

Global authorizations for international payment network

A leading international payment network had a pressing need to select modern, flexible payments technology to support its worldwide operations. After a far ranging, in depth evaluation process, the client selected Authentic from Alaric.

Background

Alaric's client is a global payment network with headquarters in the U.S. The client issues payment cards and acquires and switches payment card transactions from multiple locations throughout the world and wished to roll out a new network to handle its global authorizations.

The existing authorizations infrastructure was based on a variety of platforms, including Stratus VOS, PC and Unix-based systems, with different software on the various platforms. In some instances, the underlying hardware was based on sunset technology which could become unmaintainable in the foreseeable future.

But the most critical issue was time-to-market for implementation of new business concepts and requirements.

The technology function was finding it increasingly difficult to keep pace with the changing needs of the business – any new card product change or launch required changes to multiple systems throughout the world with disparate software code bases.

Moreover, the software was developed some years previously, many of the original developers having long

since departed, making business changes slow or impossible to implement within short timeframes.

It had become clear that action was required before the existing technology began to stifle, rather than support, corporate strategy.

Ideal solution

Thus, there was a pressing need to identify and roll out a new global solution. So the client gathered together a small, elite internal team of technology experts to define the characteristics of the "ideal" solution. As high level requirements, it was identified that the new solution should:

- be such that a common, single application code base could be used in all systems, in all regions of the world.
- be modern and open, capable of running on a wide range of hardware from small to very large systems.
- have a distributed architecture.
- be robust and scaleable, able to process in excess of 10 million transactions per day.
- together with the hardware platform and the database software, achieve 99.999% availability.
- be accessible, enabling client staff or systems integrators (in this case TCS [Tata Consultancy Services]) to rapidly tailor the system, preferably by configuration, with minimum coding being required, while maintaining unchanged the integrity of the core code of the solution.



Vendor selection

Having defined its requirements, the client then embarked on an exhaustive, global search encompassing every identifiable supplier of potentially relevant software products.

The client understood from the outset that the solution it required might not be available from one of the longer established software vendors and recognized the benefits of working with young companies.

Following evaluation of suppliers' RFI responses, Alaric was short listed along with two leading U.S.-based EFT software vendors.

There then followed a lengthy, detailed due diligence and evaluation process.

At a software level, the process involved an in depth technical review of Authentic by a client team at Alaric's offices followed by robustness and performance testing to ensure that Authentic could cope with the client's demanding performance requirements.

At a business level, the client met with Alaric's management and investors to understand Alaric's business model and to



confirm that Alaric would be a well financed, stable partner.

This culminated in the client informing Alaric that it would be the only company to be invited to proceed with a pilot project.

The Application

The client's application involves the use of Authentic to acquire POS transactions both directly and via POS networks in a variety of different formats. Authentic switches these transactions to a Primary Host and a range of Alternate Authorization Services. Authentic also provides

- Stand in authorization
- Normalization of incoming message formats
- Data enrichment
- Implementation of legal mandates
- Advanced data validation
- Velocity checking

- Store and forward capability
- Reversals handling
- Browser-based access to transaction logs, creation of business rules, system configuration and reporting

Technology stack

The client's technology stack comprises:

- Java
- Oracle
- Stratus ftServer
- Red Hat Linux

Authentic is being deployed on multiple systems at several data centres. A "system" consists of dual machines running Authentic and dual machines running Oracle. A given system runs in load sharing mode. In the event of a failure within a system, load is transferred to the remaining Authentic machine or database machine, as the case may be. Failing this, load is switched to another system at the same or a different data centre.

Postscript

Following the successful, on time completion of the pilot project, the client signed global services and license agreements with Alaric for the supply of Authentic.

Roll out of Authentic has been taking place in phases, initial roll out being in the U.S. followed by roll outs in EMEA and JAPA. The client has found that Alaric and Authentic have lived up to their early promise – the client really is able to deploy a single, standard Authentic system globally, and is able to reap the benefits in terms of efficiency and economies of scale.

Project deadlines are being met and business users are excited by the speed with which new functionality can be deployed, with the resulting reduced time-to-market.

The client's and TCS's staff have found Authentic easy to configure and development work is shared between the client, TCS and Alaric, collaborating in a spirit of partnership.

The client is a highly satisfied, committed and enthusiastic champion of Alaric and its product, Authentic.

The client's decision to select Authentic for this major global project represents a resounding endorsement of Alaric, its staff and its products.



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