

JESSOPS CHIP & PIN PAYMENT GATEWAY SYSTEM

Founded in 1935, Jessops is the largest photographic retailer in the UK with up to 230 stores nationwide and a turnover of £350 m.

JESSOPS

THE CHALLENGE

Jessops wanted to reduce the amount of credit card fraud that was increasingly affecting their business. MasterCard, Visa and a number of other organisations had designed a Chip & PIN standard to validate credit card transactions. This new technology seemed to be just what Jessops were looking for.

OUR ACTIONS

Objectivity helped to design and develop a Payment Gateway System that implemented the Chip & PIN standard. The application communicates directly with Jessop's point of sale and warehouse systems to provide a fully integrated solution. The Payment Gateway System validates all credit card sales against a set of strict criteria. This ensures, to the greatest extent possible, that credit cards belong to the people that are using them. The validation of credit card orders in store, on the web and by telephone now occurs before each purchase is completed.

THE RESULTS

Since going live, the Payment Gateway System continues to operate successfully in all of Jessop's stores. Head Office and the mail order call centre also benefit from the system. In the first year of operation, the Gateway System has validated more than 3 million transactions. The introduction of this initiative has led to a significant reduction of in store credit card fraud for Jessops with a corresponding decrease in costs.

KEY ACHIEVEMENTS

- Increased payment validation
- Significant reduction in credit card fraud
- Decrease in associated costs
- Full integration with point of sale systems

CORE TECHNOLOGIES

- Java
- SQL Server
- Wicket
- AJAX
- Spring
- HTML & JavaScript
- Hibernate

Microsoft Partner

Gold Application Development
Gold Business Intelligence
Silver Collaboration and Content

