



HAPPY IN COLOMBIA

Redeban Multicolor extols Integrity NonStop system and HP support

IN 2000, REDEBAN MULTICOLOR FACED a crucial and strategic choice. Newly formed from the merger of two leading Colombian financial networks, the company needed to decide which computing platform to retain: the Stratus system of Red Multicolor or the HP NonStop system of Redeban. The winner would be entrusted with the mission-critical applications on which the enterprise's future success would depend. The loser would be history.

Systems manager Jorge Alvarez recalls the rigorous assessment process that took place. "We had a lot of meetings and a lot of tests," he said. "In the end, we decided to continue with the HP machines instead of Stratus. There were many reasons, including the excellent performance and reliability of the NonStop platform, the extensive use of NonStop servers in the

global financial services industry, and the outstanding support that HP provides. It was clearly the best decision."

SUPERLATIVE SERVICE

Today, Redeban Multicolor is one of two main financial networks in Colombia. It works for—and is owned by—the country's banks. When consumers use their debit or credit cards, Redeban Multicolor transfers the information and transaction requests to the authorized banks, and then provides an immediate response. With more and more people using "plastic" for purchases and other financial activities, transaction volume is growing at approximately 25 percent every year. This keeps the NonStop system busy with some 12 million transactions every month.

Redeban Multicolor relies on its Integrity NonStop servers to deliver

superlative service to cardholders. "We have worked exclusively with NonStop systems since 1988," said Alvarez. "Our mission-critical applications have always run on this platform. We have always trusted this machine, knowing that we must ensure at least 99.6 percent uptime, not only here in Colombia but also for any international transactions. Of course, we are always over that figure. Because of the NonStop server, we have never had any unplanned downtime since I joined the company in 1992."

The application software is BASE24 from ACI Worldwide. "Our relationship with ACI is very good, similar to our relationship with HP," said Alvarez. "They always help us with anything we need to do." He also has high praise for the Atalla network security processors that are used at Redeban Multicolor. "We have six Atalla boxes: four

in production and two in test and development,” he said. “Atalla is very important for us; that’s the other platform that we trust. We don’t have problems with these Atalla boxes, and they ensure that we can always respond quickly to new security regulations or card association mandates.”

LEVERAGING NEW TECHNOLOGY

Early adoption of new technology is a core philosophy at Redeban Multicolor—a philosophy that also drives the adoption of worldwide standards. As a case in point, Redeban Multicolor was the first network in Latin America to obtain certification for full EMV compliance. The company has also been a leader in Latin America when it comes to updating its NonStop platform.

Recently, Redeban Multicolor moved from its workhorse HP NonStop S-series server to a new HP Integrity NonStop NS14004 server. Moving to the new platform was easy. “Technical support from HP was here for one or two days to set up the machines, and then ACI was here for perhaps one more week,” Alvarez recalled. “It was very easy and very fast. We expected the migration process itself to take three months, but the day of the migration, we did everything in about four hours.”

With the new Integrity NonStop server, performance improvement has been impressive. “Everything is faster,” said Alvarez. “The cardholders can see it, and also the technical people here at Redeban Multicolor. It’s not just the online performance that has improved—we also run batch processes on our Integrity NonStop platform and they complete much faster, with lower processor utilization.” The company uses an Integrity NonStop NS1004 server for test and development as well as for its contingency platform.

Leasing the Integrity NonStop servers through HP Financial

Services helps Redeban Multicolor leverage the latest developments in Integrity NonStop system technology. The approach delivers clear benefits, according to Alvarez. “If we buy the machines, we have to figure out what to do with them after five or six years,” he said. “It’s easier for us to lease them, so that’s our policy. Not only is it a very smooth process, but it also ensures that we are continuously upgrading to the latest technology. This enables us to bring new products to market more quickly, delighting our customers and increasing our competitive advantage.”

