Hewlett Packard Enterprise

HPE GREENLAKE POWERS ATM NETWORK OF ELECTRONIC PAYMENT & SERVICES (EPS)

Industry
Financial Services

Objective
EPS needed high uptime for facilitate real-time ATM transactions for banks. At the same time, EPS needed a high level of security and compliance.

Approach
EPS offers managed ATM and outsourcing services to public sector banks and financial institutions on a pay-per-use basis.

IT Matters
End-to-end data center solutions

Business Matters
High uptime and application availability; security and regulatory compliance

EPS works in close partnership with HPE to put in place a highly scalable, available and secure deployment and achieve its business objective of delivering real-time ATM transactions to end users of banks and payment solutions to financial institutions

Established in 2011, Electronic Payment & Services (EPS) is one of India's leading providers of ATM outsourcing and managed services. The company has significant presence in the government sector with large Public Sector Banks as its customers including State Bank of India, Punjab National Bank, Bank of India, Central Bank of India, Bank of Maharashtra, and Bank of Baroda among others.

In addition, EPS also provides Digital Payment Solutions and PCI-DSS certified Transaction Switching Solution compatible with payment devices to enable banks to focus on their core banking functions.

Soon after it started operations, EPS kickstarted its journey by winning a Ministry of Finance contract aimed at driving financial inclusion and successfully deployed over 6,000 ATMs for 26 banks in urban and rural locations across India. Today with a base of more than 10,000 banks, EPS is an established player with many achievements to its credit including a record roll out of 1,000 ATMs in 60 days, and deploying the largest number of ATMs in a single cluster for the Finance Ministry's project.

As an end-to-end provider for managed ATM and digital payment services, EPS

> **"High availability is necessary to enable banks to meet with the timeline for settlement and reconciliation, a critical function in the financial sector. If settlement is not completed within timelines set by RBI, a penalty is imposed which becomes our burden. The holistic solution from HPE Green Lake supports us with comprehensive datacentre solutions including infrastructure, management and monitoring services to achieve high uptime and availability."**

Manohar Bhoi, Vice President - IT, Electronic Payment & Services

identifies the ATM site taking into account high visibility, safe surroundings and easy accessibility to attract footfalls. Necessary infrastructure, such as UPS, and VSAT are installed and ATM is connected to the bank switch while strategic partners fulfil critical functions, such as filling and replenishing ATMs with cash, stationaries and maintaining the upkeep of the ATM.

EPS' Imperatives for Delivering Real-time Transactions

EPS provides a range of services including UPI and IMPS transactions and other payment facilities such as pre-paid, debit and credit cards. These functions demand high uptime and infrastructure availability as transactions take place in real-time. Retail operations of banks require systems to be always available as end users are critically dependent on the success of each financial transaction.

More importantly, high uptime and availability is tied to EPS revenue model as the company has a transaction-based revenue model wherein revenue is determined on the basis of ATM transactions customers make. EPS also has stringent SLAs with banks to deliver high availability so customers can have a consistent experience.

Speaking about the business imperatives for uptime, Manohar Bhoi, CIO, Electronic Payment & Services, says "High availability is necessary to enable banks to meet the timeline for settlement and reconciliation, a critical function in the financial sector. RBI mandates settlements to be completed within T+1, otherwise a penalty is imposed which becomes our burden as a service provider to banks."

To achieve the desired level of performance, EPS must closely monitor the chain of operations by its partners through the central monitoring system to resolve problems before it affects customer experience. The system automatically notifies ground managers and ATM machines are fixed within the stipulated turnaround time.

Operations are heavily dependent on a robust, reliable and solid infrastructure and EPS needed a partner who understands the complexity of its businesses and supports with comprehensive data center and hosting solutions, so it can focus on managing and orchestrating smooth functioning of business operations.

A key requirement of EPS was a highly scalable infrastructure as demand for ATM transactions was unpredictable, and also because banks were consistently expanding its ATM network.

Security and compliance are critical metrics to achieve operational excellence in the retail financial sector. The sector is highly regulated and operations must undergo regular audits to demonstrate compliance. The sensitivity of customer information and the volume and velocity of financial transaction make the sector particularly vulnerable to data theft and compromise and therefore critical compliance requirements include the need to store data locally and achieve global security standards, such as PCI-DSS and PA-DSS.

HPE GreenLake Solution Enables EPS to Meet Business Objectives

HPE GreenLake enables EPS to meet all its business requirements by providing

"EPS and HPE consult and plan for capacity management in advance based on growth and historical usage and EPS workloads are therefore always adequately provisioned."

Manohar Bhoi, Vice President - IT, Electronic Payment & Services

Case Study
Electronic Payment & Services (EPS)

Industry
Financial Services

Solution At a Glance
- Scalable, highly available, robust data center and hosting solution
- Capacity planning
- Failover strategy
- Deployment management

HPE PointNext Solutions
- Data center build and management
- HPE GreenLake management services

a highly scalable and reliable private Cloud solution and by taking care of all infrastructure management. Running a data center requires extensive planning for acquiring hardware, racking and stacking servers, while ensuring consistent and reliable power supply and cooling to keep operations up and running.

Maintaining a data center and delivering optimal performance requires a lot of repetitive tasks, such as updating and patching servers, taking back ups and constantly tweaking databases to optimize performance which becomes a drain on the IT department and distracts it from focusing on delivering business value. HPE GreenLake takes over this undifferentiated heavy lifting and enables EPS to focus on delivering operational excellence.

The buffer capacity that HPE GreenLake provides enables EPS to go live quickly and expand operations without wasting time in acquiring and provisioning infrastructure. EPS workloads run efficiently in HPE GreenLake data center with scalable resources while taking advantage of the latest hardware and technologies.

EPS workloads are compliant with PCI-DSS and PAC-DSS requirements. Applications run on stand-alone and dedicated servers and take advantage of the robust security capabilities HPE GreenLake offers including data encryption at rest and data in transit.

Benefits to EPS

A major advantage of partnering with HPE GreenLake is the pay-per-use model for on-premise infrastructure based on actual usage which has synergies with EPS' own business model of transaction-based revenue model. This means EPS does not have to pay for unutilized infrastructure bringing in huge cost benefits.

"At the same time when volume grows, EPS is able to take advantage of the efficiencies of scale and pay lower price for resources used," says Manohar Bhoi.

EPS and HPE consult and plan for capacity management in advance based on growth and historical usage and EPS workloads are therefore always adequately provisioned.

The high visibility HPE GreenLake platform provides a unified view of operations enabling EPS to streamline and better manage its business. Speaking about the enhanced transparency, Manohar Bhoi says "We move a lot of cash around 10,000 ATMs across the country and high observability equips us with insights to deliver the service levels required as well as adhere to regulatory guidelines."

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