objective C

5. Outcomes of the solution

The iOS app helped the company to achieve aggressive outcomes in line with their expectations –

- The app when integrated with PDS' back end applications allows a full range of reports on transaction in near real time
- The app shows its true value in remote wireless POS applications – a common scenario for small scale businesses and offsite events
- It also offers total integration with [credit card readers](#) and adds a layer of advantage to retailers and e-POS users

Visit [iRemotePay](#) for more details.