



AARONGROUP

THE AAG PAYMENT CENTRE

## CASE STUDY

### THE AAG PAYMENT CENTRE

Implemented as a global service for payments realised via the internet at ČSA.

### The business opportunity

- The increase of ČSA and SkyTeam Alliance on-line ticket sales by expanding the payment options to include direct crediting, payment collection, local payment cards and so on.
- The limitation of any risks associated with the abuse of lost or stolen payments cards.

### The solution

The design and implementation of the **AAG Payment Centre** product solution as a global service for the acceptance of secured payments (including the 3-D Secure standard).

The unification of the records for different types of payments within the framework of the local representative offices of ČSA located throughout the world.

The integration of the AAG Payment Centre into the existing IT environment at ČSA and its connection to external systems in accordance with the service oriented architecture (SOA).

### Benefits

The acquisition of new customers who can choose from a wider range of payment options during on-line purchases of air tickets.

The securing of payment cards against abuse.

The reduction of costs for the records of different types of payments.

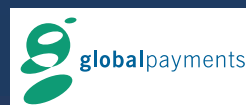
The construction of the infrastructure so that the AAG Payment Centre can be used during payments for further ČSA services.

ČSA has already provided its key services in the form of on-line internet applications for a number of years. The main systems naturally include ČSA and SkyTeam Alliance ticket sales. Until recently, it was only possible to pay for these ČSA on-line services using international payment cards which are admittedly widespread nowadays, but for all that are still not owned by everybody. There is also the associated realistic risk of the abuse of lost or stolen payment cards. ČSA has been forced to outlay significant funds every year in order to find a solution for the associated problems. It therefore decided to cooperate with the AARON GROUP in order to look for a solution for the highest possible level of security for the offered payment options and at the same time to expand them to include other types of payments such as direct credits or cards with local validity, so as to enable the company to address new customers.

### Client



### Payment provider



## Answering the customers' requirements

ČSA clients come from various countries throughout the world and they have specific payment preferences with regard to on-line purchases. Payments with lower transaction charges, the securing of the transactions by an independent subject (a guarantee according to the 3-D Secure standard), a longer maturity period or the choice of the currency of the account, from which the payment is to be made, are just some of the things which clients constantly think about. The AARON GROUP has created a solution which provides the necessary comfort and at the same time helps to reduce the costs for the settlement of different payment methods by means of its central records.

## The solution as a service

While respecting the current and future needs of the customer, the AARON GROUP has implemented its own Payment Centre as a global service for the receipt and processing of payments from various countries throughout the world. The solution is based on Java EE technologies and it provides a direct connection to payment providers, such as BIBIT Global Payment Service or Global Payments (Pay MUZO). The connection with the ČSA internal systems for ticket sales and the data warehouse has been created (as has the design for the entire system) in accordance with the principles of the service oriented architecture (SOA). That supports, amongst other things, the adaptation to changes in the company's processes and the readiness of the Payment Centre to receive payments from other ČSA on-line sales channels.

## Building the infrastructure

The implementation of the Payment Centre represents a long-term ČSA strategy for the consolidation and securing of payments from the on-line sales of its services. Just a short time after its implementation, the Payment Centre led to a dramatic fall in the number of cases of the abuse of payment cards, the reduction of costs for records and in particular the acquisition of new customers in highly developed markets such as Great Britain or Germany. The opening up of access to new methods of payment for services is realised at the individual local ČSA representative offices throughout the world in a matter of a few days. The Payment Centre is regularly expanded to include further types of payments and it is being gradually connected to the other on-line sales systems within the ČSA environment.

AARON GROUP offers experience in the development of multi-tier distributed applications in J2EE technologies. We develop and operate Symphony, our own on-line booking system, the biggest solution in Central Europe, with annual turnover in excess of CZK 10 billion.

We specialise in delivering trade and enterprise portals including analysis processing, web design and e-marketing. Our applications are provided with Helpdesk and service support, operating 24x7. All our projects comply with ISO standards and a CMMI model.

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## WWW Contact

- application development
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- e-marketing

[www.aarongroup.cz](http://www.aarongroup.cz)

# Deloitte.

Technology Fast 50

Central Europe 2007

For the fifth time in a row, the AARON GROUP has been included by Deloitte in the TOP 50 fastest and most developed technological companies in Central Europe with growth of 213 % between 2002 and 2006 (12<sup>th</sup> place in the Czech Republic).

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