



**Investments made in
the NonStop platform
pay off for OmniPayments**

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About the Author

Richard Buckle is the founder and CEO of Pyalla Technologies, LLC. He has enjoyed a long association with the IT industry as a user, vendor, and more recently, as an industry commentator. Richard has over 25 years of research experience with HP's NonStop platform, including eight years working at Tandem Computers, followed by just as many years at InSession Inc. and ACI Worldwide, as well as four years at Golden Gate, now a part of Oracle.

Well known to the user communities of HP and IBM, Richard served as a Director of ITUG (2000-2006), as its Chairman (2004-2005), and as the Director of Marketing of the IBM user group, SHARE, (2007-2008). Richard provides industry commentary and opinions through his community blog as well as through his industry association and vendor blogs, web publications and eNewsletters. You can follow him at www.itug-connection.blogspot.com,

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Executive Overview

For nearly six months I have been exchanging emails with OmniPayments CEO, Yash Kapadia, and along with the occasional phone call it has given me a wealth of “sound bites” that made their way into commentaries, blog posts and opinion papers. However, looking more closely at these quotes it was hard to miss the considerable insight they provided into just how successful OmniPayments had become. Competing with the biggest solutions vendors in one of the toughest and most demanding market segment, payments platforms, OmniPayments had won the business to manage complex ATM and POS networks for major financial institutions around the world.

Initially a company focused solely on providing consultation, but it wasn't long before a services business developed and with the experience gained in helping clients around the world, products began to appear. Today, a complete payments platform product suite, OmniPayments, emerged and it commands the attention of financial institutions looking at what options they have when it comes to choice of solutions – and OmniPayments is proving to be a viable alternative to more established solutions. Competitively priced, with value always the most important consideration, and with customers in North, Central and Southern America, OmniPayments is well positioned to attract even more business.

It was only a short time ago that the major vendor in the financial services marketplace, ACI Worldwide, announced the sun-setting of their classic BASE24 product, offering existing users the option of either upgrading to a new product on NonStop or moving to the IBM Mainframe. The new product, BASE24-eps, would be a costly upgrade for all of ACI's customers, no matter which path they chose and even though ACI has backed down from its earlier position that was to drop support of BASE24 on NonStop, a lot of damage was done. Those customers uncomfortable with the amount of customization BASE24 required, the price that

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they had to pay, and the lessening of ACI Worldwide's support of the NonStop system looked at the choice they had and to them, the opportunity to migrate to OmniPayments came at just the right time.

Part of what drove financial institutions to migrate to OmniPayments was the heritage these companies had, with the NonStop system so deeply entrenched within their IT departments. Not without reason our IT cultural heritage remains as relevant today as our national culture heritage is relevant to all other aspects of our lives, and time and time again, we have seen that culture is a good thing no matter how each of us traces the roots of what defines us. Having a rich heritage in HP NonStop servers is equally a good thing, as no matter how many decades have passed, no other server with similar attributes has surfaced. That OmniPayments has committed to supporting NonStop the way it has, with a very modern solution suite, is highly commendable and for having options, the HP NonStop community is in a much stronger position that it was just a few short years ago.

Introduction –

A story of success

I have to admit, I really like food. Born and raised in Sydney, Australia, at a time when there was a great influx of “New Australians”, mainly from the Mediterranean, the food “culture” that they brought with them quickly took root and diners in Sydney benefited enormously. Finding their way onto our dinner plates were a variety of tasty meals; with access to lamb, as well as to an abundant supply of seafood, there was almost no limit to the delicacies that we could create.

Today, it’s always a treat to return to Sydney and high on the list of priorities is to check out the many restaurants that line the shores of Sydney Harbor. The cultural impact has transcended the dinner plates and influenced almost every aspect of life within their society. From sporting events to the arts, from business practices to architecture, the influence of New Australians is inescapable. Perhaps even more importantly, the integration of all who arrived at the time was seamless, so that today Sydney has become a cosmopolitan showcase unrivaled by almost any other city, with perhaps the exception of that other great Australian capital, Melbourne.

