EVERTEC
Ensures leaner, faster processing for billions of transactions

EVERTEC, Inc. provides a broad range of merchant acquiring, payment processing and business process management services across Latin America and the Caribbean. Based in Puerto Rico, the company offers a comprehensive suite of services for core bank processing, cash processing and technology outsourcing.

Taking control of a growing landscape
EVERTEC processes more than 2.1 billion transactions annually, and manages an extensive electronic payment network. With its services underpinning essential operations at a range of financial institutions, merchants and government agencies, EVERTEC must ensure fast, secure and effective processing around the clock.

To deliver the top levels of reliability that its business demands, EVERTEC has relied on the industry-leading capabilities of IBM System z servers for more than 25 years. The IBM platform supports business-critical financial applications, including those used for transaction processing, as well as hosted environments for customer systems.

“I consider IBM System z to be more cost-effective than any other platform. Having worked with both the mainframe and a number of distributed systems, I can say that when it comes to the cost of computing, IBM System z offers the lowest cost for processing large amounts of data, hands-down,” says Eduardo Camargo, Executive Vice-President and CIO, EVERTEC.
In the past, EVERTEC used a distributed platform to support a number of its transaction processing systems. As the company’s payment network expanded over the years, the expense and effort of maintaining the underlying computing infrastructure increased substantially.

Eduardo Camargo, Executive Vice-President and CIO at EVERTEC, elaborates, “As our server landscape grew in size and complexity, our operating costs were threatening to spiral out of control. In addition, we were starting to reach full capacity, leaving no room for growth, and we suffered from low resource utilization, which impacted performance.”

Consolidating on IBM System z
With a number of systems nearing end-of-life, EVERTEC seized the opportunity to migrate a number of core Oracle databases from its distributed platform to a virtualized SUSE Linux Enterprise Server environment, running on the System z platform.

EVERTEC started by migrating a number of Oracle databases supporting key financial applications to its mainframe environment, which features two IBM zEnterprise EC12 (zEC12) systems, set up in a clustered configuration for high availability. To date, the company has migrated approximately 40 databases to the zEC12, and ultimately plans to bring its entire Oracle landscape onto the mainframe.

Eduardo Camargo comments, “IBM System z is now our strategic platform for all Oracle workloads; it is our first choice when bringing up new databases and moving existing workloads over from the distributed environment.”

Running a leaner, more agile business
EVERTEC has experienced strong performance improvements thanks to better resource utilization on the virtualized zEC12 platform. System administration has been simplified. With advanced IBM z/VM® virtualization capabilities IT staff can quickly and efficiently provision new virtual Linux instances, saving considerable time and effort.

Eduardo Camargo notes, “In the past it could take us days to bring up a new physical server. With IBM zEC12, provisioning new virtual servers is lightning fast, so we can bring up new workloads within an hour or two.”
“Speed, security and reliability are prime concerns for our business—with IBM System z, we have a rock-solid platform that delivers on all these requirements.”

—Eduardo Camargo, Executive Vice-President and CIO, EVERTEC Inc.

This improved agility is a critical advantage for our business, where conditions change rapidly and customers expect instant access to our financial services.”

By moving its Oracle workloads to the zEC12 platform, EVERTEC has achieved impressive cost savings. Improved resource utilization through virtualization has reduced the requirement for additional hardware investment and freed up IT staff, resulting in increased productivity and a lower TCO.

José Correa says, “We have seen savings all over since migrating our Oracle workloads to IBM System z. Moving from multiple physical servers to the virtualized cloud environment has significantly cut down on administrative costs and energy requirements, so the savings really do add up.”

**Strong performance and reliability for hosted systems**

EVERTEC also takes advantage of IBM zEC12 to provide a reliable foundation for hosting multiple clients’ systems. Here, the System z platform offers an ideal environment for keeping client data and applications safe and accessible around the clock.

Recently, one such client—a major government agency—worked with EVERTEC to migrate its hosted systems from the IBM z/VSE® operating system to IBM z/OS®. Moving the client to the most recent version of z/OS ensures that EVERTEC can take advantage of the latest operating system features to support more flexible, efficient computing.

Camargo explains, “IBM z/OS is highly available and secure, and enables our team to perform day-to-day management more productively and effectively. This means we can ensure better service to our client, at a reduced cost and management effort. It really is a win-win move for both sides.”

**Solid platform for growth**

By continuing to invest in IBM System z as the strategic platform for its transaction processing applications and managed hosting services, EVERTEC can ensure the highest levels of reliability and responsiveness for critical operations, both now and in the future.
Camargo concludes, “Speed, cost-efficiency, security and reliability are prime concerns for our business—with IBM System z, we have a rock-solid platform that delivers on all these requirements, and one that offers us real room for growth.”

**For more information**

To learn more about IBM System z solutions, contact your IBM sales representative or IBM Business Partner, or visit us at: [ibm.com/systemz](http://ibm.com/systemz)