

Finance | Business Trends

Independent technology accelerates innovation! Commonwealth Bank's next-generation payment system leverages HPE to quickly launch a new payment experience



Federal Bank has joined hands with HPE to build a highly flexible and modern new payment platform to meet the diverse payment needs of the market and jointly contribute to the development of Taiwan's financial technology. (Left: Wang Jiasheng, Chairman of HPE Taiwan and Hong Kong; right: Xu Weiwen, General Manager of Federal Bank)

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With the development of the digital economy, the "swiping generation" has emerged, where everyone has a mobile phone in their hands. Mobile phones have become the mobile wallets of daily life, and traditional businesses are accelerating their shift to online operating models, prompting the consumption field to quickly shift from physical channels to digital platforms. In September 2016, the Financial Supervisory Commission of the Executive Yuan officially opened the international contactless payment services Apple Pay, Android Pay and Samsung Pay to the Taiwan market, setting an important milestone in the development of Taiwan's financial technology. However, at the same time, card-issuing banks are also facing the challenge of comprehensive innovation in payment connection and clearing models.

Commonwealth Bank creates a new era of payment with innovation

Federal Bank, which is actively expanding its credit card business, has always been innovative and focused on three major development directions: consumer finance business, expansion of new franchise stores, and strengthening of payment services. When Apple Pay was first launched in March 2017, Federal Bank also responded to market expectations and became one of the first card issuing banks to support Apple Pay. Afterwards, Federal Bank is one of the few pioneers in Taiwan that supports the three major international mobile payment standards: Apple Pay, Samsung Pay, and Android Pay.

However, with the increase of new challenges, the connection of multiple transaction platforms has become a trend, and the credit card reward strategy has gradually changed from the past "comprehensive mindless feedback" to "selected channels" or "life circle"-oriented precise feedback, which has increased the complexity of cooperation between acquiring banks and special stores. At the same time, in order

to respond to the instantaneous high-traffic transaction scenarios such as concert ticket grabbing, Double 11, Black Friday shopping festival, etc., the bank system must simultaneously upgrade the relevant software and hardware and computing performance to effectively respond and meet consumers' demand for fast, convenient and secure payment.

Because the Commonwealth Bank's old payment system was established in 2001, in the process of responding to new mobile consumption patterns and adding new payment services, it often needs to ask the original manufacturer for assistance in development or outsourcing. As a result, each new product or channel takes several months to be effectively processed, resulting in long development periods and additional costs.

Embracing the new era of mobile finance

In order to quickly respond to market changes and support new payment tools, the Commonwealth Bank plans to build a flexible and scalable payment platform. In the evaluation and selection of new solutions, in addition to the ability to quickly complete the development and launch of new application services, "technical autonomy" is another condition that the Commonwealth Bank attaches great importance to. Commonwealth Bank General Manager Xu Weiwen said: "The hardware platform itself can be handed over to the manufacturer, but the application services built on the platform involve the bank's professional knowledge in credit cards and other business areas. Therefore, special attention must be paid to whether the new software technology can enable the Commonwealth Bank to achieve independent development, maintenance and operation."

After careful evaluation, Commonwealth Bank ultimately chose HPE, a company with global financial industry expertise and practical experience. Through HPE Nonstop servers and the more modern modular OmniPayments financial transaction payment software and HPE GreenLake business model, Commonwealth Bank can achieve its goal of shortening the time to market for new payment methods and services, and establish a modern, flexible, and highly reliable platform that can fully support the future growth momentum of its payment business.

The Commonwealth Bank team said: "The introduction of HPE Nonstop OmniPayments Switch high-performance front-end host system and payment software not only ensures smooth payment transaction flow, but also makes our payment system more scalable and flexible, meeting the diversified payment needs of the market, creating a friendly payment environment, and making financial services more intelligent and inclusive in the digital and technological future."