As I look today at how far we have come in IT, it’s difficult to escape our heritage – our different cultural backgrounds. Whether we were first introduced to IT when mainframes prevailed or at a time when networks of minicomputers were the fashion de rigueur, or even as client – server computing prevailed, where we have come from continues to influence the choices we make. Our IT cultural heritage remains as relevant today as is our national culture heritage relevant to all other aspects of our lives.

Perhaps this is particularly the case for all those in IT who work with HP NonStop systems. Business has relied upon NonStop systems for absolute availability in

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support of their most important mission-critical applications, without which businesses would find it difficult to stay in business. Deploying redundant systems or clusters of systems utilizing back-up schemes to minimize downtime following any kind of outage remains a priority for all CIOs. Fortunately, having access to systems that simply don't fail, "packaged" as a single system, has influenced many IT departments to place their trust in these NonStop systems.

We all have our preferences just as we all have allegiances. These preferences are deeply grounded in what is familiar and in where we have gained our experience. Often nurtured by associations and user groups supporting these systems the culture that they cultivate in us all is inescapable. We just like working with certain systems and they define other users we relate to as well as the ecosystem of vendors we gravitate to, and when it comes to the NonStop

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community, what is being served to us by vendors today is as varied as what could be found on those dinner plates in Sydney.

Among the more successful solutions vendors well known to the NonStop community is OmniPayments. Based in San Mateo, California – in the very heart of Silicon Valley – OmniPayments has

introduced, sold, deployed and supported software for companies all around the world. However, what has caught the attention of the NonStop community has been one of the biggest success stories to date – providing the complete payments platform for one of the top five banks in North America.

In the post, ***Changing my central nervous system***, of May 8, 2012, to the ATMMarketplace blog, I wrote about this highly visible win for OmniPayments. Imagine the plight of a major tier-one bank in the U.S., I wrote in that post, to find

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out it was going to have to make changes to its most critical application. With a network of 15,000 ATMs (and thousands of retail POS devices) supported by a payments platform running on HP NonStop servers for nearly two decades, this bank was told that despite the bank's continued enthusiasm for the HP NonStop server, the applications vendor was going to change direction and dump HP NonStop in favor of IBM and its mainframe.

As a longtime customer of ACI Worldwide that had depended upon BASE24 to support its ATM (and POS) network, this bank would either have to go through a massive upgrade to a software solution that may or may not be supported, or change servers entirely. Should the bank elect to replace its NonStop servers with an IBM mainframe, "it would totally change the culture of its IT department," said OmniPayments CEO, Yash Kapadia, describing the concerns faced by one bank in this situation.

Change the culture? More like rip out the brain or perhaps, more realistically, I had observed in that post, swap out the central nervous system given the bank's lack of enthusiasm for changing the brain. This bank had turned to OmniPayments several years earlier to offload some BASE24 processing. "BASE24 did not have the capabilities the bank needed to manage its ATM network. ATMs represent the public face of the bank and, for competitive reasons, it needed to provide a superior experience to its customers through its ATMs," Yash said.

But ripping out something as comprehensive as BASE24 and letting OmniATM replace it had to be akin to replacing an organism's central nervous system while it was still alive. Ouch! "All the options had their degrees of pain,"

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Yash said. “However the bank already had a successful and satisfying relationship going back many years with OmniPayments and its OmniATM product.”

So, indeed, rip out BASE24 was what the bank did, ACI being unrepentant about its decision and giving the bank few options — none of which looked very appealing. The bank's network of ATMs had to continue to support customers over the long term, so the inner workings of the payment platform would have to be changed to something completely different.