THE BEST SUPPORT

A source of particular pride to Alvarez is the company’s HP Support Plus 24 plan. “I think HP in Colombia is the absolute leader in providing this kind of support,” he said. “My colleagues here in Colombia complain all the time about the disappointing post-sales service and support they receive from other vendors. But HP is excellent. The HP technical support people have the expertise we look for in a strategic technology partner, along with a genuine commitment to our success.”

The Integrity NonStop system plays a pivotal role in Redeban Multicolor’s ongoing success.

“First of all, we know that we can trust in the machine,” said Alvarez. “Second, the uptime of this server and of our mission-critical applications is very important, and we know that we can reach that uptime with the Integrity NonStop server. Third, we can be sure that we will not have performance problems, because of the machine itself and also the excellent HP technical support. We can be confident in offering any new products and services that we want, knowing that we won’t have problems with the underlying system. The Integrity NonStop server is the only system we trust to satisfy the requests of our customers and clients.” ♦

FOR REDEBAN MULTICOLOR, INTEGRITY NONSTOP SYSTEMS:

- Keep up with transaction volumes growing about 25 percent a year
- Support the full potential of new product and service offerings
- Protect against any unplanned downtime
- Are complemented with outstanding support



“Because of the NonStop server, we have never had any unplanned downtime since I joined the company in 1992.”

Jorge Alvarez, systems manager, Redeban Multicolor



PAY UP

Cass helps Fortune 500 companies with their bills

BILL PAYING IS NOBODY'S IDEA OF A good time—unless, of course, you're Cass Information Systems, in which case it's what you like (and do) best. Cass is a leading provider of payment and information solutions to large companies, particularly in the areas of freight, utilities, and telecommunications.

The company started modestly, more than a century ago, as Cass Avenue Bank. The founders were a group of businessmen representing a wide variety of enterprises, from pie baking, electrical contracting, and furniture manufacturing to cigar making, hauling, real estate, feed and milling, house furnishings, and even a mortuary. The bank's first commercial loan was \$16,000 for two buildings and a stable.

Today, Cass's Transportation Information Services business unit ranks as the leading provider of freight invoice payment, audit, and rating services in North America. The Utility Information Services unit has become the premier back-office provider of energy information in North America. The Telecom Information Services unit is a leader in the growing telecom expense management market. "We're a specialized processor, in that we process payables and information in the areas of freight, utilities, and telecom services," said Tom Zygmunt, who takes care of marketing and the business development at Cass. "In addition, we provide our clients with critical management reporting to further manage their expenses in those areas."

THE RIGHT PLATFORM

Since 1980, the transaction processing workhorse at Cass has been some version of HP NonStop technology. "We started with the original TNS1, and then moved through TXP, CLX, Cyclone, and Himalaya," said Jim Crowley, manager of internal programming. "All those migrations were relatively simple for us, because the operating system was so stable. And it's an easily expandable system: If we need to add disks or CPUs, we don't have any downtime. We can make changes more or less on the fly."

Tom Schaper, a project leader on Crowley's staff, concurred: "We can put CPUs in at any time without having to bring the system down. At one point, we also had to change our disk configuration

to handle more volume, and to mirror certain volumes that weren't already mirrored. We did all of that in the middle of our production day, with no outage." Recently, Cass moved to a six-processor HP Integrity NonStop NS1000 server with 28 mirrored drives. An identical server at a separate processing location provides disaster recovery capabilities. The HP NonStop Virtual Tape Server is used for backup. The Integrity NonStop NS1000 server delivered an impressive threefold increase in throughput over the company's previous HP NonStop S7806 server.

"We run homegrown Pathway and SCOBOL applications," said Crowley. "Basically, these are data entry applications that allow operators to key data into the system—transportation data on the freight side, utility and telecom data on that side of the business. From there, we run processes that do financial exchange, because we pay the bills. We actually generate payments, anything from overnight checks to EFT, wires, and ACH transactions. We also feed the data that we capture to our Internet site to make it available to the clients. We have found that NonStop technology gives us the most fault tolerance of any platform. Our system is literally never down, and the uptime translates to revenue."

