

# 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**<sup>®</sup> - 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 3<sup>rd</sup> parties**

System integration issues

No specs & delayed services

# How Do You Get from A to B?

Option 1 – “Big Bang”	
Description	<ul style="list-style-type: none"><li>• Replaces one system with another system.</li><li>• Typically carried out over a “long” weekend.</li><li>• Results in total and immediate transformation.</li></ul>
Typical Project Profile	<ul style="list-style-type: none"><li>• Smaller projects.</li></ul>
Advantages	<ul style="list-style-type: none"><li>• Complete migration in 1 step.</li><li>• After the conversion period, all new services are available to all customers.</li><li>• Parallel run period is not required.</li></ul>
Disadvantages	<ul style="list-style-type: none"><li>• Delays &amp; failures can be very visible to customers.</li><li>• Limited number of “time windows” when the conversion can take place.</li></ul>

Option 2 – Pilot Run	
Description	<ul style="list-style-type: none"><li>• Run the new and the old systems in parallel.</li><li>• Often focused on migrating “family &amp; friends” or specific location first.</li><li>• Once initial pilot is successful, move on to the next phase of the project.</li></ul>
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Advantages	<ul style="list-style-type: none"><li>• Reduces visibility of any delays or failures.</li><li>• Provides opportunities to embed staff training.</li></ul>
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There is a BETTER WAY

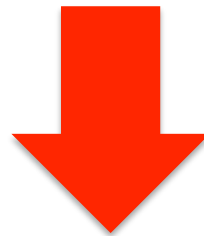
# Migration Approaches

Option 1 – “Big Bang”	
Description	<ul style="list-style-type: none"> <li>Replaces one system with another system.</li> <li>Typical carry out over a “long” weekend.</li> <li>One-step, immediate transformation.</li> </ul>
Typical Project Profile	
Advantages	<ul style="list-style-type: none"> <li>One-step.</li> <li>All new services are available.</li> <li>No legacy systems required.</li> </ul>
Disadvantages	<ul style="list-style-type: none"> <li>Delays or failures can be very visible to customers.</li> <li>Limited number of “time windows” when the conversion can take place.</li> </ul>

**Too risky**

Option 2 – Pilot Run	
Description	<ul style="list-style-type: none"> <li>Run the new and old systems in parallel.</li> <li>Often followed by “family &amp; friends” or “pilot” run.</li> <li>Move on to the next.</li> </ul>
Typical Project Profile	<ul style="list-style-type: none"> <li>Multiple projects.</li> </ul>
Advantages	<ul style="list-style-type: none"> <li>No delays or failures.</li> <li>Proven technologies.</li> <li>Reduced staff training.</li> </ul>
Disadvantages	<ul style="list-style-type: none"> <li>Parallel operation creates additional overhead.</li> <li>Increased number of “migration” points leads to increased number of points of failure.</li> </ul>