And together, the bank and OmniPayments, pulled off the change — there's no longer a single line of code remaining from BASE24. "We brought OmniPayments online and working with the first interchange network, STAR, in just three months," Yash said. “Within a year the complete OminPayments system was online and communicating with ten interchange networks including Visa, MasterCard, PULSE, STAR, and others. As expected, the risk of migrating to OmniPayments was miniscule as compared to upgrading to ACI's new and very different product, BASE24-eps.” The bank “easily” made ACI's sunset deadline, Yash said, and terminated license payments to ACI on the first day of 2012!

There may be very good reasons to change the culture of IT. There may be justifiable reasons why an earlier choice of technology may need to be revisited and where a complete re-think is in order. However, when it came to displacing a NonStop system, the premier choice for running mission-critical applications among key industries, such as financial services and telephone operators, moving to an IBM mainframe was not a decision that required deliberation. Particularly when alternate solutions were available and the success OmniPayments has enjoyed, on this occasion, as the bank converted to their ATM solution, justified the decision not to change the culture.

Providing services – A catalyst for product development

Even with a culture steeped in NonStop, there is still much that vendors supplying solutions for NonStop systems need to be wary about. Even as increased commoditization of the hardware continues and, with commoditization, HP lowered the price of NonStop systems and today, the NonStop community looks at the pricing models of vendors they consider when it comes to the cost of

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any proposed solution. Furthermore, as the solutions running on NonStop systems are typically mission-critical, customer-facing, and relied upon to continue in business, the culture can often be best described as conservative – pursuing changes of any kind only comes after extensive evaluation often involving lengthy Proof of Concepts (PoCs).

Nevertheless, there’s no hesitancy among users of NonStop systems to embrace modern architectures and technologies. With the increased commoditization that’s taking place at the hardware level, NonStop systems are becoming more open, where industry-standard middleware, utilities and tools can be leveraged to great advantage. However, even with commoditization and modernization, there’s no lessening of the NonStop fundamentals – availability, scalability and data integrity continue at price points unmatched by other solutions. When it comes to OmniPayments and the solution chosen by the major tier-one U.S. bank it was important for OmniPayments to demonstrate just how modern their solution had become.

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These points came up again following another discussion with OmniPayments' Yash Kapadia, I included in the post, **Yes, I get it!**, of December 26, 2012, to the NonStop community blog, Real Time View. "Once you start relying on clusters of Windows or Linux servers, throw in the cost of the operating system, database system and the necessary tools in support of D/R [*Disaster Recovery*] as well as monitoring," Yash explained, "let alone factoring in the people resources needed to watch over such a complex environment, the value that comes with the latest small NonStop systems (including the most recently released NS2100 NonStop system), and of having everything you need in just the one box, is inescapable. From what we have seen we have moved an application from Linux / MySQL and ported to NonStop with NS SQL/MX for a lower overall solution price. A circumstance I wouldn't have believed possible just a few years ago."

A few months before, in a feature article **We keep the faith; NonStop prevails!** that appeared in the November / December, 2012, issue of the NonStop community magazine, The Connection, Yash had been even more forthcoming about just how modern

OmniPayments solutions had become. "All our dashboards and BI tools are developed using Java and access the NS SQL/MX database. Our decision to go down this path has proved extremely valuable as we have now been able to bring standard charting software, etc. to the NonStop platform and the performance we are now seeing more than matches what we achieve on other platforms."

This also led to Yash making the observation, reported in the same feature article that "it has also given us a degree of flexibility in terms of the platforms we support. With the appearance of the NS2100 we are giving serious consideration

"The NonStop platform and the performance we are now seeing more than matches what we achieve on other platforms."

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of providing prospects with the option of not just running our solution on Windows

“Cloud computing seems to be a logical progression for the way we sell our solutions. The prospect of using NonStop inside a private Cloud has its upside ...”

or Linux, but NonStop – a consideration that only a year ago we wouldn’t have contemplated ever doing.”

