

# High-Performance Payment System for SIX Card Solutions



**SIX Card Solutions processes the majority of the cashless payment transactions made with credit, debit or prepaid cards in Switzerland. Each of these transactions is based on a customer contract with different terms and conditions. SIX relies on the Payment Acquiring Service System (PASS) to process these millions of items of data every day using a fast, accurate, automated and transparent process. Netcetera put a major emphasis on close collaboration with SIX to ensure a smooth migration to the new and enhanced version of the system, PASS III.**

## The Project

PASS III allows the individual contract details for every SIX customer to be recorded and all the transactions to be processed. At the same time, the system makes data available to the SIX call center agents so that they can answer customer queries on the basis of the latest information. Anyone who makes a payment in Switzerland with a credit card (such as Visa), a debit card (such as Maestro), a prepaid card (such as CASH) or a cell phone is highly likely to have the transaction processed by SIX. Millions of payments in a variety of currencies take place every day and an equivalent number of amounts are credited to SIX customers. This high level of complexity puts significant demands on the system and also on Netcetera. As a result of its extensive experience and flexibility, Netcetera was able to ensure the necessary service quality during the transition from the old to the new system.

## The Challenge

The existing system had to be migrated from SunForte to a future-proof JEE/Eclipse RCP architecture on an ongoing basis and without any interruption to operations.

One essential feature of migration projects is very short information and response channels. Putting these channels in place across the distributed development environment was a major organizational challenge.

This involved modifying the system, integrating new functionality (such as cell phone voucher processing) and developing a more user-friendly interface which would help SIX's call center agents to provide rapid and up-to-date responses to queries. The move to Java technology meant that the SIX software engineers had to undergo comprehensive training. With the support of specialists from Netcetera, the software developers learned about the new programming environment on the job, while the 120 or so users of PASS III received training in operating the system.

### The Solution

The implementation of PASS III was broken down into two sub-projects. The first project covered the graphic user interface which enables the 300 call center and back office staff members to manage the contract data online. The second project involved the batch processes used to manage the payment flows between the retailers and the card issuers. SIX and Netcetera worked closely together on these projects in mixed teams. This ensured that the team members' business, process and IT knowledge was incorporated directly into the system and that the SIX employees were able to maintain the PASS III system themselves after it had come into operation.

In order to keep the information channels as short as possible, the project teams in Switzerland worked from the same location. To ensure that information could be exchanged rapidly across national borders between SIX and Netcetera in Zurich and Skopje, a central, intercompany development and build infrastructure, a shared document repository, a wiki for all the project information and an instant messaging system were established.

"We are very lucky to have Netcetera as our partner. The process of integrating the teams was very straightforward and the chemistry between the SIX and Netcetera developers worked well. Both sides were happy to exchange knowledge. This allowed us to make use of valuable synergies."

#### Remo Schmid

Development of Acquiring Applications,  
SIX Card Solutions

"The Netcetera employees had high levels of technical expertise and applied the necessary quality standards."

#### Robert Scherrer

Development Manager, SIX Card Solutions

### The Benefits

- The system architecture is flexible, scalable and easy to maintain.
- Users have a more user-friendly interface and information is provided in accordance with the business processes.
- The SIX software engineers are becoming familiar with the new technology during their everyday work and are able to develop and maintain new releases within a very short timeframe.
- SIX has ensured that its investment is secure by using future-proof technologies, such as JEE and Eclipse RCP, which offer high levels of stability and scalability.
- The organisational measures and project communication provided everyone involved in the project with the motivation to introduce continuous improvements to the quality of the system.

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### PROJECT FACTS

#### Customer

- SIX Card Solutions

#### IT Project Management

- Netcetera in Zürich and Skopje for front-end, back-end and batch components

#### Project Objectives

- Migrate the existing system from SunForte to Java without interrupting operations
- Develop system modifications and incorporate new functionality
- Train the SIX software engineers

#### Project Duration, Model and Scope

- 2005 – 2008, partial nearshoring, 50 person years

#### Technology

- Eclipse RCP, Java, Oracle