



The Business

Indigo wanted to pilot a multi-currency pre-paid moneycard system for international 'young travelers and back packers'.

They had spotted that there was a niche market opportunity to create services targeted to this group provided a full complement of accessibility and top up services were made available.

The target audience were deemed to have high expectations in terms of usability, price and accessibility so getting it right from the start was imperative.

The Challenge

This was a green field project requiring a build – working in close collaboration with Indigo Solutions (UK) Ltd and TCM Ltd.

The key challenges where to build a Card Management Engine that would successfully and reliably integrate with back-end banking and credit card systems provided by Alliance and Leicester and Visa card.

Web and supporting SMS services were required to provide account creation, card ordering, sub account and card management, statement creation, initial loading, additional top-ups and card to card transfers.

In addition, tight integration with webservices provided by GB Group for identity verification was needed and hence required to be supported by scorecard systems.

The Solutions

Multiple Windows 2008 / SQL Server 2008 instances were mirrored with witness servers across redundant comms infrastructure for redundancy.

A website was created using customised membership systems to manage all account creation and self-management tools.

A windows service was created to handle SMS communications with TextAnywhere, both inbound and outbound. Batch systems were setup to create disbursement transfers to the supporting bank and monitor transaction success / failure.

Webservice integration was used to access statement information and user identity systems.