



Business challenge

ABK wanted to meet customer demand for faster transfers and maintain excellent service levels while growing rapidly. How could it become ready for real-time mobile-payment processing?

Transformation

ABK Systeme deployed IBM® Financial Transaction Manager on IBM z Systems™ running Linux, increasing performance and flexibility, and also simplifying system architecture and consolidating workloads.

Business benefits:

Supports
the company's strategy to enable instant payments

Unlocks
potential to serve new customer segments and increase revenue

Reduces
administration and management workload

ABK Systeme GmbH Scaling up transaction performance and getting ready for instant mobile payments

Headquartered in Dreieich, Germany, ABK Systeme GmbH is a leading provider of electronic payments in Europe. The company develops solutions that enable exceptionally secure and rapid payments transfers. ABK Systeme is part of the Paymentgroup and is growing at an average rate of 10 percent per year.

"We have improved our capabilities and can take on new customers quicker, supporting rapid growth."

Armin Gerhardt
CEO
ABK Systeme

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Keeping up with changing demands

Electronic payment provider ABK was experiencing rapid business growth. To maintain its excellent service levels, the company needed to find ways to serve its customers more efficiently with its existing resources.

An increasing number of customers also meant more business and a larger number of international banking systems to connect with. One of the main challenges ABK was facing was to integrate with all those global systems and standards quickly and reliably.

In the past, costly development was needed to meet new requirements, reducing the company's profit margins and delaying the onboarding of new customers. Armin Gerhardt, CEO at ABK Systeme, says: "We realized that we needed to modernize our payment processing platform to keep up with our expansion and make sure our customers remain happy."

An additional challenge was the rapid change in the payments industry itself. Mobile payment solutions are becoming ubiquitous and as a consequence, customers also expect faster execution of payments. However, changing from batch processing to an instant payment model threatened to overwhelm the existing transaction processing system, hindering ABK from being a leader in this field and providing innovative services ahead of its competitors.

Armin Gerhardt explains: "We want to be ahead and always support the latest innovations in the market. To stay at the forefront of our industry, we need to adapt fast to new trends and technologies."

"This unique combination of IBM hardware and software helps us to deliver performance, security and integrity at huge scale across every payment transaction."

[Ulrich Buch, CTO, ABK Systeme](#)

Reducing complexity

ABK decided to supplement its existing platform for international SWIFT payments with IBM Financial Transaction Manager and the IBM Financial Transaction Manager for SWIFT Services, in combination with IBM MQ messaging middleware. The company integrated IBM Financial Transaction Manager into its new, modern FinACK solution platform.

Throughout the project, the company received excellent implementation support from IBM, including IBM Lab Services.

The new solution runs on ultra-reliable IBM z Systems servers with SUSE Linux Enterprise Server for System z. Ulrich Buch, CTO at ABK Systeme, says: "This unique combination of IBM hardware and software helps us to deliver performance, security and integrity at huge scale across every payment transaction."

ABK's solution platform FinACK leverages the strengths of the IBM z Systems server, including hardware-accelerated encryption to satisfy the advanced security requirements. The software can be easily distributed across a number of instances and its efficient release management reduces maintenance workload. With its multi-tenant architecture, FinACK is optimized for data center operations at scale and integrates seamlessly with the company's E.F.I.S. Transaction Platform.

To achieve the highest possible reliability, ABK operates its high-performance transaction platform on an IBM zEnterprise® BC12 server, connected to a grid-scale IBM XIV® storage system. IBM Financial Transaction Manager is powered by the IBM DB2® for Linux UNIX, and Windows database, also running on SUSE Linux Enterprise Server for System z.

By implementing IBM Financial Transaction Manager, the company can now provide a payment-processing platform for more than 80 different formats and standards on the global payment market. Despite this growth in the scope of the platform, ABK managed to streamline its system architecture and consolidated several distributed software instances to just a single server.

Armin Gerhardt comments: “We used this opportunity to move more workloads to our IBM z Systems servers. Standardizing core systems on our strategic Linux platform running on IBM z Systems enables us to use our resources more efficiently than before and improve reliability and security for our customers.”

Minimizing administration overhead is crucial for ABK. The company had already been running IBM WebSphere® Application Server on the same platform and developed multiple mobile applications to expand its FinACK solution platform and also created its own zCockpit mobile app with IBM MobileFirst™ Platform for advanced monitoring of the IBM z Systems environment.

Gaining flexibility and speed

IBM Financial Transaction Manager enables ABK Systeme to be more agile and support changing requirements and regulations fast. The solution connects to a wide range of systems and applications out-of-the-box, helping the company to reduce costs and speed up the onboarding of new customers.

“Standardizing core systems on our strategic Linux platform running on IBM z Systems enables us to use our resources more efficiently than before and improve reliability and security for our customers.”

Armin Gerhardt, CEO, ABK Systeme

The IBM solution provides a reliable platform that strengthens the company’s market position and will allow ABK to launch new services and deploy more advanced data analytics in the future. By relying on IBM Financial Transaction Manager for its modern FinACK solution platform, ABK can focus on value-adding features.

To simplify application monitoring for clients, the company has for example implemented a range of FinACK apps that provide administrators and managers with key performance indicators, helping them to keep informed about the system status anytime, anywhere using mobile devices like smartphones and tablets. Other new offerings will include immediate payments to support the growing number of mobile payment systems.

Ulrich Buch elaborates: “By offering our international customers integrated interfaces for all communications protocols using the proven IBM Financial Transaction Manager software, we can rapidly deliver new services to clients and help ensure compliance. By linking to SWIFT, we can deploy the latest architecture and the entire spectrum of communications protocols required by our clients.”

Thanks to the new solution, ABK can also target completely new customer segments that have very specific demands. Armin Gerhard says: “IBM Financial Transaction Manager supports the operations model of a service provider very well. Today, we can provide services cost-efficiently that we could not offer before. We hope to capitalize on this business opportunity and increase our revenues.”

On one hand, the IBM solution increases flexibility; on the other, it reduces complexity substantially. By simplifying process orchestration across systems, ABK now relies on fewer separate applications and interfaces, making the overall solution more reliable and minimizing the risk of faults.

Armin Gerhard concludes: “With IBM Financial Transaction Manager we have improved our capabilities and can take on new customers quicker, supporting our rapid international business growth of 10 percent per year. Running this reliable and future-proof platform on our IBM z Systems servers with Linux further improves energy efficiency in our data center, contributing to our green IT strategy.”

Solution components

- IBM® Financial Transaction Manager
- IBM Financial Transaction Manager for SWIFT Services
- IBM MQ
- IBM DB2® for Linux UNIX, and Windows
- IBM WebSphere® Application Server
- IBM zEnterprise® BC12
- IBM XIV®
- IBM Lab Services
- IBM MobileFirst™ Platform
- SUSE Linux Enterprise Server for System z

Take the next step

To learn more about IBM Financial Transaction Manager, please contact your IBM representative or IBM Business Partner, or visit the following website: ibm.com/software/products/en/financial-transaction-manager

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