Perhaps even more revealing has been OmniPayments acknowledgement that the modernization pursued to date is only a starting point for the product. In comments provided for the post ***The best of views*** of November 8, 2012, to the NonStop community blog, Real Time View, Yash revealed that “on reflection, coming from a services background as we did, it was only natural for us to begin to focus more on product based on

observations and experiences gained delivering services. And then as we met with success, we have looked at addressing customers’ needs perhaps not previously considered by potential NonStop users. So putting our product into clouds, for instance, and offering services once again, seems a logical extension of where we see the business heading.”

From consulting to providing services to where it now delivers products, OmniPayments has built a reputation for working very closely with customers. However, the suggestion that OmniPayments is about to embrace Clouds may surprise many potential customers and yet, Yash is not about to let up on ensuring the optimum pricing model is available to all OmniPayments clients. As Yash suggested, in the post ***We keep the faith; NonStop prevails!*** “Cloud computing seems to be a logical progression for the way we sell our solutions. The prospect of using NonStop inside a private Cloud has its upside and as the costs have continued to come down, the possibility exists to for us to seriously consider the NonStop option. Inside the Cloud, on the edge of the Cloud or

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simply using the Cloud as an external resource, we see the Cloud offering the potential for OmniPayments products to attract an even larger audience. It's very early days of course but already we are piloting various configurations of our product that leverage the Cloud.”

The success that came with displacing ACI at the big, tier-one US bank demonstrated in a very real way the rewards that come from building a reputation over time. In the post ***Different approaches*** of November 18, 2012, to the Nonstop community blog, Real Time View, I provided my own perspective on this. In the post I wrote of how the story of OmniPayments is one that reflects on just how the path to overnight success can take many years and often involves several transitions. From a consulting company to a services provider to a product company, OmniPayments has used its time in the marketplace to hone the necessary skills to truly understand the needs of financial institutions, and in doing so, has built very strong connections to HP NonStop development and field sales and solutions architects. In marketplaces all around the Pacific Rim the capabilities of OmniPayments are very well known.

A product suite – New options for the Financial Services industry

It is very true that I like food but I also like to travel. When I first arrived in North America, my first stop was Edmonton, Canada. However, since that first move I have lived in Texas, North Carolina, and California before settling in Colorado. While growing up in Sydney, I loved to sail so it was hard for me imagining ever living in the very center of North America and yet, it has been the diversity of experience that has proved to be the most enjoyable take-away from living in as many places as I have.

When it comes to travel, after having spent as much time as I have living in the U.S., I have also come to appreciate just how easy it is to pack up my belongings and move. Few other countries have populations that move as often or as many times as Americans do and for many of us, the true meaning of IBM was “I’ve been moved!” The national networks that support services, including financial services of every type, are a testament to the foresight of these institutions as they develop infrastructures that ensure a full range of services are provided no matter where our travels take us.

Most of my recent travels have been in support of NonStop user group events/ While the focus and content of today’s major events has evolved, they continue to be a major source of information about vendors as well as an opportunity to hear what new solutions users have deployed. At these events, HP shares its strategy and vision and provides updates on product roadmaps. For vendors like OmniPayments they are a goldmine of insider information as HP and its partners open up about future directions.

In the June 21, 2012, post ***I have options!*** to the NonStop community blog, Real Time View, following the 2012 HP Discover event Yash discussed how he had

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“been to so many HP user and customer events over the years and I always find them a real opportunity to connect with customers and prospects alike. However, with so much negativity surrounding HP these days I was curious to see how HP would respond. Having talked to HP executives and managers, customers and prospects, I must admit I am now a little more upbeat about HP’s prospects in the markets we pursue. We have worked closely with HP for many years and appreciate all the help that they have provided and when it comes to actually working with real customers, they provide a lot of hands-on support that is hard to find anywhere else.”