**Poor ROI**



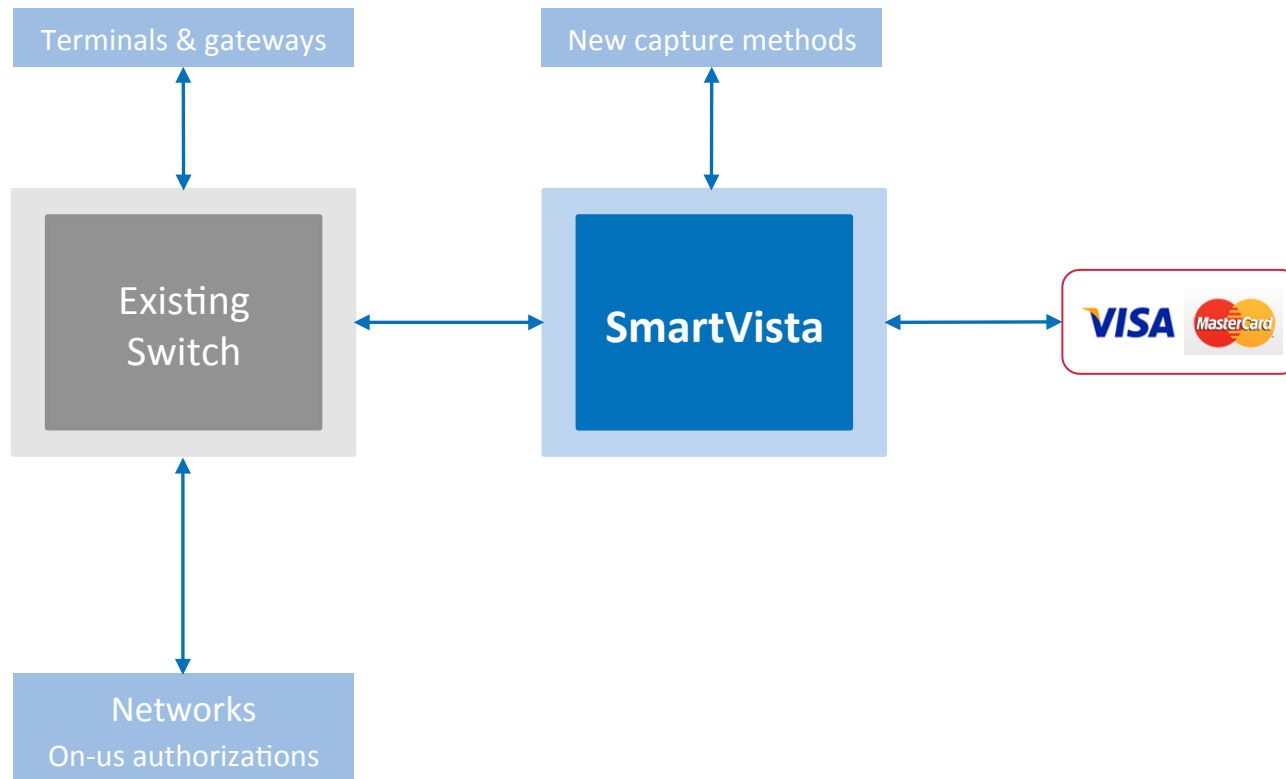
## Option 3 – Co-Existence

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

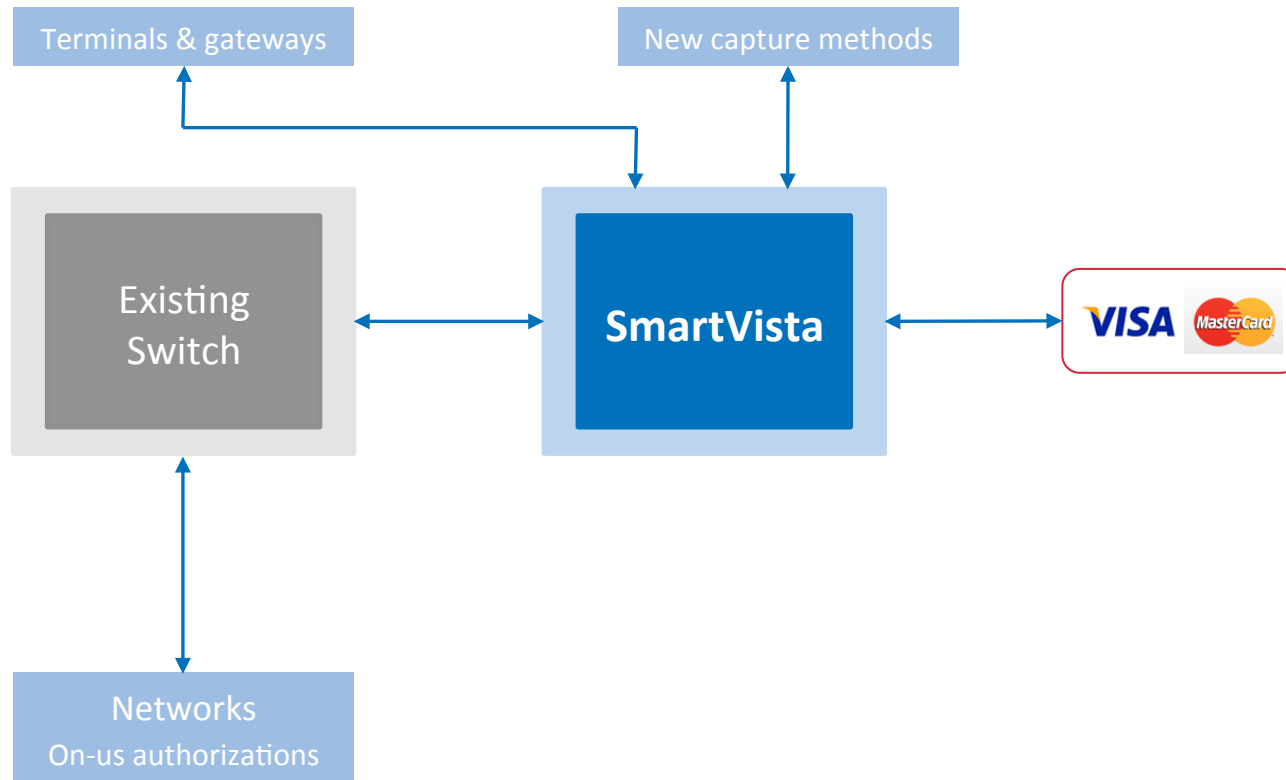
**STEP 1** Introduce SmartVista new capture methods and IPS connection