“HPE Nonstop OmniPayments Switch is an integrated solution tailored for financial institutions that can handle the collection, verification, exchange and authorization of various financial transactions. At the same time, this solution is built on the HPE Nonstop server platform and fully inherits the three core features - non-stop operation, near-linear scalability and absolute data integrity, which can effectively avoid any single point of failure, ensure the high stability and reliability of the transaction system, and provide a variety of modern open interfaces.” said Xing Qiwen, general manager of HPE's Financial, Government and Telecommunications Enterprise Business Division. “In addition, the platform supports maintenance and upgrade operations without downtime, and provides multiple disaster recovery mechanisms to achieve optimal hardware resource utilization.”



The introduction of HPE Nonstop OmniPayments Switch by Federal Bank not only creates a new payment experience, but also achieves the goal of technological independence. (From left: HPE HPE Financial, Government and Telecommunications Enterprise Division General Manager Xing Qiwen, Federal Bank Credit Card and Payment Finance Division CEO Xiong Lingrong, Federal Group CIO Xu Zhongjie, HPE HPE Nonstop Taiwan and Hong Kong Business Assistant Lin Yujie)

Building a highly flexible modern payment platform

Because OmniPayments software adopts an extensible modular design, has customizability, open API and integration capabilities, and supports various new technologies, the Commonwealth Bank's development team can easily use parameter settings when interfacing the payment system with peripheral systems or developing new payment solutions, so that new businesses and solutions that originally took months to complete can be successfully launched to the market within days or weeks.

In addition, this upgrade also achieved the technology transfer and technology autonomy goals of Commonwealth Bank. Throughout the project introduction process, HPE combined the consulting teams in Taiwan and Asia Pacific to work with the Commonwealth Bank team to transfer the system. In addition to data migration, the programs and application software of the old payment system were also migrated to the new OmniPayments platform, allowing Commonwealth Bank to master the key technologies of this new solution. "We are very pleased that Commonwealth Bank has used the global expertise of HPE and OmniPayments to facilitate the first introduction of HPE Nonstop OmniPayments Switch software in Taiwan," said Wang Jiasheng, Chairman of HPE Taiwan and Hong Kong. "More importantly, our cooperation model with Commonwealth Bank is not limited to providing a set of application solutions, but it has indeed achieved Commonwealth Bank's autonomy over this platform, allowing it to independently develop new applications in the future without relying on external manufacturers, and jointly contribute to the development of Taiwan's financial technology."

Sustainable finance! Federal Bank leads Taiwan's financial technology

In addition, with the booming development of the digital economy, fraud methods are emerging in an endless stream. Credit cards, as the main daily payment tool, have also become a fraud tool for fraud groups. The responsibility of banks is not only to protect customer property, but also to protect the trust of society. Federal Bank General Manager Xu Weiwen said: "We hope that through technology, systems and education, customers will feel that we are constantly breaking through innovations, optimizing customer service experience, and making every transaction safe and reliable." This includes leading all financial institutions in Taiwan in April this year (2025), and being the first to cooperate with the United Credit Card Center to launch and activate the "3D Internet Transaction FIDO Verification Service", which greatly improves the security and convenience of transactions.



Commonwealth Bank continues to promote the development of financial technology, committed to improving customer service experience and creating a friendlier payment environment.

OmniPayments, which complies with the PCI DSS v4.0 data security standard, not only provides real-time fraud prevention functions, but also has a built-in monitoring dashboard that allows system users and business users to instantly understand the status of transactions in various channels, greatly improving system visibility. At the same time, the Federal Bank has established a risk control mechanism for acquiring stores. If abnormal card transactions are found, they will confirm with the cardholder or visit the store in person to effectively grasp the operating status of the acquiring store and control risks. This advantage will greatly improve the efficiency and security of Federal Bank's credit card transactions, establish a line of defense for consumer trust, and allow consumers to buy and swipe with peace of mind.

In the future, the Commonwealth Bank will continue to use innovation as its driving force and work with professional technology partners from all walks of life to jointly promote the development of financial technology, provide customers with more convenient and secure financial services, focus on customer needs, and continue to pursue innovation, strengthen risk control and improve user experience.

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