



electraSWITCH iTx series and HP NonStop systems

Experience all-new non-stop payments processing

Non-stop solution for non-stop demands

As an organization that operates in the Financial Services industry, you are probably experiencing very rapid growth in card payments, as well as continuing pressure to reduce interchange fees.

If your current payments processing system is struggling to meet these growing demands, HP and ElectraCard Services (ECS) have the high-performance, continuously available solution you need—*electraSWITCH* iTx series processing engine running on HP Integrity NonStop servers.

Modern platform backed by industry experts

Built on an open architecture, this HP and ECS solution enables you to:

- **Launch new card payment services rapidly** – *electraSWITCH* iTx series has a modern architecture and is easy to configure and install. New payment systems can be operational in three months or less. Many features, such as charging for a transaction type or routing, are table driven to simplify adds and changes.
- **Lower costs** – Cost of downtime in your ATM/POS network can be extremely high. In addition to the lost revenues, you must deal with the resulting loss of reputation, which could negatively impact your businesses. HP NonStop NB50000c BladeSystem helps you avert these problems by significantly reducing downtime, as compared to mainframe-based solutions. In addition, the new HP NonStop server blades deliver remarkable reduction of total cost of ownership (TCO) through energy efficiency and lower purchase cost.
- **Grow your payments solution with your business** – *electraSWITCH* iTx series leverages the near scalability of Intel® Itanium® based HP Integrity NonStop servers, helping you achieve required performance levels. And with the new HP NonStop NB54000c BladeSystem, performance capacity is nearly quadrupled as compared to an HP Integrity NonStop NS16000 Server.
- **Lower risk** – *electraSWITCH* iTx series manages authorization and applies rules based on a comprehensive set of factors. And to manage the risk of fraud, you can add the *ElectraFRAUD* Management System to your payments environment.
- **Leverage expertise** – A card payment solution is more than just software and hardware. Your successful implementation also depends on choosing the right business partners. You can trust HP to provide the expertise in mission-critical infrastructure deployments, and rely on ECS to offer in-depth experience with financial payments applications.



ECS and HP solution advantage

- **Proven solution** – *electraSWITCH* is in constant use at 50+ customer installations worldwide.
- **Winning combination** – HP Integrity NonStop servers plus *electraSWITCH* iTx series delivers high reliability, extreme scalability, and a low TCO, so payments processors can better control costs.
- **Support for new revenue opportunities** – *electraSWITCH* iTx series comes with a powerful business rules engine called *electraRULES*, which eliminates customization and shortens the time to launch new services. It also comes with a radically configurable message transformation engine called *electraMAP*, which can map message formats and protocols to integrate with external systems.
- **Industry-leading performance and scalability** – As the highest benchmarked electronic funds transfer (EFT) switch in world, *electraSWITCH* on HP NonStop servers manages 9 M transactions/day and 45 million cards at the largest bank in India.¹
- **Complete solution** – *electraSWITCH* iTx series on HP NonStop systems provides a configuration, monitoring and analysis tool (*electraMONITOR*) out-of-the-box, with no need for additional third-party tools.
- **Migrations made simple, reliable and affordable** – *electraSWITCH* iTx series is a Payment Application-Data Security Standard (PA-DSS) certified platform that offers a low risk, phased migration path from traditional solutions to a more responsive, unified payments platform. More than 50 organizations have migrated from competing platforms.
- **Payments infrastructure of choice** – HP has deep industry expertise, global delivery capabilities, and a proven track record of success. Financial organizations around the world trust HP NonStop for their payments infrastructure, providing solutions for retail, wholesale, and central bank payments systems. A complete range of HP financing and lifecycle asset management services makes it easier for you to deploy and manage world-class solutions with low TCO.

Award-winning payments platform

A robust next-generation, power-designed EFT authorization and switching solution, *electraSWITCH* iTx series increases the agility and flexibility of traditional payments technologies. Based on the iTx framework—technology that is years ahead of its time—*electraSWITCH* iTx series speeds time-to-market for the entire payments value chain.

And because the ECS platform is open and Java-based, it allows you to remain current with future releases of the product.

¹ Source: ECS internal data cross-referenced with Reserve Bank of India's Bankwise ATM/POS/Card statistics



With *electraSWITCH*iTx series running on HP NonStop servers, you can:

- **Accelerate your business** – High parameterization empowers you to set up and modify business rules, and reduce the time required to offer new services.
- **Boost performance and stability** – This enterprise-class system is designed for retail payment processing. Based on the most advanced middleware, *electraSWITCH*iTx series' performance is staggering, coupled with rock-solid stability.
- **Enhance the customer experience** – *electraSWITCH*iTx series integrates real-time data from multiple sources within your enterprise to create a complete view of each customer. This enables you to better manage transaction risk, as well as personalize service. Real-time access to message, transaction, and network management logs—as well as comprehensive metrics and reporting—enables you to instantly respond to customer needs and requests.

HP NonStop for payments that never stop

A critical part of any retail payments processing solution is the technology infrastructure. And for your *electraSWITCH* solution, HP NonStop offers you the availability, scalability, and flexibility you need to keep pace with the growth and complexity.

As a key component of the HP Mission-Critical Converged Infrastructure, HP NonStop is designed specifically for the very highest availability level. That means you can conduct business continuously—a 'must have' for *electraSWITCH* customers.

HP NonStop processes 68 million credit card accounts and over 10 billion transactions annually²—helping financial institutions manage, transform, and optimize complex retail payments environments, and enabling innovation such as new payments channels and emerging Internet and mobile technologies.

“If our systems are not available, then no one can do their shopping, and no one can pay. If the payment terminals are not working, then people leave their carts behind and just walk out of the shop. So you can understand why we chose HP Integrity NonStop technology for this mission-critical computing.”

—Werner Erents, Senior Systems Engineer, Equens

Continuous business without the wait time

For more than 30 years, HP Integrity NonStop with Intel processors inside has been the de facto platform for payments processing—helping financial institutions manage, transform, and optimize complex retail and wholesale environments—as well as enabling innovation such as new payment channels and emerging Internet and mobile technologies.

Continuous business means more than system or application availability measured by 9s. In addition to business process continuity, it means:

- Agility to quickly respond to ever-changing market and IT demands
- Ability to implement new business processes and keep pace with new initiatives
- Elimination of complexity and cost
- Protection of data and resources
- Confidence that your business will be continuously on

Ready for something new?

Contact your HP and ECS representatives today and arrange for an assessment of your IT environment. Discover how *electraSWITCH*iTx series software running on HP NonStop servers can help you experience the difference of an all-new non-stop payments processing solution.

For more information, please visit:

hp.com/go/nonstop

electracard.com

intel.com/products/processor/itanium/index.htm

² Source: HP internal sales data, cross-referenced with Nielsen and D&B data, May 2012



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