SmartVista on NonStop

Migration status and experience

Stephen Peters
BPC Global Head of Product
BPC Banking Technologies
Overview

- BPC Banking Technologies is a globally recognized leader in e-payments software development
- Developer and distributor of SMARTVISTA® - a complete platform for transaction processing, card and merchant management and e-payments
- Global presence with offices in 15 countries – 500 FTE
- Rapidly expanding client base – 143 clients in 50 countries in 5 continents – including multinational financial institutions, governments and large corporates
- Financially strong and profitable with multiple revenue sources
BPC Banking Technologies
Global Customer Base

5 continents, 49 countries, 143+ clients, 200k+ ATMs, 1m+ POS, 180m+ Cards
BPC Solutions Today

- Financial Institutions
- Telecom/Mobile Operators
- Micro-finance Organizations
- Fuel companies
- Airlines
- Customs
- Railroad
- National ID
- And many more
Why Migrate to SmartVista on NonStop?

- Disparate card processing systems and platforms – processing is distributed across systems and platforms from different vendors on different technologies
- TCO – growing as the cost of maintaining legacy systems and platforms increases without the ROI
- Operations – do you ever “lose” payments?
- Reliability – do you suffer outages in your card processing systems?
- Volume – do you have throughput worries as the volume of payments increases?
SmartVista on NonStop Is The Solution

- SmartVista includes the whole breadth of card processing needs from acquiring through to processing and issuing, Loyalty and Fraud
- NonStop is the leading platform for providing rock solid reliability, availability and transaction processing
- With HP’s Converged Infrastructure, this entire can reduce TCO
Top Three Migration Problems

1. Lack of client resources
   - Key people not available
   - Unable to isolate people from their “day-job”

2. Insufficient commitment
   - Open implementation with no clear deadlines
   - Scheduling resources becomes impossible

3. Lack of readiness of 3rd parties
   - System integration issues
   - No specs & delayed services
How Do You Get from A to B?

<table>
<thead>
<tr>
<th>Option 1 – “Big Bang”</th>
<th>Option 2 – Pilot Run</th>
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Pilot run projects often run forever
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Big bang projects sometimes go bang

Pilot run projects often run forever

There is a BETTER WAY
Migration Approaches

**Option 1 – “Big Bang”**

**Description**
- Replaces one system with another system.
- Typically carried out over a “long” weekend.
- No parallel operation – immediate transformation.

**Typical Project Profile**
- Yes
- Dependable schedule required.
- All new services are rolled out at once.

**Advantages**
- Start fresh.
- New support infrastructure.

**Disadvantages**
- Delays, failures can be very visible to customers.
- Limited number of “time windows” when the conversion can take place.

**Option 2 – Pilot Run**

**Description**
- Run the new and the old systems in parallel.
- Often times referred to as “migration family & friends” or “green field projects”.
- Identify any issues, make appropriate improvements and move on to the next.

**Typical Project Profile**
- No
- No dependable schedule required.
- Parallel operation may cause delays or failures.

**Advantages**
- Parallel operations, rigorous testing.
- Reduced risk of failure.

**Disadvantages**
- Parallel operation creates additional overhead.
- Increased number of “migration” points leads to increased number of points of failure.

**Option 3 – Co-Existence**

Migrate locations / channels / business lines, one at a time – at a pace that suits your business needs.
BPC’s Co-existence Approach Eliminates Risk
4 Simple Steps

**STEP 1** Introduce SmartVista new capture methods and IPS connection

- Terminals & gateways
- New capture methods

Existing Switch

- Networks
  - On-us authorizations
BPC’s Co-existence Approach Eliminates Risk
4 Simple Steps

**STEP 2**  Migrate existing terminals to SmartVista

- **Terminals & gateways**
- **New capture methods**

**Existing Switch**
**Networks**
On-us authorizations

**SmartVista**

Visa
MasterCard
BPC’s Co-existence Approach Eliminates Risk
4 Simple Steps

**STEP 3** Move networks and on-us authorizations to SmartVista

- Terminals & gateways
- New capture methods
- Existing Switch
- Networks
- On-us authorizations

SmartVista

VISA, MasterCard
BPC’s Co-existence Approach Eliminates Risk
4 Simple Steps

**STEP 4** Disconnect Existing Switch and take over all operations

- Terminals & gateways
- Networks On-us authorizations
- New capture methods

- Existing Switch has been completely decommissioned
- Full network can take advantage of SmartVista’s benefits
- Complete end-to-end solution deployed to TRANSFORM your payments business

SmartVista

Existing Switch

VISA & MasterCard

**TRANSFORM your payments business**
Comprehensive Migration Toolset
Designed to Simplify Migration and Eliminate Risk

1. Out of the Box Interfaces
2. Custom Formatters
3. XSLT Transformer Layers
4. Migration Scripts
5. ATM Editor Tool
### 1. Out-of-the-box Interfaces
Proven Interfaces, Streamlined Processing

