

Compaq NonStop Himalaya Servers and IntraNet CO-ach Software Benchmark

ACH system breaks processing barriers

The Automated Clearing House (ACH) Network is one of the largest electronic payment networks in the United States. In 2001, the network processed more than 7.8 billion payments. By 2006, volumes are expected to grow to 15 billion payments per year. In addition to handling electronic cash management functions such as direct deposit and direct payment, the network is expanding into electronic check conversions, as well as Internet and telephone-initiated payments.

To ensure that U.S. financial systems can handle these anticipated volumes and new services, Compaq and IntraNet, a Transaction Systems Architects (TSA) company, recently conducted groundbreaking volume and throughput tests.

Delivering results

Fulfilling the promise of scalability and performance is a challenge for all sectors of the financial marketplace, particularly for consumer-driven functions like ACH. In fact, the Next Generation ACH Task Force, initiated by the National Automated Clearing House Association (NACHA), cited the ability of the ACH Network to overcome software and processing limitations and handle major growth as top priorities for the future.

To demonstrate the volumes of bulk payments that can be fed through the Compaq and IntraNet solution, the companies recently ran benchmark tests using the IntraNet CO-ach[®] application and Compaq *NonStop™ Himalaya™* S74000 servers.

CO-ach is an electronic payment clearing and settlement solution. It provides the tools necessary to offer a sophisticated payment gateway not only for bulk or ACH payments, but also for wire and EDI payments.

Compaq and IntraNet conducted multiple test scenarios with a primary focus of testing concurrent throughput. They ran additional tests in a stand-alone mode to establish both concurrent and standalone rates for transactions per hour.

The astonishing outcome: Incoming file formats were verified at a rate of 18 million transactions per hour, and entered transactions were distributed at a rate of 12 million per hour.

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Features at a glance

- > Flexible payment support allows inbound and outbound payment reformatting via an any-to-any payment gateway.
- > Sophisticated payment gateways enable bulk or ACH, wire, and EDI payments.
- > A comprehensive and fully automated accounting environment supports the business and settlement requirements of processing payments in multiple currencies and countries.
- > Online capabilities provide 24-hour access to all aspects of the CO-ach transaction and informational database.
- > The 24 x 7 fault-tolerant environment has optional support of a contingency site for business continuity planning.
- > The architectural design takes full advantage of the *NonStop* servers' parallel processing capability to provide simultaneous collection and distribution of transactions without batch processing delays.

Joint solution—ready for the future

“The U.S. market is relying increasingly on electronic payment options as one of the paths for future growth,” notes John Stanner, senior vice president, Global Product Development & Delivery, IntraNet. “The landmark test results prove that financial institutions have access to a solution that can handle unprecedented growth and deliver outstanding performance. We’re excited to report that our application’s upper level performance has not been reached.”

Delivering robust solutions to the ever-changing financial marketplace has long been a key strength of both Compaq and IntraNet. “The financial industry is at a major crossroad—saddled with legacy applications that are challenged to meet

today’s demands, much less the anticipated volumes of tomorrow,” adds Chris Rooke, vice president of Marketing and Solutions, Compaq NonStop Division. “Together, Compaq hardware and the CO-ach software deliver the high-performance parallel processing capabilities that financial institutions need today. What’s more, this powerful combination offers unlimited expandability to address growing transaction volumes.”

For more information on CO-ach software, visit www.intranet.com.

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