

Tier 1 Dutch bank modernizes payments with ACI and IBM to strengthen resilience and meet rising customer expectations

Customer: Tier 1 bank

Company size: 10,000+ employees

Location: Netherlands

Solution: ACI's BASE24-eps® on the IBM Z infrastructure

A long-term partnership driving continuous banking payments modernization

A leading Dutch bank has relied on ACI to power its mission-critical payments environment for more than 40 years. Over this long-standing partnership, the bank has continually evolved its systems to keep pace with rising customer expectations, regulatory demands, and the fast-changing payments landscape.

This commitment to innovation set the stage for its latest transformation, upgrading its retail and card payment systems with BASE24-eps, ACI Worldwide's enterprise-class payments solution designed to manage a constant flow of new transactions, channels, and technologies, deployed on the IBM Z infrastructure.

THE CHALLENGES

- Skills gaps in maintaining the HPNSK environment supporting the existing payments solution
- Need for a more future-proof, compliant infrastructure

THE SOLUTION

- ACI's BASE24-eps centralizes all retail and card payments on a resilient, future-ready platform supported by the IBM Z infrastructure

THE RESULTS

Delivering resilient, scalable payment operations

- ✓ 99.999% resilience and uptime for more than 5 years*
- ✓ Scalability for future volumes
- ✓ Sovereign control and regulatory alignment



The challenges: addressing legacy constraints and critical skills gaps

The Dutch bank previously used ACI's BASE24 classic product on a dual HP NonStop Kernel (HPNSK) system to process payment transactions from various sources. Although the HPNSK infrastructure was designed for 100% service availability, the bank was experiencing skills gaps and needed a more future-proof, compliant infrastructure for its payment processing.

The solution: modernizing the core payments platform

The Dutch bank adopted ACI's BASE24-eps as its central payments system, handling all retail and card transactions in one place. With IT teams focused on standardization, IBM Z stood out as the right platform to support BASE24-eps, meeting both cost goals and sustainability commitments. This shift ensures the bank's payment systems are set up for the future, with the resilience and control today's customers expect.

The Dutch bank's BASE24-eps on IBM Z design is based on the "*Single Site Parallel Sysplex—Metro Mirror with Hyperswap*" architecture. The "Single Site" is, in fact, a shared twin data center on the Sysplex distance.

All service elements in this IBM Z infrastructure and application solution design adhere to fail-safe, fault-tolerance, and damage control principles:

- Fault-tolerant network design
- Datacenter design based on damage control principles
- Fault-tolerant z-Server hardware, with embedded damage control
- Fault-safe, fault-tolerant storage hardware and Parallel Sysplex, with embedded damage control
- Fault-safe and fault-tolerant subplex layout

- Fault-tolerant z/OS design
- Fault-safe and fault-tolerant MQ, DB2, WAS, and BASE24-eps application designs

