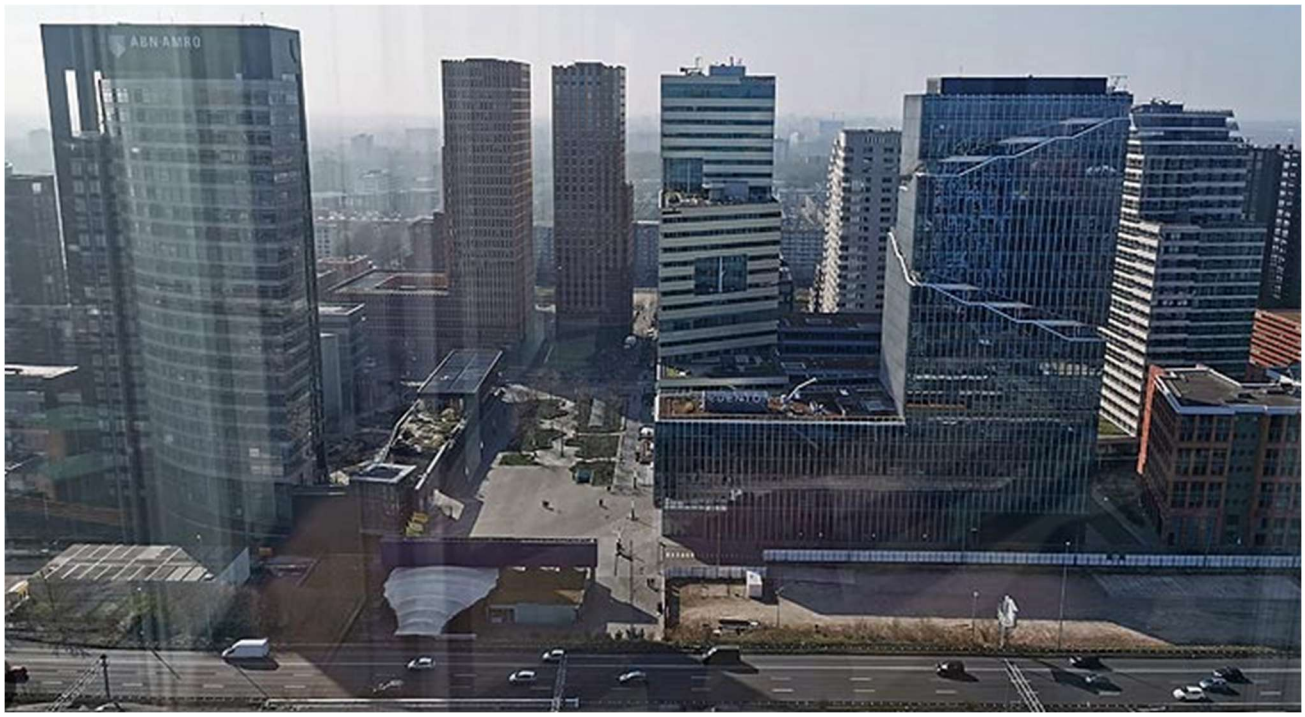
A Tier 1 Bank in the Netherlands collaborates with ACI Worldwide and IBM Z on their modernization journey

The Tier 1 Dutch bank, who is one of Kyndryl's largest outsourced clients in Europe modernized their Retail and Cards Payments solutions using BASE24-eps from ACI Worldwide, deploying a fully resilient and highly available solution across IBM Z Servers. The Bank chose to move their payments from a legacy application running on HP Nonstop servers over to IBM Z to take advantage of the secure and resilient infrastructure.



The Solution that was deployed

This Bank previously used the ACI "BASE24 classic" product on a dual HP NonStop Kernel (HPNSK, aka Tandem) system to process payment transactions from various sources. The HPNSK infrastructure was designed to deliver service with 100% availability, but the Bank were experiencing skills gaps and needed to adopt a more future-proof and compliant infrastructure for their payments processing.