# BPC's Co-existence Approach Eliminates Risk

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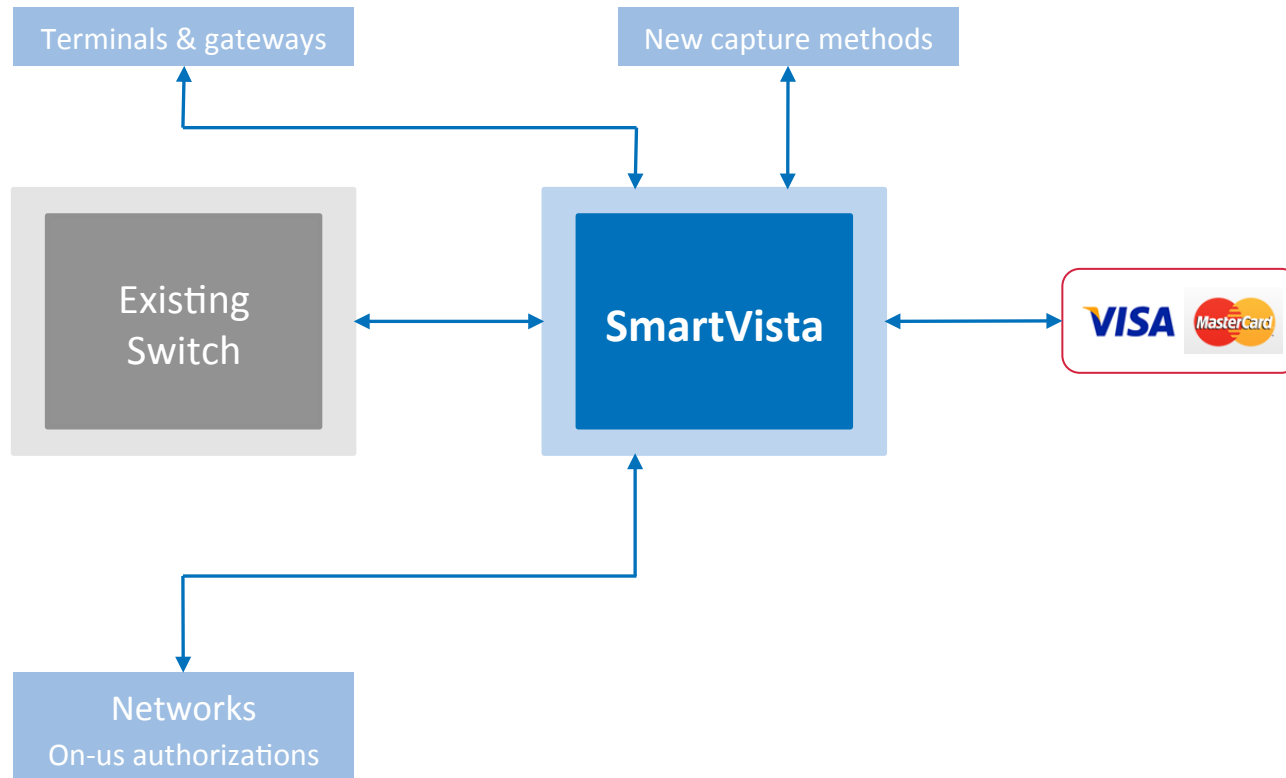
### STEP 2 Migrate existing terminals to SmartVista



