

HP mission critical support keeps the cash rolling for Česká Spořitelna customers



“Our work with HP has been one of very close cooperation and it ensures high availability of the mission critical systems that support our vital card services.” Ivette Korandová, head of IT, Card Operations Department, Česká Spořitelna

Objective:

Prominent Czech bank Česká Spořitelna runs the republic's biggest card business which processes 180 million financial transactions a year. High availability is critical for the bank and its cardholders.

Approach:

- Highly resilient and reliable HP systems have been put in place.
- A full backup site has been created at a different location 20km away from the main data centre.
- The bank has a special mission critical support contract with HP.

IT improvements:

- Processes run more quickly, in particular the important authorisation processes.
- System tolerance has increased during load and peak times.
- System capacity has increased between 20 and 30 per cent.
- A full range of testing is now available.
- New software implementations can be achieved without operational outage.

Business benefits:

- Increased reliability of the IT systems gives the bank the agility to meet future business challenges.
- With 99.98 per cent system availability at peak times, the customers get a better service.
- This creates confidence in the bank and raises its profile.

Česká Spořitelna is one of the three top banks in the Czech Republic and is part of the Erste banking group, which also operates in Slovakia, Austria, Hungary, Croatia and Serbia. Established 177 years ago, it is built on strong tradition and in 2005 was named as the country's most credible bank.

With 5.4 million customers and 647 branches, Česká Spořitelna is a leader in the card business with nearly three million cards in operation. It also has 1,075 ATMs (automatic teller machines) and 10,274 POS (point of sale) card payment machines in supermarkets and stores. This means an average of 505,000 transactions a day – rising to 950,000 at peak times. Every minute in peak time, these machines process between 2,300 and 2,400 transactions and the daily peak on the ATMs alone is 650,000. Over 180 million transactions are processed each year and the back office systems that make this possible run on HP hardware.

High availability vital

The huge popularity of the Česká Spořitelna card services means that the bank must aim for the highest possible availability because if the systems fail, the consequences are serious. An ATM network outage can cause chaos throughout the republic in just five minutes. If the POS systems fail, customers in the supermarkets leave baskets of goods to go in search of cash points and may even move to competitor systems. Clients lose confidence and the bank loses credibility – and at peaks times, average figures show that lost business could cost over €8,000 an hour!

The answer is to have effective mission critical support and disaster recovery measures in place and Česká Spořitelna has worked with HP for many years to achieve that and so reduce the damaging business effects of downtime.

Customer solution at a glance

Primary applications

- Card authorisation, finance and database applications

Primary hardware

- HP rp8400, rp7400, rp7410 and rp7420 servers
- HP Integrity rx2620 server
- Two HP StorageWorks XP12000
- Various HP ProLiant servers
- ATM points
- POS points

Primary software

- HP OpenView management products
- Ahasware portal
- Radia management tools
- HP-UX 11i

HP Services

- Mission critical support contract
- Design and implementation services

"We have to be able to guarantee that the ATMs and POS systems are up all the time because they are used so much by the public," says Ivette Korandová, head of IT for the Card Operations Department at Česká Spořitelna. "To ensure this, it is necessary to build very, very strong systems with high availability and backup and to have the right management and system configuration processes in place.

Mission critical support

"For our mission critical hardware and critical systems, we have a special high quality support contract with HP that can provide support within two hours. Our servers are remotely monitored online by HP from Brussels. If they note any problems or even see something strange, they can make a quick analysis and put things right with the necessary components – even before a major problem has occurred."

To further protect the critical availability of its systems and for disaster recovery, the bank has also worked with HP on the design, architecture and implementation of a full backup site 20 km away from its main data centre in Prague.

With a secondary local area network (LAN) including replicated HP application servers, HP StorageWorks XP1200 disk arrays and Oracle9 databases, the backup centre houses a full mirror of the production environment LAN. In the event of a major disaster, it could take over the whole service but it can also be used to replace part of the service. If, for example, there is a problem with the application servers that host the vital authorisation

processes, these application can be switched to backup, or if the VISA network connections fail, the connection can be switched over to the backup centre and be operational in up to two minutes.

Outages reduced

Recovery times for the critical authorisation services are from two to 15 minutes for local failover and 95 minutes for remote failover, while recovery times for transaction services are two to 35 minutes for local failover and 95 minutes for remote failover.

These measures implemented with HP mean that availability has significantly increased. Since 2000, when it hovered between 98.5 and 98.75 per cent, it is now 99.98 per cent in the critical times from 5am to midnight and even achieves 99.6 per cent overnight, despite planned maintenance outages.

"Working with HP has enabled Česká Spořitelna to achieve a lot both in providing efficient services for its customers and in protecting those services," adds Korandová. "Reliability of our systems has increased and the time taken for all processes has been shortened, particularly the authorisation processes.

"System tolerance and capacity have both increased and we now have a full range of testing available. Building the new backup centre enables us to cover various incidents such as the outage of important services like ATM authorisation, POS, VISA and MasterCard processing, and it enables us to implement new software and services without any operational outage and without impact on the clients. It has also enabled us to be ready with a disaster recovery plan."

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