

Polaris, IBM prove scale of support for Intellect™ Cards Platform

... Platform's architectural scalability and performance capability benchmarked as per industry standards

Chennai, December 22, 2010: Polaris Software, a leading Financial Technology company, today announced performance report findings for Polaris' Intellect™ Cards, which prove its ability to successfully support peak business volumes on existing infrastructure, meeting industry expectations. The research was jointly conducted by IBM Systems and Technology Group ISV Enablement and Polaris Software Lab Ltd.

The testing environment, created to reflect real-world transaction activity per card per month, was made up of 10 million cards with 12 million transaction volumes. In line with the daily production runs, transaction data for a period of 29 days were loaded and processed in a single run followed by an end of day process along with billing cycle run.

The platform used, comprising of the following configuration:

- *One physical IBM POWER6® 550 server with 8 cores and 64 GB RAM was made into two logical partitions (LPARs). Each LPAR was allocated 4 cores, 32 GB RAM and 1 X 4 GB fiber channel*
- *One IBM POWER5+ 550 server with 8 cores and 32 GB RAM was used as the end of day batch server*
- *One POWER5+ 510 server with 2 cores and 8 GB RAM was used as the authorization server*
- *One IBM System Storage® DS4800 storage area network (SAN) with 14x146 GB 15000 rpm FC Disks used as common storage for Oracle Real Application Clusters (RAC)*

The scenario called for the platform to process 275 online authorization transactions per second (TPS) during the peak period of the day and an end of day time window of maximum 8 hours for processing 10 Million credit cards

The project was undertaken by a joint team from Polaris and IBM, in the IBM performance testing facility in IBM, Bangalore. The benchmarking was undertaken with an objective of testing the application on a suite of industrial benchmark circuits to ensure that it provides estimable performance parameters and to identify the potential areas of additional performance improvements.

The tests were executed multiple times, using the same data volume and load conditions with certain maintenance in terms of database level, addition of indexes, change in query (to reduce the cost of query and to get a better execution plan), leading to the final testing run where the desired timing was achieved. Certain run time parameters, such as number of parallel processes, were also adjusted so as to utilize the processor completely without saturating the database.

According to the report¹ titled ‘**Measuring Intellect Cards performance on IBM Power Systems and IBM AIX**’, “Performance testing and benchmarking of an application certifies the performance of the product, indicating the scope for further enhancement and fine tuning of the application.”

Speaking on the occasion **Manish Maakan, Global Head, Retail Banking, Polaris Software**, said, “We are very excited about IBM’s benchmarking of the Intellect™ Card Platform. The test results further confirm the platform’s ability to comfortably support the high density peak volumes and operational needs for banks globally. This is a testimony to our long term vision and commitment of delivering the most efficient banking solutions to global banks as well as financial institutions.”

Intellect™ Cards performance testing highlights:

- ❖ Performance testing was done against a simulated volume of 10 million cards with 12 million transactions
- ❖ Online Authorization performance of 275 TPS with Authorization response time of 400-450 milliseconds achieved
- ❖ End of Day – Batch Process and Billing Cycle runs recorded in a span of 6 hours and 16 minutes

About Intellect™ Cards:

- ❖ Intellect™ Cards is a flexible and a comprehensive system that addresses all credit cards, debit cards, and prepaid cards business needs with bank card and retail functionality across cards issuance, acquiring, risk management, loyalty management, and delinquency management with compliance to EMV
- ❖ Twenty years experience in the field of software development for the banking financial services and insurance industry has helped Polaris bring out a versatile and next generation product for banks and retailers of the future
- ❖ The Intellect™ Cards platform has been commended for its service-oriented architecture (SOA) by the leading technology research firm, Gartner as follows: “The Polaris line of card management solutions has a differentiated architecture among card management vendors in that it is an SOA-enabled solution that has Capability Maturity Model Integration Level 5 certification.”
- ❖ Intellect™ Cards also has the distinction of being the platform of choice for one of the pioneers in the Indian Card Industry, a leading public sector bank in India and a large retailer in the Latin American market

¹ IBM Corporation: “Measuring Intellect Cards performance on IBM Power Systems and IBM AIX, A benchmarking report”, October 2010

About Polaris Software Lab

Polaris Software Lab (POL.S.BO) is a leading Financial Technology company, with its comprehensive portfolio of products, services and consulting. Polaris has a talent strength of over 10,000 solution architects, domain and technology experts. The company owns the largest set of

Intellectual Properties in the form of a comprehensive product suite, Intellect™ Global Universal Banking (GUB) 10.0. Intellect™ is the first pure play SOA based application suite for Retail, Corporate, Investment banking and Insurance.

Polaris is headquartered in Chennai and has offices in all global financial hubs including Tokyo, Sydney, Hong Kong, Singapore, India, Dubai, Bahrain, Riyadh, London, Belfast, Zurich, Frankfurt, Toronto, New York, Chicago, Fremont, Pittsburgh and Chile. For more information, please visit <http://www.polarisFT.com/>

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