# BPC's Co-existence Approach Eliminates Risk

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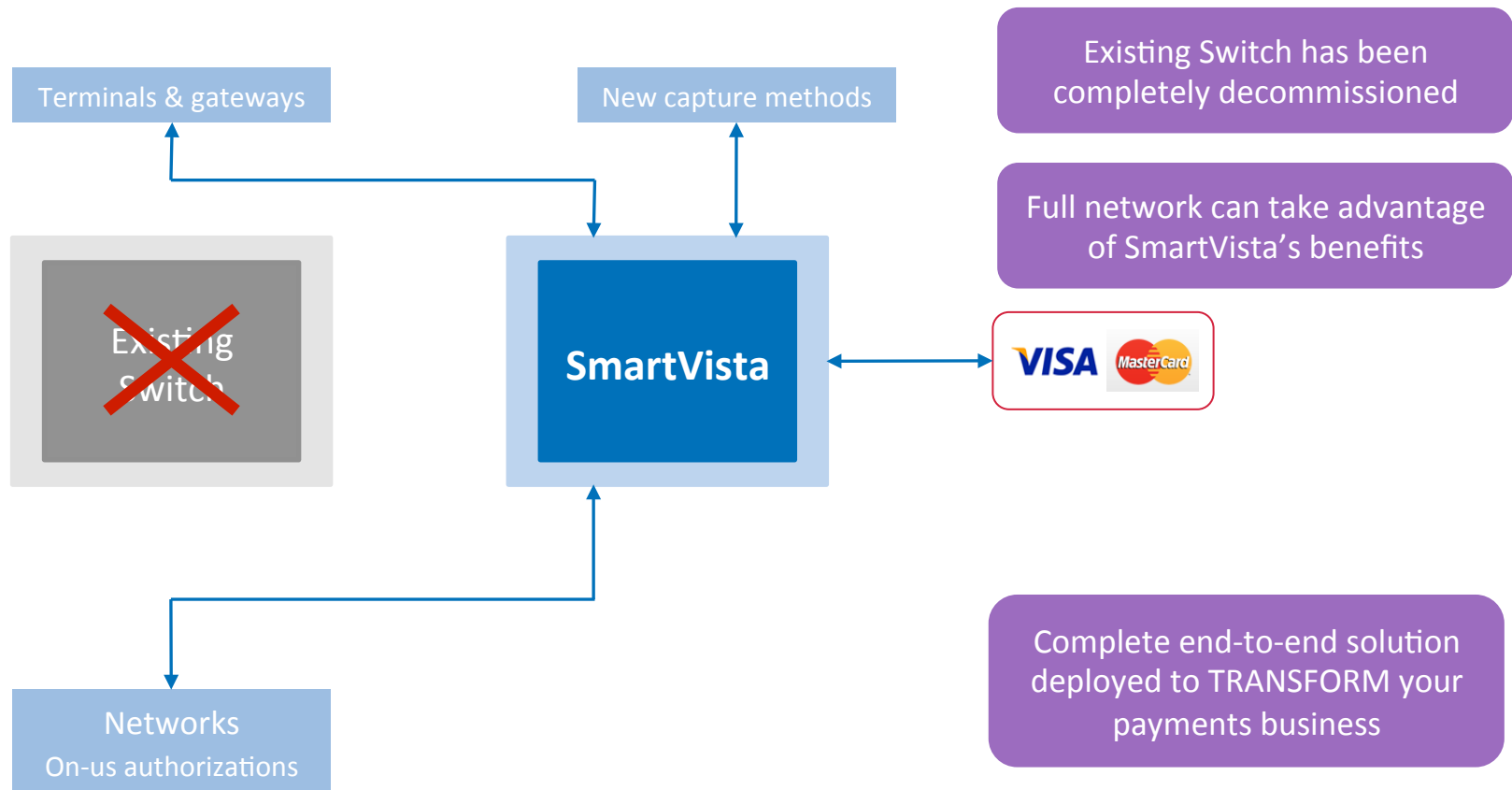
### STEP 3 Move networks and on-us authorizations to SmartVista