Following years of tracking customer requirements at these events and with the diversity of experience they had gained in providing consulting services, the transition to products that then led to the creation of complete product suites came naturally to OmniPayments. As the team

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continued to fine-tune their focus around high volume transactional environments that are typical for financial institutions and telephone network operators, the OmniPayments product suite proved ideal for interconnecting the vast networks of ATM and POS devices being implemented, particularly among emerging nations where there was considerable leap-frogging over deployment of traditional infrastructures. Increasingly, the use of cellular networks, even solar powered end-points, became pervasive and this further contributed to OmniPayments developing a strong presence with financial institutions of all sizes. According to Yash, in all of these markets there was the potential for even greater innovation.

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"What we are seeing at financial institutions running OmniPayments — OmniATM, OmniPOS and OmniSwitch — remains fundamentally grounded in handling cash," Yash said in a recent interview as I developed the December, 20, 2012, post ***Hey, Buddy! Can you spare a dime?*** to the ATMMarketplace blog. "Anything more from an ATM at this time may be just for a select few. What is perhaps more interesting is the support for mobile devices and doing even more banking business online — with the rate of rollout of new mobile phone apps, I have to wonder sometimes whether banks would be better served if I could initiate a video connection right from my phone or tablet."

Revisiting the success OmniPayments enjoyed following the very large U.S. bank moving to OmniPayments while keeping their NonStop systems, it became clear to me that the leverage this now gave OmniPayments would be considerable — the argument that perhaps OmniPayments couldn't support the scale of other banks operations could no longer be made. Furthermore, the savings that these banks could anticipate making would become an important consideration as well.

In an exchange with Yash, that was included in the post ***I have options!***, he was quite forthcoming when it came to building on the success his company was enjoying following the deployment of the OmniPayments ATM product suite. "We expect the work we have done at one of America's largest banks to be duplicated very soon and already we have a number of discussions under way. It's always nice to get a major win, such as this behind you, and what we have learnt about migrating banks' ATM networks off of BASE24 and onto our own product gives us confidence to handle any other potential migrations no matter how large."

Perhaps just as importantly, Yash then added how the banks "are seeing continued success with our OmniPayments solution — it provides banks with the requisite functionality to manage credit card and debit card transactions; our

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footprint is spread wide with customers in the US as well as in South America." When it comes to the savings financial institution can expect, Yash was just as forthcoming having stated in the feature, **Major U.S. Bank replaces BASE24**, that appeared in the May - June, 2012, that "perhaps most importantly, it has significantly reduced the five-year, \$25 million licensing cost by moving 90% of its transaction load to a product whose licensing cost is insensitive to transaction rates."

Diversity of experience and learning from what is observed, and heard, at user events can only help product suites such as OmniPayments attract further adherents. Early signs of the win at the large U.S. bank being duplicated elsewhere have begun to surface. In a the case study, **Casa Ley upgrades to active/active OmniPayments**, that appeared in the January – February issue of the NonStop community publication, The Connection, writer Dr. Bill Highleyman explained that "when ACI announced its termination of support for BASE24 on NonStop servers, Casa Ley upgraded its transaction authorization switch to OmniPayments and realized several benefits in the process. The primary

"OmniPayments pricing model is not based on transaction rates. It is based on the number of NonStop processors ... There was no daily charge for this support."

benefits were upgrading to a modern solution at a lower prices. The cost savings and the simplicity of the migration surprised everyone!!"

"Casa Ley is one of Mexico's largest, privately held grocery store chains," Dr. Highleyman said. "It operates almost 200 supermarkets that serve over forty cities in Mexico. The company has over 22,000 employees."

Returning to the topic of cost as well as support, Dr. Highleyman then stated that the "OmniPayments pricing model is not based on transaction rates. It is based on the number of NonStop processors

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used in the OmniPayments servers.” As for support, then the vendor “committed to support the implementation and deployment of the OmniPayments system with onsite staff for the duration of the project and for a three-month period following successful deployment. There was no daily charge for this support. Rather, it was included in the price of the system.”