<table>
<thead>
<tr>
<th>IPS (open loop)</th>
<th>Local Scheme (close loop)</th>
<th>Authorization &amp; Switching Host</th>
<th>Core Banking</th>
<th>Electronic &amp; Mobile</th>
<th>CMS &amp; MMS</th>
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</thead>
<tbody>
<tr>
<td>Visa</td>
<td>Star</td>
<td>Base24</td>
<td>Finacle</td>
<td>PayPal</td>
<td>Way4</td>
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<tr>
<td>MasterCard</td>
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<td>Postbridge</td>
<td>Fiserv</td>
<td>Western Union</td>
<td>TSYS</td>
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<td>GCC</td>
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<td>iFlex/FlexCube</td>
<td>MoneyGram</td>
<td>3CardR</td>
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<td>Way4</td>
<td>SAP Banking</td>
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<td>CTL Prime</td>
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<td>CUP</td>
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<td>OST24</td>
<td>Temenos T24</td>
<td>Webmoney</td>
<td>ATOS</td>
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<tr>
<td>JCB</td>
<td>Bancnet</td>
<td>ON/2</td>
<td>Silverlake</td>
<td>Cyberplat</td>
<td>VisionPlus</td>
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<td>Diners</td>
<td>VNDC</td>
<td>Open/2</td>
<td>BankMaster</td>
<td>E-Port</td>
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<td>Pulse Network</td>
<td>Westpac</td>
<td>Tieto Transmaster</td>
<td>Delta</td>
<td>ePay</td>
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<td>ETSL/ENZ</td>
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<td>Beeline</td>
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<td>GlobalAlliance</td>
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<td>MTS</td>
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<td>Rucard</td>
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BPC’s Migration Experience

- BPC has been migrating payments systems since 1998
  - Third party processors
  - Merchants
  - Banks
  - Payment Providers
- > 50% of BPC clients originated as migrations
- Implementation duration averages 6-9 months but can be as little as 100 days
Solution Migration on NonStop Platform

1. Is the SmartVista payments solution certified for NonStop? Can you keep your HP NonStop investment?
2. Can you keep your CSMs in the new environment?
3. Impact on your operational model?
4. Impact on your TCO?
Certified for HP NonStop – Yes!

- BPC’s switch product, SmartSwitch and fraud management product, SmartGuard are both available on HP NonStop

- Strong partnership with HP worldwide
  - Technology and resource support during the port
  - Business development cooperation
SmartVista CI Ready

HP Converged Infrastructure Ready Solutions

The following HP alliance partners have validated the applications listed below in the HP Converged Infrastructure environment. Our alliance partner’s efforts demonstrate their expertise in delivering solutions that are Converged Infrastructure compliant making it easy for you to deploy solutions with confidence.

All information is provided directly by the AllianceONE member company. Member companies are responsible for this content. Please contact the vendor directly for the most current information about their products and services.

If you are an HP partner, learn how your application can be certified as CI Ready.

- Attunity, Inc.
- Blue Coat
- BPC Banking Technologies
- Cambridge Solutions Ltd (an Xchanging Company)
- CCA Software Pty Ltd
- Citrix
- Cognosys Technologies Pvt. Ltd.
- comForte GmbH.
- Docolution
- Energra
- Manrasoft
- McAfee Inc.
- Microsoft
- nlyte Software
- NuWave Technologies, Inc.
- Opus Software Solutions Pvt. Ltd.
- Oracle
- Quantum Corp.
- Red Hat
SmartVista as BASE24 Upgrade Option

BPC Group
SmartVista
www.bpcbt.com
NonStop and HP-UX

BPC SmartVista Suite offers a complete range of facilities to extend its card processing capabilities to a fully integrated retail banking environment where cardholders can manage their card accounts using multiple channels of their choice. SmartVista is a modern, open source-based, flexible payments solution, recently ported to HP NonStop. Customers can take full advantage of innovative new ways of doing business, due to the unique combination of SmartVista OLTP capabilities, delivery channels integration through a single transaction engine, and support for sophisticated retail services. BPC's SmartVista Payment Solution has achieved the “HP Converged Infrastructure (CI) Ready” status and can be used to support the following retail products and services:

- Universal banking card
- Instant issue and prepaid cards
- Credit cards
- Flexible payment plans
- Funds transfers
- Account replenishment
What About Performance on NonStop?

6,128 TPS

Authorized

<table>
<thead>
<tr>
<th>Model type</th>
<th>HP NonStop Blade Server</th>
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<tbody>
<tr>
<td>Machine type</td>
<td>NB54016</td>
</tr>
<tr>
<td>Number of CPU cores</td>
<td>16 processors</td>
</tr>
<tr>
<td>Processor type</td>
<td>Intel® Itanium® processor 9300</td>
</tr>
<tr>
<td>CPU clock rate</td>
<td>1.66 GHz</td>
</tr>
<tr>
<td>RAM</td>
<td>Total 512 GB</td>
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<td>Each quad-core CPU has 32 GB memory</td>
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Deep Migration Experience

- Experience – more than 50% of entire BPC customer base have migrated to SmartVista from other solutions
- Proven approach for migration projects
- Can be done with zero downtime
- Typical migration project averages three to nine months
  - Best approach identified after analysis workshop
  - On site involvement until migration is completed and accepted
  - Some ATM migrations done in about 100 days
Don’t Lose Base24 Classic CSM Functionality

- Parameterization instead of CSMs
- No dead language coding
- SmartVista functionally covers 99% of all current CSMs, remaining can provided during project
- Source code access is possible
Operational Model

- No changes to the operational model as solution remains in the NonStop environment
- The solution runs from OSS but can also be operated from Guardian
- Replication methodology is based on standard Shadowbase features
- SmartVista can be installed in a shared NonStop hardware
Lower TCO

- HP’s Converged Infrastructure and BPC’s SmartVista can provide a lower overall TCO

- SmartVista is a modern application and cheap to operate
  - SOA
  - High degree of business process management
  - Browser interfaces
  - It's all about configuration, not coding
  - Low operator ratio
## Case Studies

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<th>Reserve Bank of Malawi (RBM)</th>
<th>AlfaBank</th>
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<td>3rd party processor</td>
<td>National Switch</td>
<td>Bank</td>
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<td>Project status</td>
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<td>Model</td>
<td>NS1204</td>
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<td>SW replaced</td>
<td>BASE24 Classic</td>
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Questions?

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