# BPC's Co-existence Approach Eliminates Risk

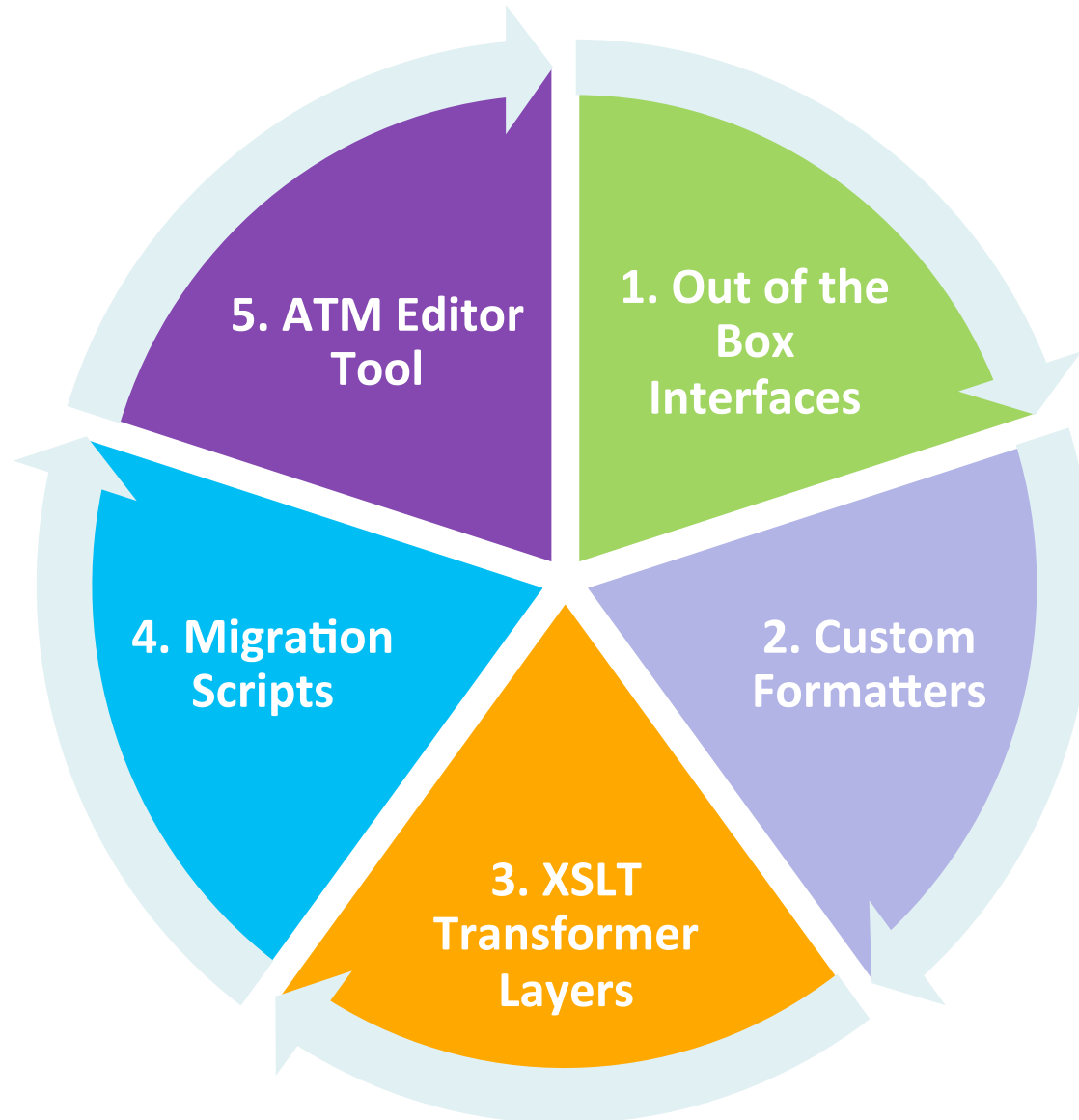
## 4 Simple Steps

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



# Comprehensive Migration Toolset

Designed to Simplify Migration and Eliminate Risk



# 1. Out-of-the-box Interfaces

## Proven Interfaces, Streamlined Processing

IPS (open loop)	Local Scheme (close loop)	Authorization & Switching Host	Core Banking	Electronic & Mobile	CMS & MMS
Visa	Star	Base24	Finacle	PayPal	Way4
MasterCard	SAMA	Postbridge	Fiserv	Western Union	TSYS
Europay	GCC	TPII	iFlex/FlexCube	MoneyGram	3CardR
AmEx	NETS	Way4	SAP Banking	Coinstar	ACI CMS
SEPA	Smartlink	HPS	CTL Prime	Sabre	SAP Banking
CUP	Megalink	OST24	Temenos T24	Webmoney	ATOS
JCB	Bancnet	ON/2	Silverlake	Cyberplat	VisionPlus
Diners	VNBC	Open/2	BankMaster	E-Port	
Pulse Network	VNDC	Tieto Transmaster	Delta	ePay	
	Westpac	3Card	Misys Equation	Beeline	
	ETSL/ENZ	SunGard	Abacus	MTS	
	GlobalAlliance	Unicard	Afina/New Afina	Rucard	
	UPC	Cortex	UBS		
	FUIBnet	Distra	Diasoft 5NT		
	STB	SmartVista	Polaris		
		Compass+			

# 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

← → ↻ h71028.www7.hp.com/enterprise/us/en/partners/converged-infrastructure-ready-solutions.html



## HP Converged Infrastructure Ready Solutions

### » Large Enterprise Business

- » Products
- » Business & IT Services
- » Solutions
- » Technologies
- » Partners
- » Support & Drivers
- » Business Technology
- » Media Center & Library

- » Support & Troubleshooting
- » Software & Drivers



### What's new

- » HP AllianceONE
- » HP Extends Converged Infrastructure Solutions through Alliance Partners

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.                                 | » Manjrasoft                       |
