



Customer success

Leveraging BPM to automate back-end payment rules

Bonita BPM business rules to manage e-commerce and m-commerce payment services



At a glance

LoopPay is a full service payment service provider (PSP). It is also the world's first and only m-Commerce (mobile commerce) platform provider, with a mobile wallet solution that works at 90 percent of retail locations today. The platform allows consumers to securely and conveniently make purchases using their smartphones, and allows merchants to easily promote deals and offers to their customers' mobile devices.

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I had worked with [Bonita BPM] before and always had good experiences. Others on the team said they'd heard about it and wanted to try it out. We had to get into production quickly, and Bonitasoft's solution was much easier to implement.

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David Meyer
VP of Software Engineering with Loop

Challenges

Loop faced a series of business challenges serving the payment needs of its two distinct markets – mCommerce and eCommerce

- On the mobile side, the credit card company and the card-issuing bank each set up a series of tasks to verify the consumer's number and authorize the payment
- Each credit card company configures its processes differently
- Each issuer requires different information, in an entirely different format
- the back-end service was essentially "hard-wired" for a single third-party processor in Java, and any changes required a major programming overhaul

Benefits

The Loop team:

- found that Bonita BPM offered the ability to build out faster
- successfully created and deployed rules using the Bonita BPM engine, and have also modified existing rules for different processes
- used many of the out-of-the-box connectors that come with the Bonita solution – starting with LDAP, database and web services
- Is scaling from 25 to 500,000 users

“ Because our legacy stack was very cumbersome and hard to change, discussions with other processors were curtailed. We lost some business because of it. It would have taken too much work to make the changes. ”

“ If we're going to build a payment system and we have to have customized rules for every provider, that gets chaotic. That's where BPM comes in. ”

David Meyer

VP of Software Engineering with Loop