

HPE driving the payments industry

Banks need choice, flexibility, and continuity

The world of payments is opening up to an explosion of new possibilities. HPE NonStop steps up with innovation.

Continuous business matters because customers never wait.

Continuous business requires continuous availability. Customers are now the drivers of change in a globally connected, always-on world—putting enterprises everywhere under enormous pressure to ensure vital processes and customer-facing applications are available when and where they're needed.

Adopting a **zero-tolerance-for-downtime** approach is essential to staying ahead of the competition—mitigating risk and preventing financial or reputational costs that can be crippling to the business. However, IT managers are feeling overwhelmed with escalating data volumes, compliance requirements, and stringent uptime SLAs—while experiencing pressure to reduce IT costs.

The answer lies in the recognition that the payments world is changing rapidly. New market offerings are launched in weeks and not months. No longer do we have the luxury and clarity of a 5-year plan. Now, it's about being ready for new possibilities yet to be invented.

To meet these needs, **Hewlett Packard Enterprise** remains **the world's payments partner of choice**.

High availability will remain a top priority.

Payment fundamentals such as robustness and high availability (HA) have not changed; the highest demands placed upon core payments processing—trust, availability, and security—remain absolute. For mission-critical systems, Hewlett Packard Enterprise stands as the world's partner of choice.

What has changed, however, is the way that payment services are now built and operated and the frequency with which customers are demanding new products and services.

This is the new challenge, the new ask, beyond continuous availability.

Tomorrow's winners now need more than HA to succeed.

Today's payments world is far from predictable. The pace of change is unprecedented. The new norm is to have on-demand customer services payable at any time, anywhere, and on any device. From the bank's point of view, any infrastructure plans laid down today will almost certainly be out of date tomorrow.

Banks are seeking a fresh approach to planning and managing their payments ecosystems—one that avoids the pitfalls of the past and embraces the opportunities of the future. It is an approach where new product development cycles are measured in weeks rather than months or years.

The ability to react and adapt is more important than the ability to predict.

Banks now realize that the key to their success is **choice** and **flexibility** in systems, vendors, third-party services, and partners. No longer can one vendor do everything.

The new payments architecture needs new thinking. For example, it is modular with components such as:

- Fraud management
- Biometrics
- Loyalty programs
- Wider connectivity with the world of commerce

The new thinking demands Payments components like these to be introduced at short notice and with the widest choice of vendors by using open industry standards.

Solution brief

Every bank is on a journey.

- **Always serving the basics**—24x7x365 availability remains non-negotiable
- **Delivering to today's transformations**—Mature and new technologies need to coexist
- **Ready for the future**—Banks remain in control but increasingly partner with best-in-class providers

“No payments organization has the luxury and clarity of a 5-year plan any longer. Organizations must be ready to adapt to the opportunities and coexist in a world of partners and competitors.”

– John Collins, head of payments innovation, ANZ

Hybrid systems are the new must have.

The future payments infrastructure requires a stable but flexible, digital core that—when exposed to a world of creativity—enables the building of solutions yet to be thought of.

Payments is not only growing inside its own domain, but also expanding beyond it as it becomes tightly integrated into wider (digital) banking infrastructures. To achieve this, banks require the increased flexibility offered by HPE hybrid technology solutions.

Connectivity is paramount with multiple platform solutions, as provided by Hewlett Packard Enterprise:

- HPE NonStop—In-house or in the cloud
- Hybrid systems support—Enabling highly integrated connectivity between Linux® and HPE NonStop applications

By harnessing the power of Hewlett Packard Enterprise for their solutions, customers have the assurance that all infrastructure components will work seamlessly together with the convenience and assurance that they are serviced and supported by one organization.

HPE Partner program brings further choice to their customers.

Banks are working hard towards creating payment infrastructures that have flexibility of choice and interconnectivity across all

aspects of their business. This flexibility not only includes the technology platforms that Hewlett Packard Enterprise supplies but also the choice of proven business applications which run on them.

To this end, Hewlett Packard Enterprise works proactively with many independent software vendors (ISVs) who supply specialized payments applications to banks and payments processors across the world. Under their ISV partnership scheme, HPE provides test lab facilities, advice, and guidance in the use of their current and upcoming technologies thus enabling the vendor community privileged access to develop, test, and optimize their software applications for maximized performance before they reach the customer environment.

HPE as the trusted partner

Hewlett Packard Enterprise understands that each bank is on its own journey and at different stages of evolution. HPE recognizes your needs do not remain the same, and has therefore ensured that its products and key values not only anticipate the needs of the future payment industry but also the transformation roadmap to get there. Working with HPE as a partner enables the banks to focus their efforts on what the banks know best and leave the other questions to partners who already have the answers.

Learn more at
hpe.com/info/nonstop



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a00000459ENW, February 2017