



PayLife Bank GmbH

Versatile SMS service for added card transaction security

Case Study

Company

PayLife

PayLife has been the Austrian market leader and No. 1 for card payments for some 30 years. PayLife offers security, reliability and a strong relationship with all customers and partners. PayLife is an Austrian company that is owned by the banks and stands for stability, customer focus and innovation. We combine our extensive card transaction expertise with a wide product range featuring all the popular brands. PayLife offers Bankomat POS terminals for retailers and Bankomat ATMs for all Austrian cardholders. www.paylife.at

Requirement

Card-based payments, be it with a Maestro debit card or PayLife credit and prepaid cards, are becoming increasingly widespread in Austria. Convenience is a major factor in this development. A versatile SMS solution was sought in order to enhance the cashless payment service for cardholders and at the same time create added value by providing a better overview. An SMS-based solution was chosen because practically every cardholder owns a mobile phone, allowing them to access information anytime, anywhere, e.g. even from abroad.

atms was charged with the step-by-step implementation of the following services for PayLife:

1. Registration: the cardholder registers for the SMS service via the portal www.kreditkarte.at and receives a confirmation SMS on their mobile phone.
2. Balance enquiry: the cardholder sends an SMS to PayLife and receives an SMS reply on their mobile phone specifying their current account balance.
3. Statement notification: the cardholder receives SMS notification of the availability of a new statement instead of e-mail notification only as has been the case.

atmsSolution

There are two main elements to the service provided by atms: Messages are first created in PayLife's SMS centre and forwarded to atms within a secured environment. atms ensures that the messages are delivered to the right cardholders. Incoming customer texts are, in turn, forwarded by atms to the PayLife customer portal "My Online Services" at www.Kreditkarte.at. Through connections to every Austrian network operator as well as two atms redundant data centres, it has been possible to develop a high-availability solution which continues to work reliably even in the event of the loss of one component or network operator. In the event of a problem, atms operates a 24h support service for PayLife, providing rapid response to all change or enhancement requests. atms has also implemented the receipt of SMS messages for PayLife, which is achieved using a virtual mobile number (VT number). This ensures that SMS can be sent to this VT number from all mobile telephones, e.g. including foreign ones. The reception rate is not limited either, as would be the case with a real mobile. Outgoing messages are sent with the alphanumeric sender ID "PAYLIFEBANK", making them easily recognisable.

"We opted for SMS-based services because we also wanted to offer our customers a mobile service. As practically every cardholder also owns a mobile phone, they can now access information anytime, anywhere, including from abroad. The offer from atms was the most impressive of all the offers we received as it provided us with a scalable high-availability solution that also permits large transmission volumes. And our decision to opt for atms has been further confirmed by the speed, professionalism and competence with which our requirements have been met. Thanks to the direct connection with the network operators, we can be sure that our customers' sensitive data will be well-protected."

Peter Neubauer, CEO of PayLife GmbH