A very large U.S. bank! A large Mexican retailer! The diversity of experience continues to grow and with the exposure to operations in numerous countries, the inherent value provided by OmniPayments continues to grow as well. OmniPayments experience in services and support continues to provide benefits even as the OmniPayments product suite gains maturity.

Diverse markets –

From having options, innovation prevails

While I was attending this year's ATM Industry Association (ATMIA) event held in Scottsdale, Arizona, one of the first speakers remarked on how "cash payments are still quick payments and the demand for cash continues to grow. Cash continues to underpin all other payments." Pulling data from other studies, this speaker then said, "There are now 2.4 million ATMs installed worldwide with a new ATM being deployed every 6 minutes!" Suzanne Cluckey, editor of the electronic publication, ATM Marketplace, referencing the just-published study by retail banking research and consulting firm, RBR, confirmed that indeed, ATM deployments were growing, adding that "Asia-Pacific set a record for growth in 2011, adding 112,000 ATMs — an increase of 13.5 percent, and the largest number of ATMs ever installed within one year."

Cluckey also observed that "the study revealed that although the installed base did shrink in 12 of the 65 largest markets, some of the world's mature markets returned to growth last year after stagnating, or even contracting, during 2010. By 2017, RBR anticipates that the global installed base of ATMs will rise by 46 percent to 3.5 million terminals. Asia-Pacific and the Middle East and Africa are forecast to be the leaders of growth, and the rate of ATM cash withdrawals is also expected to rise rapidly in these two areas, increasing by around 90 percent by 2017."

Financial institutions continue to invest in new hardware and new solutions always looking to reduce their overall costs and yet, as these numbers forecast, growth of ATM networks will continue to exhibit robust growth in numbers and in locations. In the September 14, 2012, post ***Just one network? OK, perhaps two or three ...*** to the ATMMarketplace blog, I once more quoted OmniPayments' Yash telling me that "ATM networks will only get bigger —

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particularly in emerging marketplaces. And the choice of networks will likewise grow as well. It certainly would make our job a lot easier if all that needed to be supported was the World Network, but realistically, I just cannot see a situation like that happening anytime soon. Perhaps a more important discussion may not be about the need to reduce the number of networks, and hence, the number of ATMs, but about what is transpiring on them. We know that the types of transactions will get more sophisticated as the bank's customers get used to interacting with ATMs and expect even more capabilities.”

Furthermore, the spread of ATMs will see an attention being given to even the remotest of locations – regions barely touched by technology and where previous interactions with devices of any type may never have happened. New challenges present new opportunities and further drive innovation. Just recently, I addressed this topic in two posts to the ATMMarketplace blog.

“When it comes to the social considerations of capitalizing on the ubiquity of ATMs ... governments everywhere are turning to them to distribute cash without any need of middlemen.”

In the post, ***The ATM is the bank!*** of December 6, 2012, I included quotes from Yash on his return from a business trip to South America. “Among developing countries where governments are initiating payments to those less fortunate, there is an increasing reliance on biometrics and on networks of ATMs as distribution vehicles. For communities being served in this manner, getting cash to where it is needed without any middleman is a boon for all those in the

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community and for them, their only reference point for a bank is the ATM."

In a follow-up post of January 24, 2013, ***Love those machines!*** I included another quote from Yash on the same topic. "When it comes to the social

"Being able to integrate this service into existing banking ATM infrastructure was particularly important ..."

considerations of capitalizing on the ubiquity of ATMs and the lack of any sensitivity about who is accessing cash," Yash had said. He then explained that "the fact that, increasingly, governments everywhere are turning to them to distribute cash without any need of

middlemen, is really nothing more than a natural outcome of governments everywhere embracing those less fortunate among us in a more humane manner."

In a very short time, OmniPayments has added the Mexican retailer, Casa Ley, to its list of large users relying on its solutions, coming as it did a very short time after the very large U.S. bank had gone live with OmniPayments. However, just as impressive as these deployments have proved to be, the trip to South America represented passing another significant milestone as a new use-case scenario for OmniPayments surfaced. This time it didn't involve a large bank or retailer, but a government agency as only a short time ago, it successfully distributed 500,000 cards to sections of its community.