| » Blue Coat                                      | » McAfee Inc.                      |
| » BPC Banking Technologies                       | » Microsoft                        |
| » Cambridge Solutions Ltd (an Xchanging Company) | » nlyte Software                   |
| » CCA Software Pty Ltd                           | » NuWave Technologies, Inc.        |
| » Citrix   | » Opus Software Solutions Pvt. Ltd |
| » Cognosys Technologies Pvt. Ltd.                | » Oracle                           |
| » comForte GmbH.                                 | » Quantum Corp.                    |
| » Docolution                                     | » Red Hat                          |
| » Egenera  |                                    |



# SmartVista as BASE24 Upgrade Option



## HP Greenbook: BASE24 Upgrade Options

BPC Group  
SmartVista  
[www.bpcbt.com](http://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**

Model type	HP NonStop Blade Server
Machine type	NB54016
Number of CPU cores	16 processors
Processor type	Intel® Itanium® processor 9300
CPU clock rate	1.66 GHz
RAM	Total 512 GB
	Each quad-core CPU has 32 GB memory

# 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 Covered 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
  - Its all about configuration, not coding
  - Low operator ratio

# Case Studies

Reference name	Payment Express (PEX)	Reserve Bank of Malawi (RBM)	AlfaBank
<b>Client type</b>	3rd party processor	National Switch	Bank
<b>Project status</b>	Live	Live	Implementation
<b>Country</b>	Mauritius	Malawi	Russia
<b>HW origination</b>	Existing	New purchase	New purchase
<b>Model</b>	NS1204	NS2204	NS50004
<b>SW replaced</b>	BASE24 Classic	None	None

# Questions?

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