

Arrowhead Credit Union

Customers Count on Stratus

Stratus® ftServer® system melds availability and simplicity for ATM/EFT



Service to members is a top priority for credit unions, which are chartered as not-for-profit cooperatives owned by their account holders. At Arrowhead Credit Union in San Bernadino, California, this mission even guides the choice of the server platform that drives its ATM processing, debit transactions, and EFT (electronic funds transfer) switching.

Officers of the \$750 million financial institution understand that its 136,000 members expect to be able to conduct financial transactions anytime and anywhere. Being unable to process transactions for any length of time could threaten customer satisfaction and retention.

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Vaughn Book

Senior Vice President and Chief Technology Officer
Arrowhead Credit Union



The continuous availability of transaction processing is also important for an operational reason. As a credit union that has run its software applications on servers for many years, Arrowhead is accustomed to completing transactions for members in real time. In conventional banking environments with a legacy of mainframe-based processing, certain transactions may instead be stored and posted as a batch once a day.

With excellent service so central to its purpose — and downtime of its ATM/EFT server plainly unacceptable — Arrowhead trusts a fault-tolerant Stratus® ftServer® system paired with Mosaic Software’s Postilion® Realtime solution to handle some one million financial transactions monthly. And because both the hardware and software operate in a standard Microsoft® Windows® operating system environment, the financial institution is seeing its technology decision pay back not only in better uptime, but also in simpler operation.

Before: time to upgrade

A few years ago, the server platforms at the time left the credit union with few choices for powering its ATM/EFT network. The platform then in place consisted of two IBM® OS/2® PCs and proprietary ATM controller software. “There was no true high-availability solution in the old environment,” observes Vaughn Book, Arrowhead’s senior vice president and chief technology officer. “The only option was to have two servers with one acting as a cold standby.”

A major limitation of cold standby is that recovery is not immediate if a server crashes. A second drawback of the previous technology was that it did not allow for online backup; the ATM/EFT system had to be taken offline so that daily transaction records could be backed up.

As its network continued to expand, Arrowhead was due to reassess its technology alternatives. Better ATM/EFT uptime was a primary goal, largely because of the issue with backup. The credit union had also standardized on the Windows operating system and set out to identify an ATM/EFT platform that would run in this environment.

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The credit union first became interested in Mosaic's Postilion product because of the software's scalability running in a Windows server environment, in addition to enabling the online backup that significantly increases overall ATM/EFT uptime.

As for server hardware, one possibility was a high-availability cluster consisting of multiple servers. The credit union was discouraged from this alternative because of its experience running a Microsoft Exchange e-mail application on a server cluster. Managing the cluster had proven so cumbersome that the servers were ultimately de-clustered to avoid problems with availability.

After: reliability meets simplicity

The value that Arrowhead places on reliability and simplicity would lead the financial institution to select an ftServer system for the new ATM/EFT server platform. Book says that purchase price was not much of a consideration, because the price of the fault-tolerant Stratus server compared favorably with multiple servers clustered for high availability.

"I like the Stratus ftServer system because of its simplicity. With clustering, the typical approach to high availability, comes other issues including complex configuration and management as well as software compatibility," explains Book. "It came down to the simplicity of managing one box."

The ftServer design maximizes uptime with built-in Continuous Processing® features — including lockstep hardware, failsafe system software, and ActiveService™ capabilities — all inside a single server.

The credit union recognizes the advantage of an ATM/EFT platform that is engineered to provide 99.999% availability, yet installs and manages as easily as an ordinary Windows server does. Book comments, "You buy, install, and manage the Stratus ftServer system like any other Windows server in your shop. We did not have to move to a UNIX® operating system or a proprietary operating system to get the availability we need."

One aspect of the server's superior uptime protection was demonstrated during the installation process. Arrowhead's IT staff pulled out one of the replicated hard drives and one of the replicated CPUs, proving to themselves that the ftServer system continues to run normally even if one component fails or a hot-swap is necessary.

A perfect union

Today the ftServer system handles member transactions at 70 Arrowhead ATMs and at in-house ATM locations within large companies. The system also processes members' point-of-sale transactions and helps enable surcharge-free ATM access by switching transactions to and from the CO-OP Network, to which Arrowhead belongs. At this writing, the combination of Mosaic software and Stratus hardware has served Arrowhead Credit Union and its members successfully for more than a year.

The performance of the system has even been honored with an award. In 2003, the CO-OP Network recognized the outstanding continuous online ATM transaction processing performance of Mosaic's Postilion software at Arrowhead Credit Union.

Although the performance of the ftServer system has been problem-free, Arrowhead regards Stratus' proactive, remotely enabled customer support as an asset. "We do receive occasional calls from Stratus just to check when something looks like it might be an issue," says Book.

He adds, "We are pleased to say that our experience with the Stratus ftServer system has been completely uneventful. It's a decision we have never had to rethink."

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