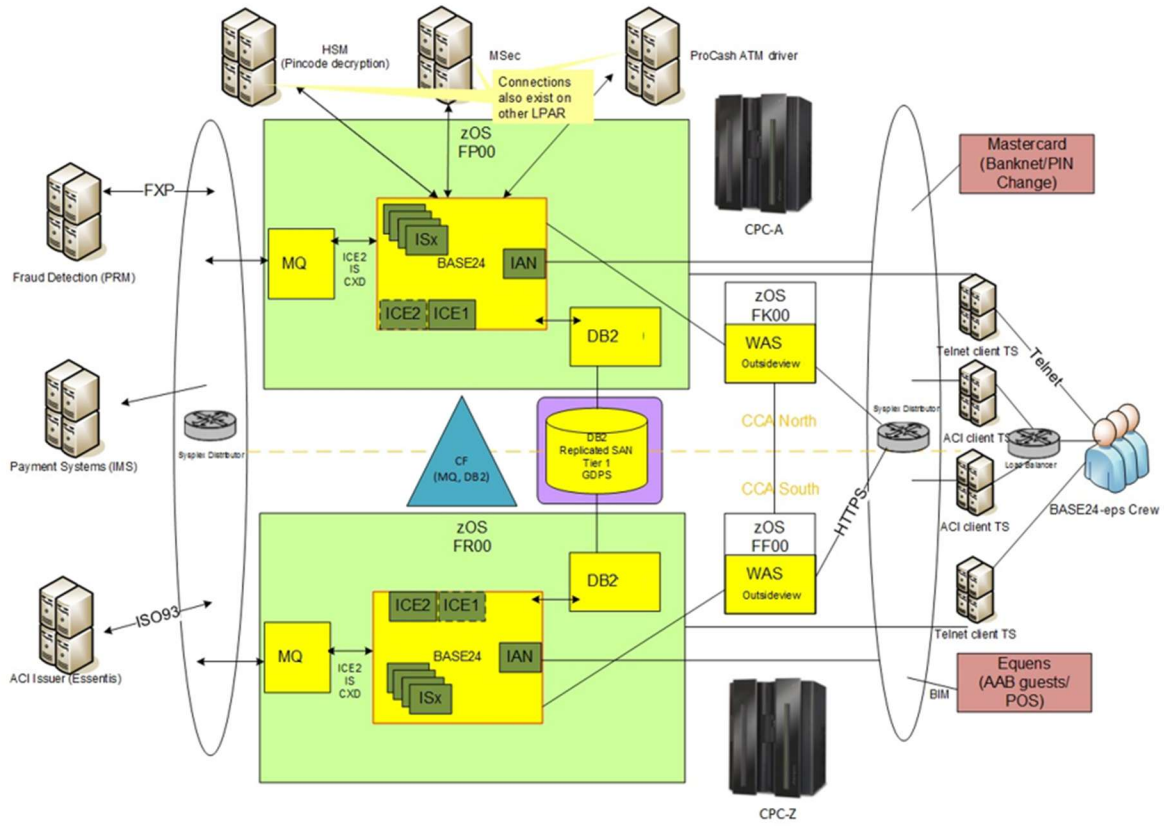
The Bank selected the superseding ACI "BASE24-eps" product as their future centralized payment system to process *all* retail and card payments transactions. Given the standardization driven by the Banks IT Operations initiatives, the only sustainable platform to host the BASE24-eps application on is IBM Z. This choice allowed the Banks cost and sustainability targets to be met.

The Banks System z BASE24-eps design is based on the "*Single Site Parallel Sysplex – Metro Mirror with Hyperswap*" architecture. The *Single Site* is in fact a sharing Twin DataCenter on Sysplex distance.

All service elements in this IBM z infrastructure and application solution design adhere to Fail Safe, Fault Tolerance and Damage Control principles:

- The network design is Fault Tolerant
- The datacenter design is based on Damage Control principles.
- The z-Server hardware is Fault Tolerant and has embedded Damage Control.
- The storage hardware is Fail Safe, Fault Tolerant and has embedded Damage Control.
- The Parallel Sysplex is Fail Safe, Fault Tolerant and has embedded Damage Control.
- The subplex layout is Fail Safe and Fault Tolerant.
- The z/OS design is Fault Tolerant
- The MQ design is Fail Safe and Fault Tolerant
- The DB2 design is Fail Safe and Fault Tolerant
- The WAS design is Fail Safe and Fault Tolerant
- The BASE24-eps application design is Fail Safe and Fault Tolerant

This ensures that the ensemble of service elements is resilient to and can endure unexpected failures and disasters.
The expected Mean Time Between Failure is better than once per 5 years, with a Recovery Time Objective better than 4 hours giving an availability of 99.999 % over 5 years.



In 2025, the Bank upgraded to IBM z17 and the ACI application will be tested and upgraded to a fully compliant (Card and Netherlands banking schemes) version during 2026. Kyndryl continues to provide the operations and service level support to the infrastructure and networking ensuring a resilient and efficiently operated services.

This Bank recently celebrated 25 years of applications relationship with ACI Worldwide and we are excited to be working closely with the IBM Ecosystem to bring new innovations to this client in 2026.