SCALABLE, AVAILABLE, AND COST-EFFECTIVE

Cass needs a transaction processing system that can scale to meet changing business demand. "We're using the latest technologies to handle the increasing amount of transactions that are put through the system," said Zygmunt. "When we get new customers, we also get large volumes of transactions; the

system needs to be scalable so we can handle them. We also have to provide our clients the information they need on a timely basis. This is part of the core service we offer. Because we're a technology-driven company, it is important for us to have leading-edge solutions."

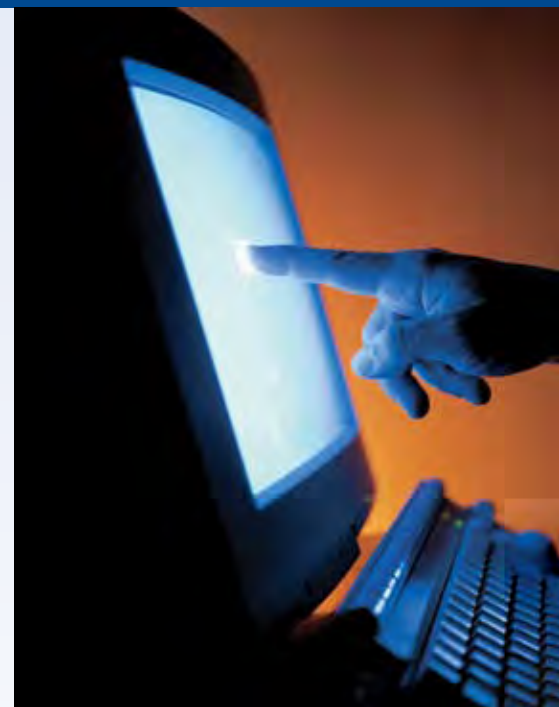
In addition to the inherent availability and scalability of the platform, its manageability wins

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Jim Crowley, manager of internal programming, Cass

praise from the IT staff at Cass. "The Integrity NonStop server basically runs itself, so we can focus on our core competency," said Schaper. "The system dials out if there's a problem, and someone comes here, fixes it, and leaves." Cass signed up for HP Proactive 24 Service and also has the system monitored around the clock for performance bottlenecks. "With this service solution, HP helps us avoid the cost and business risk associated with downtime," Schaper continued. "HP Services also assisted with the migration—they did the entire setup so our application looks exactly the same as it did on the previous S-series, with no productivity loss at all."

And there's the incomparable benefit of a good night's sleep. "The fault tolerance is just great—we never get calls at night saying



the system is down or a disk drive failed," said Schaper. "It's just a non-issue. Jim and I are basically responsible for the equipment, and we never worry about whether it's going to be there. It just always works." Concluded Crowley: "We never have downtime. Period." ♦

FOR CASS, INTEGRITY NONSTOP SYSTEMS:

- ▶ Protect business continuity through high availability and fault tolerance
- ▶ Have delivered an impressive threefold increase in throughput
- ▶ Scale easily to handle new customers and growing transaction volumes



INNOVATION LEADER

HP Integrity NonStop platform plays crucial role in Rabobank's service-oriented architecture

NETHERLANDS-BASED RABOBANK, THE only commercial triple-A-rated bank in the world, has been a leader in the financial world for many years. To maintain its leadership position and meet the increasingly stringent requirements of its international client base, Rabobank continuously updates and improves its business technology infrastructure—a key component of which is the HP Integrity NonStop platform.

“NonStop technology has always offered Rabobank flexibility, scalability, and reliability in the optimization of our IT investments,” said Diederick de Buck, senior system specialist at Rabobank. “The enhanced performance of the Integrity NonStop platform continues this tradition. It positions Rabobank extremely well for the introduction of the Single Euro

Payments Area (SEPA), as well as any other market or regulatory challenges that may arise.”

The Integrity NonStop platform also lends itself very well to Rabobank's forward-looking service-oriented architecture (SOA) approach. “In order to respond quickly to new developments in our market, SOA is of major importance,” de Buck said. “This is a software architecture that treats business processes as services, and the Integrity NonStop platform is ideal for implementing this approach. In fact, HP NonStop systems were ready for SOA even before it existed; they only lacked the SOAP and XML industry standards.”

