

DataCash Offer Account Validation and Card Balance Transfer Services With Accountis

Accountis Selected for Payment Modules

DataCash is the UK's leading bank independent payment service provider and offers outsourced payment processing solutions for the real-time authorisation and settlement of credit and debit cards, corporate purchasing cards, private label storecards, direct debits, direct credits and cheques.

The DataCash product range includes account validation and card balance transfer services which they offer using software provided by a third-party supplier. However when they became unhappy with their existing supplier, which they found to be expensive and inflexible, they looked for a new solution that was more cost-effective and flexible enough to allow expedient, custom integration into their existing systems. DataCash found the ideal solution in the Accountis Core Platform with BACSActive-IP Enterprise Bureau, which gave them the seamless integration they needed to offer card payment modules to customers.

Gavin Breeze, Business Development Director at DataCash explains; "We searched for a new supplier who could not only provide us with a drop-in replacement for the specific payment modules we needed, but could also offer us the latest technology and the most flexible deployment. We evaluated all suppliers in the marketplace and Accountis was able to demonstrate the high levels of service and commitment we require to support our customers."

A One-Stop Payment Solution

In addition to using *Accountis BACSActive-IP* to process bureau direct debits using BACSTEL-IP, DataCash also selected *Account Validate* and *Card Balance Transfer* modules from the Accountis range of electronic payment services.

Account Validate enables DataCash customers to ensure that the bank account details they capture are valid. With Account Validate users can check the validity of bank sort codes and account numbers in real-time before they are saved, thus avoiding subsequent problems when preparing payment data. In addition bank branch details associated with the sort code can be checked, as well as which transaction types are supported by the account. *Account Validate* also includes algorithms for processing non-standard account number such as those in 7,9,10 or even 12 digit formats.

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GAVIN BREEZE, BUSINESS DEVELOPMENT DIRECTOR, DATA CASH

With **Card Balance Transfer** DataCash customers can use BACS direct credit transfers to pay into end-user credit card accounts. From one card number, Card Balance Transfer uses the very latest and most comprehensive database of issuing bank information to retrieve card collection account details.

Quick Integration with Flexible API

One of the main reasons why DataCash chose Accountis was the flexible Application Programming Interface (API). Ifor Williams, Sales Director for Accountis explains; “Our API is the most advanced in the industry. It allows tight integration into bespoke systems making it ideal for resellers, system integrators and other technology partners such as DataCash, who have additional requirements that are not served by our standard solutions. Our web-based system and flexible API offer companies like DataCash with a compatible, cost-effective and simple solution.”

The Accountis development team worked closely with DataCash staff to integrate the API with their existing back-end systems and web applications. The process covered integration with both the locally installed software, together with API calls to the Accountis managed service. In addition, a web-based management interface was put in place to deal with any exceptions encountered when in production.

New and Emerging Technologies

As a leading provider of electronic payment services, DataCash processes transactions for thousands of organisations worldwide. To remain competitive in a fast-moving market it is essential for DataCash to offer a complete range of cutting-edge services and modules. By using Accountis, DataCash have been able to leverage their existing solutions and extend their product portfolio to maximise customer reach.

“Accountis was by far the best solution for us. They had the right modules we needed and used the right architecture. Like us, Accountis use new and emerging technologies to deliver powerful payment solutions, and we found a real synergy between our systems. The *Account Validate* and *Card Balance Transfer* modules work seamlessly with our systems and the overall solution was quick and cost-effective to implement. We are delighted with Accountis and have built up an excellent working relationship with their development team,” concluded Gavin.