

case
study

PULSE®

PULSE® Makes the
Switch With GoldenGate™





PULSE EFT Association is one of the nation's leading electronic funds transfer (EFT) networks. With more than 4,100 bank, credit union and savings institution participants, PULSE delivers high-quality, low-cost switching and settlement services to financial institutions and other program participants for a variety of ATM, point-of-sale (POS) and other electronic banking transactions.



Bringing It Back Home

For many years, PULSE outsourced its switching and settlement functionalities. The company also relied on third parties to procure, maintain and operate its underlying infrastructure. In January 2003, PULSE made the strategic decision to deploy an in-house processing solution.

“By migrating to an in-house platform, we knew we could gain flexibility and increase our competitive edge,” said Warren Coles, executive vice president and COO at PULSE. “At the same time, we knew building a sophisticated switching and settlement system that could handle more than 1 billion transactions a year would be a huge challenge.”

Thousands of financial institutions and retailers across the country rely on PULSE to deliver essential customer services around-the-clock. Therefore, PULSE’s migration needed to occur without interruption. Unfortunately, system migrations typically require downtime due to data transfers and application testing. To ensure a zero-downtime system migration, PULSE turned to GoldenGate™.

“At PULSE, we are committed to providing our members continuous service,” Coles said, “and GoldenGate is key in helping us reach that goal.”

The Migration No One Noticed

GoldenGate’s transactional data management (TDM) solution captures, routes, transforms, delivers and verifies transactional data in real time across major databases and environments.

At PULSE, GoldenGate kept the old system up and running until the migration was complete. In fact, the solution performed so well that many of PULSE's clients didn't even notice the migration.

"The entire migration to the in-house platform went extremely well," Coles said. "GoldenGate allowed us to keep our switching services online. We even received calls from several of our processors asking us when they would migrate to the new system. It was really nice to tell them that they already had. Everything happened so quickly and seamlessly that they didn't even notice."

GoldenGate Provides More Than Migration

When PULSE decided to build its own switching infrastructure, they knew they would also have to devise a business contingency plan. Once the migration was complete, PULSE again turned to GoldenGate — this time for business continuity.

The new PULSE infrastructure consisted of two HP NonStop™ S-series platforms running Enscribe databases and third-party switching software. These identical production systems, which can process more than 5 million transactions per day, are linked to each other and to PULSE's 130 processor endpoints. With GoldenGate's TDM technology, PULSE keeps all of this data in-sync.

As part of the contingency plan, PULSE houses one of its platforms in a data center in Houston, Texas, and a second one in Dallas, Texas. These identical platforms operate simultaneously and continuously process transactions. GoldenGate captures data on both of PULSE's systems and replicates it at sub-second speeds between both sites. In the event of an outage or disaster at one data center, PULSE can direct 100 percent of the network's processing and settlement to the unaffected location. Because both systems are simultaneously in production mode at all times, there is no downtime.

"We use GoldenGate to synchronize data in both directions, effectively balancing the loads on each system and providing bidirectional business continuity," Coles said. "So, if we ever encounter an interruption in Houston, the Dallas system is designed to take over and keep our entire network up and running, without any downtime."

Experience, Expertise

Every second of every day, more than 800 customers around the world rely on ACI solutions to process payments, manage risk, automate back-office systems and provide application infrastructure services. More customers use ACI software to manage higher payment volumes, of greater diversity, across more platforms and geographies than any other provider in our field. Since 1975, ACI has provided software solutions to the world's innovators. We welcome the opportunity to do the same for you.

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