EDT
MAKING BEST PRACTICE
COMMON PRACTICE

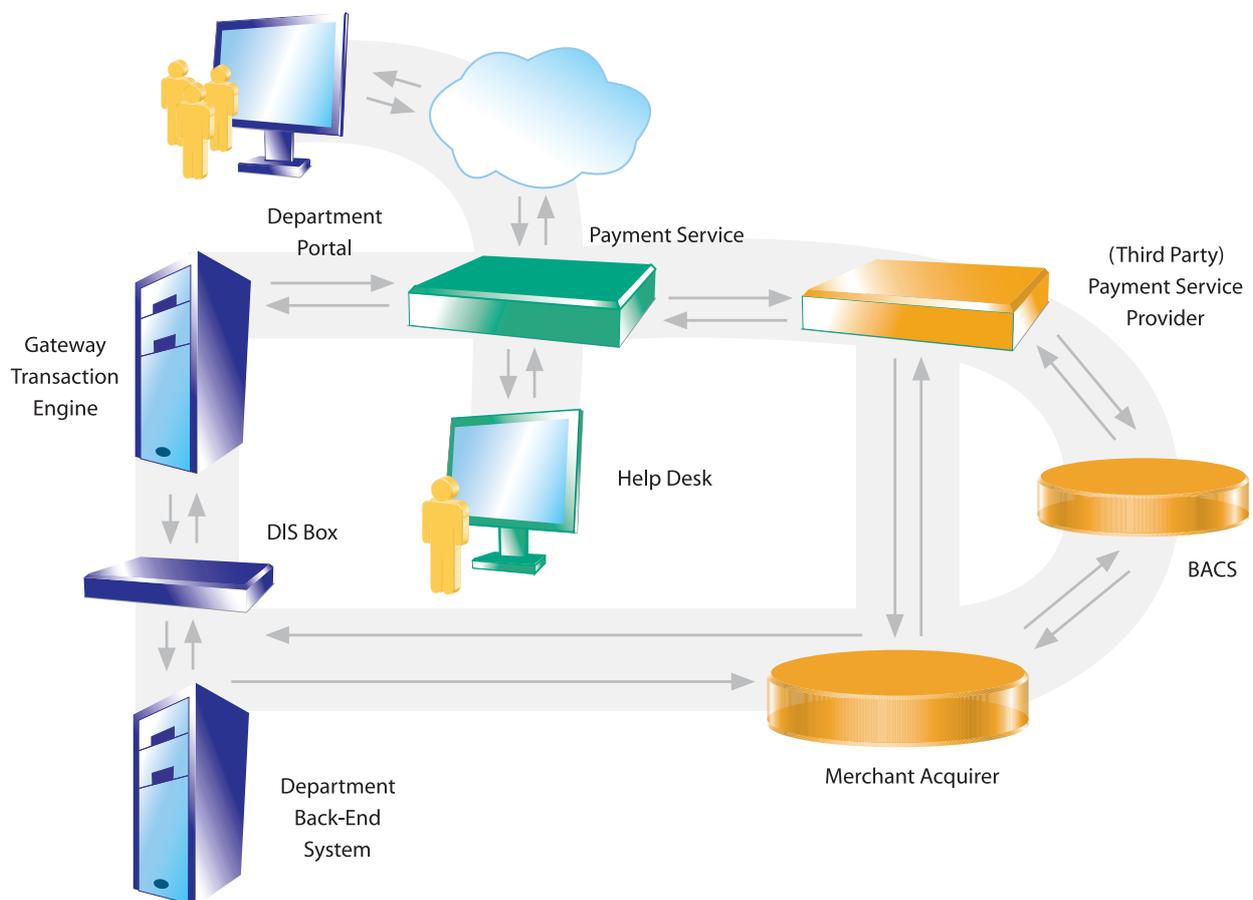# Common Infrastructure - Payment Engine

Overview

- The Payment Engine is a pan-Government facility that enables any public sector body to connect to the Merchant Acquirer of their choice for the collection of on-line payments by debit or credit card.
- The Payment Engine uses a 3rd Party Payment Service Provider (PSP) - Datacash - to validate, authorise and collect payments.
- Card payments may be made using most **debit** (switch, solo, etc) and **credit** (visa, mastercard, amex etc) cards, configurable for each Organisation's Service.
- The Payment Engine will support **multiple currencies** if required. As standard it will support Sterling.
- The Payment Engine also supports **paperless Direct Debit** set-up and draw down.

Technical Overview

- The Payment Engine can be used as a **single channel** for payments, an organisation could integrate its call centre, telephone (IVR) or kiosk applications through the same engine, using the SOAP APIs as a single, standard interface. It is independant of the Government Gateway so citizens or businesses do not need to use the Government Gateway authentification.
- **Datacash** process over 1.8 million payments per month which makes them one of the UK's largest PSPs. They are VISA ACCREDITED which our security advisors have reviewed and are satisfied that it meets the levels of security as defined by **BS7799**. For more information about DataCash please visit their website at **www.datacash.com**
- A **helpdesk** application is available to the Organisation's Support Staff. The helpdesk will enable
  - **Refunds** (where the original payment reference can be identified);
  - Payment Status checks;
  - Administrative tasks.
- The Government Gateway uses **SOAP APIs** to provide an interface for Organisations to build branded and Service specific front-end User Interfaces.
  - Organisations choose to intercept the change (which may be new functionality) or continuing to use the same version of the API with no impact.
- **Connection to the Government Gateway** (via a DIS box) provides an organisation with improved back-end business integration and functionality, which includes:
  - Immediate **'departmental' notification** of payments received;
  - Ability to generate a payment or refund directly from the Organisation's back end systems
- Connection to the Government Gateway is not however mandatory - the Payment Engine can be used as an internet only service, with 128-bit SSL connections to portals.
- The Payment Engine SOAP APIs includes a real-time response of success or failure with an authorisation code.
- **Reconciliation** of payments made is supported by the Departmental Notification process, as well as standard MIS reporting.

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A logical overview of the Payment system architecture

Department Portal

Payment Service

(Third Party) Payment Service Provider

Gateway Transaction Engine

Help Desk

BACS

DIS Box

Department Back-End System

Merchant Acquirer

To arrange a demonstration of the Payment Service or to discuss the engagement process, please contact the e-Delivery Team.

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