

One of the biggest card payment services providers in Europe

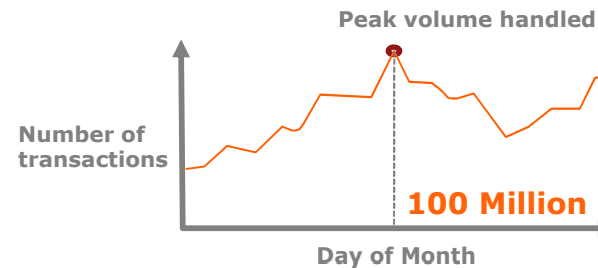
Client was looking for technology agnostic solution well-suited to handle the rapidly growing number of transactions

Rising trend in card payment transactions

- In 2012-13
 - Client's transactions increased by 26%
 - Cardholders total spend grew by 8% to €1.3 trillion
 - E-commerce, the fastest growing part of the client's Europe business, grew by 16%,
 - €1 in every €6.75 spent in Europe was on the client's card
 - Online spending on Client's cards in Europe equated to €202 billion

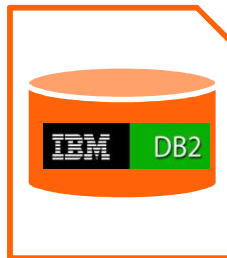
High volume transaction

- 470 million cards in use in Europe
- Ability to handle up to 4 billion transactions per month
- Peak volume of 100 million transactions a day



Technology agnostic real-time solution

- IBM DB2 compliant solution
- Support for real-time billing

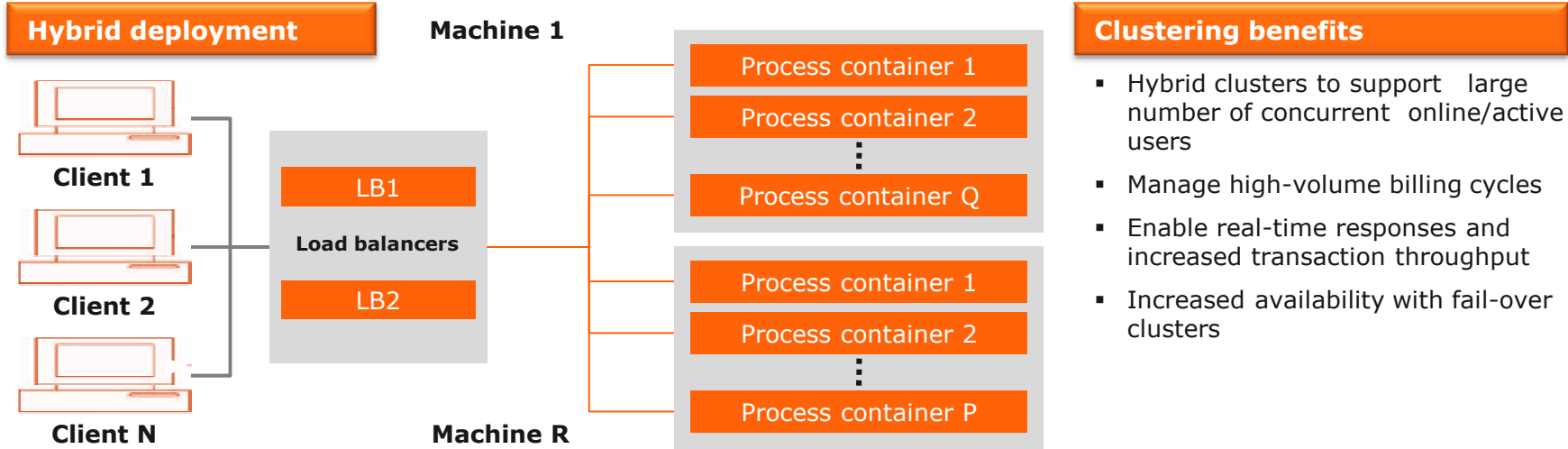


Multi-country solution

- Bill the member banks and approved non-members institutions in 36 countries in accordance with sophisticated pricing structures



Xelerate Card Services handles high volume transactions and provides end-to-end revenue management



Performance benchmark : High volume transaction processing

Enrichment		Pricing		Invoicing	
Peak volume	Throughput (Per second)	Peak volume	Throughput (Per second)		
10Mn	2760	10Mn	2196	Accounts	1.5 Mn
50Mn	2750	50Mn	2203	Transactions	4.5 Mn
100Mn	2755	100Mn	2201	Billing threads	32
2755 records processed per second		2200 records processed per second		170 invoices generated per second	

Optimal hardware

Hardware configuration

Processors	20
RAM for each core	4 GB
Hard disk space	1 TB
1 Bn transactions with above Hardware configuration	

Thank You