As a trendsetter in the financial sector, Rabobank has been the first to introduce many innovative services, including the SOA model.

This willingness to embrace innovation gives the bank a strategic advantage over its competitors.

HP has been an important partner in the evolution of Rabobank's SOA environment. Said de Buck: “Thanks to years of intensive cooperation, we enjoy a mutual exchange of knowledge, and we can share our vision and wishes with regard to future technology.” The strong, worldwide NonStop system community also benefits from this acquired practical knowledge. Rabobank even presented at the HP Technology Forum & Expo on the subject of SOA implementation for high-volume OLTP environments. “We had already accomplished this,” said de Buck. “Rabobank is far ahead on this front, which has resulted in a lot of attention from all over the world.”

READY FOR ANYTHING

Rabobank has reaped the rewards of a NonStop system-based IT infrastructure for more than 20 years. For example, the bank experienced absolutely no difficulty in handling the Internet banking boom of the late 1990s. "The platform has been running for several decades at Rabobank, to our great satisfaction," said de Buck. "The continuity of Internet banking service for our nearly 2 million individual and business account holders was never in question. After all these years, Rabobank customers know from personal experience that our systems are extremely reliable."

Complex IT projects and daily business processes coexist seamlessly at Rabobank. "Of course we ensure that our development efforts do not impact the business of the bank," said de Buck. "At the same time, however, our business technology environment must always be up to date, since our customers have become used to the fact that we are the first to offer innovative services. Because the Integrity NonStop platform supports new applications in an SOA model, we can fulfill the wishes of both the business and our clients. It also helps us meet new legal and regulatory requirements in a very straightforward manner."

Interoperating seamlessly with Rabobank's mainframe, UNIX®, and Windows® systems, the HP Integrity NonStop server has shown itself to be flexible and scalable enough to respond to unpredictable market changes. "Our investment in this platform is well protected," said de Buck. "HP is a reliable partner who combines thoroughness and continuity with future stability, so our foundational Integrity NonStop system serves its purpose perfectly."

KNOWLEDGE SHARING

According to de Buck, Rabobank's approach and experiences are extremely useful to other Integrity NonStop system users who may

be considering an SOA environment. "To prevent complications, Rabobank's decision to implement SOA was deliberate and carefully considered," said de Buck. "For example, by creating an intermediate layer in the SOA in front of our COBOL applications, we developed a framework to adequately exchange data between existing and new systems via XML. As a result, the exchange of data is smooth, accurate, and efficient."

HP advised Rabobank during its SOA implementation and offered technical support. Said de Buck: "For one thing, HP directed us toward other users with proven experience in this field. HP also continued to modernize the Integrity NonStop server and introduced a new application programming interface. System limits, including the maximum message size, were adjusted to meet current demands. We are confident that HP will provide all needed XML support for the database going forward."

"The platform is very suitable for SOA," continued de Buck. "It is scalable, flexible, and cost-effective, even in the face of ongoing business demand for new functionality. And, of course, the protection of highly confidential customer data is beyond question. The Integrity NonStop platform continues to be a critical element in the ongoing success of Rabobank." ♦

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Diederick de Buck, senior system specialist, Rabobank

FOR RABOBANK, INTEGRITY NONSTOP SYSTEMS:

- Support innovative SOA model
- Lower management costs and protect investment
- Enable data exchange with new, Web-based applications
- Help ensure security as well as compliance with new regulations such as SEPA

SEPA advantage

"Thanks to our service-oriented architecture, the use of XML and HML schemas has been accurately described for third parties—what particular data means, how applications should deal with it, and so on," said Diederick de Buck, senior system specialist at Rabobank. "Therefore, all of our applications—even those that will be implemented in the future—will always interpret the data correctly; for example, they will know the difference between account numbers of 9, 10, or even 16 digits. This is of major importance to the introduction of SEPA, when European payment standards will need to be harmonized."