

Case Study

Equens

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Ricky van Osch, General Manager, IT, Equens



THE CUSTOMER

Country: The Netherlands
 Industry: Financial
 Established: 2006
 Employees: 1,550
 Website: www.equens.com



THE CHALLENGE

In order to comply with the laws and regulations in the Single Euro Payments Area (SEPA), the uniform European payments market, Equens had to not only purchase new back office software, but also had to adapt its underlying IT infrastructure.

THE SOLUTION

Fujitsu implemented a 24x7x365, high-availability, zero data loss Oracle environment and set up two data centers: one in Maarssen and one, responsible for data recovery, in Amsterdam.

THE BENEFIT

- Compliance with laws and regulations, including Payment Card Industry Data Security Standard (PCI-DSS)
- Transactions are handled within a predefined time frame and any incidents resolved within a maximum of four hours
- New customers are connected quickly and easily and charged for their actual usage, improving customer services
- Scalability allows for future business growth and peaks in demand

The customer

Bank transfers, withdrawing money from an ATM, paying by debit card, credit card, direct debit or giro transfer: electronic payment is now the most natural thing in the world. Equens ensures that all these payment transactions are processed quickly and securely. Around fifty million cardholders, more than 500,000 retailers, one million businesses and hundreds of banks, make daily use of the services provided by this company, which was formed in 2006 from a merger between Interpay of the Netherlands and Transaktionsinstitut of Germany. Equens is the first pan-European full-service provider for the processing of giro transfers and card-based payments and is one of the largest payment processors in Europe.

The challenge

A few years ago, in order to comply with the laws and regulations in the Single Euro Payments Area (SEPA), the uniform European payments market, Equens had to not only purchase new back office software, but also had to adapt its underlying IT infrastructure. "Our preference was for a flexible and scalable application platform which would allow us to respond quickly and appropriately to the needs of our customers and to the dynamic development of the European market," says Ricky van Osch, IT General Manager at Equens. It also wanted to introduce a pricing model that was based on the price per transaction, so that each company pays for what it actually consumes.

In order to achieve all this, Equens started looking for an IT services specialist that could act at a European level and thus help it safeguard its European top three position in payment processing. Equens put out a tender for this sourcing contract, which was won by Fujitsu.

"The type of contact we had with Fujitsu and their pragmatic, structured approach were very appealing to us," explains van Osch. Its complete range of end-to-end infrastructure services and its pricing were also interesting. "Above all, Fujitsu already had a good track record at European level in the financial world." On 1 April 2008, Fujitsu started on the construction of an acquiring platform, running on Windows and Unix servers.

The solution

Because availability and data integrity are crucial for Equens, Fujitsu implemented a 24x7x365, high-availability, zero data loss Oracle environment. *"Transactions are handled within a predefined time frame and any incidents resolved within a maximum of four hours,"* says Hans Habraken, Senior Sales & Business Development Manager at Fujitsu. To achieve this, Fujitsu set up two data centers: one in Maarssen and one in Amsterdam. *"The whole spectrum of infrastructure services runs at our data center,"* says Habraken. Amsterdam was a 'disaster recovery site' that, in the event of an emergency, could rapidly take over responsibility for all activities, so that everything could continue to run without disruption. Both data centers were subsequently networked to the Equens site.

The entire platform had to meet the Payment Card Industry Data Security Standard (PCI-DSS). This standard was drawn up in 2007, on the initiative of the major card companies, to prevent fraud. Companies such as Equens, which need card details to be able to process transactions, have since that time been subject to stringent security requirements. *"For this reason, we implemented PCI-DSS during the construction of the application platform,"* says Habraken. *"Securing the network was of essential importance. It was already secure, but we went a step further. We used encryption, but we also screened the staff rigorously. We had that done externally and independently."* As a result, Fujitsu achieved PCI-DSS certification. *"That was necessary, because otherwise we would not have been able to carry out any more work for the payment processing sector."* Another important requirement was flexibility. *"New customers had to be connected quickly and easily and charged for their actual usage (pay-per-use, red). Scalability was also essential."*

Explosive increase in transactions

The expectation was that the number of card transactions on the new back office platform would rise explosively in the years that followed, on account of the phasing out of the national payment product PIN and the introduction of new European payment products Maestro and V PAY.

To prepare for this, Fujitsu put in place a 'skeleton' with a vast amount of extra computing power, that Equens could expand for a low capital cost in order to keep pace with the increasing demand. And that proved to have been a wise move. Besides the migration from PIN to Maestro and V PAY, the volume of transactions has indeed risen sharply in recent years. *"We had to be able to absorb that,"* says Habraken. *"To the outside world it all appeared to go very smoothly, but we had to be alert to any problems at all times and we kept adding capacity."*

It was expected that the peak in payments during the festive season would be higher than ever. Fujitsu was thoroughly prepared for this and organized additional support on the Friday before the weekend when most Dutch people would be doing their Christmas shopping. *"Everyone in the management environment was ready for that weekend. We knew that the environment was stable, but we prepared for disasters nonetheless. In the event of a disaster, we would be able to ensure that all systems would continue to operate. We worked together with Equens and coordinated all of our processes,"* says Habraken. On a single day during that particular weekend there were over 12 million transactions. Everything went just how Fujitsu and Equens would have wished. *"Ultimately, everything went perfectly. That was our goal."*

Over the next few years, Equens expects the number of transactions around the Christmas period to grow to a peak of 20 million.

In 2012, Fujitsu and Equens extended their contract for another five years.

About Fujitsu

Fujitsu is the leading Japanese information and communication technology (ICT) company offering a full range of technology products, solutions and services. Over 170,000 Fujitsu people support customers in more than 100 countries. We use our experience and the power of ICT to shape the future of society with our customers. Fujitsu Limited (TSE:6702) reported consolidated revenues of 4.5 trillion yen (US\$54 billion) for the fiscal year ended March 31, 2012. For more information, please see www.fujitsu.com

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