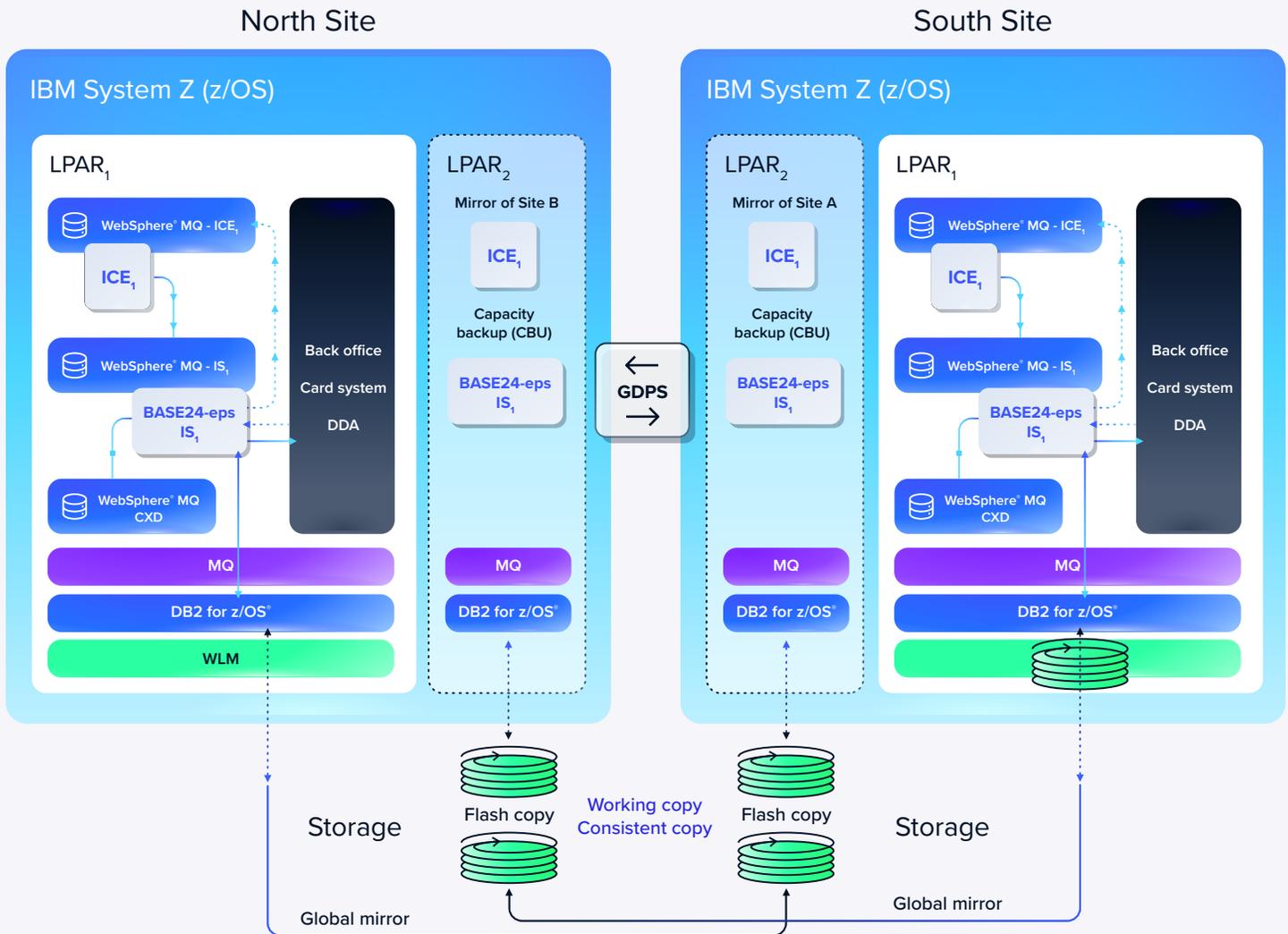
The results: delivering resilient, scalable payment operations

- **Stronger operational resilience and uptime:** The expected mean time between failure is better than once every five years, with a recovery time objective of less than four hours, delivering 99.999% availability over five years.* This ensures consistent 24x7x365 service availability to clients.
- **Scalability:** Future volume growth—including peak-season loads and national payment-scheme surges—can be absorbed without needing new infrastructure.
- **Governance and resilience:** Running payments on the ACI platform with IBM Z gives the bank sovereign control, regulatory alignment, and resilience without relying on the public cloud.



Solution architecture overview

Dual sites – Independently Active/Active



Looking ahead

The bank has upgraded to IBM z17, and the ACI application is planned for testing and modernization to ensure full compliance with card and Dutch banking schemes during 2026. Kyndryl, the bank's outsourced infrastructure partner, continues to provide operations and service-level support across infrastructure and networking, ensuring a resilient and efficiently operated service.

As these upgrades progress, ACI and the IBM ecosystem will continue collaborating with the bank to deliver practical enhancements that further strengthen its payments environment.

About ACI's BASE24-eps

BASE24-eps is a comprehensive solution for acquiring, authenticating, routing, switching, and authorizing card- and non-card-based financial transactions through various channels. It is a fault-tolerant software architecture that runs on multiple platforms, high-volume processing with the highest availability.

Manage multichannel transactions with BASE24-eps

[Find Out More](#)



ACI and IBM Partnership

IBM and ACI have partnered since the mid-1980s to provide financial institutions with highly reliable and full-function applications for transaction processing, transaction settlement, and card management applications. ACI's payment solutions are deployed on the IBM Z mainframe and also on IBM Power installations globally in Tier 1 financial institutions.

[Find Out More](#)

**ACI internal data*

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

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