"... we were able to migrate the service away from Unix and onto the latest HP Blades offering running NonStop and the NonStop SQL/MX database."

"The Columbian government has put into place a social safety net for poor mothers who have difficulty feeding, educating and maintaining health care for

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their children,” Yash wrote in a feature published in the September / October issue of the NonStop community publication, The Connection. “Funded in part by the World Bank, Columbia’s social program makes cash distribution to eligible mothers twice monthly.” He then told me that the “OmniPayments solution was chosen as being a very competitive, feature-rich, cost effective solution – it’s not based on reoccurring transaction fees or dependent of increased volume over time providing the Columbian government with considerable savings compared to alternate product offerings.”

Yash then talked about how mothers that qualified were given the equivalent of debit cards. “When a mother enrolls, she registers her personal information. It includes her national ID number and her ten fingerprints, which are digitally encoded by Wave Scalar Quantization (WSQ) technology. This information is sent by the enrollment POS terminal to OmniPayments, where it is stored in the OmniPayments Biometric Image server.” Once enrolled, it then becomes a simple matter to go to an ATM and withdraws the cash she needs.

As for the fingerprints, this is part of the complementary biometric options that are a part of the OmniPayments solution, and while not universally deployed by all users of OmniPayments, when it comes to Columbia it provides a much needed option that otherwise would have seen recipients of the country’s debit cards being prejudiced by where they reside. “Fingerprint verification solves two problems that may be common amongst poor mothers, especially in rural areas. They can misplace their cards, or they can forget their PINs, but they still can receive their cash,” Yash observed in his article. When I talked to Yash about his support of biometrics, he referred me back to his article, telling me how, “Fingerprints are more secure than PINs. They cannot be forgotten, they cannot be stolen, and they cannot be imitated”.

Furthermore, Yash went on to explain for me, “Being able to integrate this service

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into existing banking ATM infrastructure was particularly important for all involved and we were able to prove to the government that we had the solution they needed. Of particular importance to our company, we were able to migrate the service away from Unix and onto the latest HP Blades offering running NonStop and the NonStop SQL/MX database. With greater use of commodity components, HP has brought the cost of NonStop in line with competitive cluster offerings but being NonStop right out of the box, meant that there was a lot less complexity involved and the government welcomed the additional savings this produced.”

Previously in this opinion paper I had addressed the topic of culture and how strong a culture existed among the NonStop community. Companies were more likely to replace their application than leave the NonStop platform. With this latest success by OmniPayments, the NonStop community added a new member and this is story in its own right. It is with the success by solutions vendors like OmniPayments that the health of the NonStop community is maintained and with success a helpful hand from HP is readily extended. “For the most part the new payments solutions have been written in Java with support for SQL/MX among the options,” Yash told me, in the post **Cash Out!** to the vendor blog, Realtime.IR.com. “Working with the HP NonStop Advanced Technology Center (ATC), the OmniPayments product suite features just a single code base for multiple systems, including NonStop.”

OmniPayments ATM, OmniPayments POS, OmniPayments Authorization – all have been deployed across the companies and agencies referenced here. The successful deployments have all been on HP NonStop systems – some deployments being a replacement of BASE24 while another represents a brand new opportunity that resulted in a Unix system being replaced with NonStop. Tens of thousands of ATM and POS devices are being supported in multiple countries, and with a diverse range of end-user maturity being addressed, in

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some instances, bringing ATM devices to populations unfamiliar with technology of any kind. The demand for cash shows no signs of letting up any time soon and the demand for cards to access and to move cash is growing right along with it. The presence of OmniPayments products is now enabling the spread of this technology with a much lower price point and in so doing, OmniPayments will certainly enjoy greater market share as a result.

Conclusion –

Cognizant of today's requirements, but looking further ahead!

Culture demonstrates its presence in many different ways, but when it comes to the management and staff within most IT departments strong ties develop to the systems they prefer to maintain. This has proved to be the case across the NonStop community where they would prefer to change their application rather than move away from the platform. Whether or not there's an opportunity to meet with other companies deploying NonStop systems or to participate in HP's annual big tent marketing event, news of experiences with solution software, particularly positive news, travels quickly between NonStop users.

The development of the OmniPayments product suite represents a text book example of what can transpire when a company starts out offering little more than consulting and best practice advice before transitioning to a services company. It is the attributes of a very astute company to then make the jump to middleware tools and utilities as they leveraged observations made and knowledge accumulated to pull together a viable product suite. Today, with the OmniPayments product suite the company is finding success among financial institutions even as it faces a large and highly successful competitor. That Omni Payments came away having won the business of one of the fifth largest banks in the U.S. is a testament about the work that went into the development of OmniPayments and a reflection of just how much Yash's team had learned each step of the way.

However, simply looking back at the opportunity that arose following a shift in platforms by ACI isn't all that has transpired through the transition as OmniPayments begins to explore new product and service options. In the March 11, 2013, issue of the Australian newsletter its publisher, Len Rust, a former Vice

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President, Asia Pacific, of International Data Corporation (IDC), asked his readership “How will emerging technologies such as cloud computing and ubiquitous mobile computing transform market opportunities? What will enable new revenue streams and business processes? What new products and services are needed to support these next generation business processes?”

Rust then observed, “Vendors must now see the world through the eyes of the total business. They need to speak the language of the business, but most importantly, they should focus on the pain that managers of business are feeling ... Disruptive innovation also reshapes markets, Cloud computing is not a revolutionary new idea; instead it is an evolutionary concept which brings together strands from various existing technologies to offer a new I.T.

“We have invested a lot in the NonStop platform and continue to do so as we see NonStop having few peers doing what it does best. Processing transactions, 24 X 7, right out of the box!”

provisioning tool. However, it is absolutely vital that resiliency is at the heart of the cloud computing infrastructure.”

Deeply rooted in services and consulting and having developed a highly successful product suite, Yash has observed how the price of NonStop continues to drop even

as early adopters begin to look at Cloud computing. Yash made this very clear in commentary he provided for the post ***It's yet another sign***, of February 25, 2013, to the NonStop community blog, Real Time View. “Even as I agree with what has been said here, our company started out providing consulting services that led to us providing a number of specialized services that then resulted in us becoming a product company,” Yash told me. “We have invested a lot in the NonStop platform and continue to do so as we see NonStop having few peers doing what it does best. Processing transactions, 24 X 7, right out of the box!”

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And with the costs continuing to decline, why wouldn't we continue to support and promote?"

Earlier in this same post, Yash had said "There are times when we do struggle hard to make NonStop sound like a normal system and try our best not to call it a niche. However, when it comes to the bigger picture of computers worldwide – then yes, NonStop is a niche. Once you appreciate that niches are indeed sub-markets, then when it comes to a sub-market as big as payments, NonStop is the predominant player and this is a message not lost on solutions vendors like OmniPayments." And as noted earlier, Yash already looks beyond the bigger picture of computers he sees today and is already contemplating Clouds and part or all of the OmniPayments product suite as a Software as a Service (SaaS) offering.

Culture is a good thing, no matter how each of us traces the roots of what defines us. Having a rich heritage in HP NonStop servers is equally a good thing as no matter how many decades have passed, nothing with similar attributes has surfaced. That OmniPayments has committed to supporting NonStop the way it has with a very modern solution suite is highly commendable and for having options, the HP NonStop community is in a much stronger position that it was just a few short years ago. The investments made in the OmniPayments product certainly have paid off for all involved and for that, the NonStop community not only has options but a partner well versed in all that makes the NonStop community as strong as it remains to this day.