IBM **LinuxONE**

Elevate your digital banking experience

Use SunTec Xelerate on IBM Z and IBM LinuxONE platforms for real-time customer experience orchestration

Highlights

- Accelerate digital banking and channel transformation journey with a trusted, scalable solution that delivers seamless contextual experience.
- Design and launch highly personalized products and roll out customer-centric pricing models for dynamic customer segments.
- Integrate seamlessly with existing core banking and customer engagement systems.
- Connect “systems of record” and “systems of interaction” on one system, thereby benefiting in performance and operating efficiency.
- Deliver superior resiliency with a service-level agreement of 99.999% availability[1].
- Gain the ability to consolidate hundreds, and possibly more than a thousand x86 cores, onto a single IBM Z® and LinuxONE platform and reduce costs by up to 40% in three years, versus compared x86 servers[2].

Need for real-time contextual experience from banking customers

The financial services industry is facing numerous disruptive forces — from evolving customer demands for new products and services,competition from financial technology (fintech) companies, rising regulatory pressures to increasing cybersecurity breaches. The digital age has permanently altered the way customers expect banking services. Using smart phones and tablets, the connected customers are demanding a superior experience that nurtures their needs, builds trust and exceeds their expectations.

To overcome these challenges and drive revenue growth, moving from a product-centric approach to an agile, customer-first model is imperative.

Enhancing customer experiences by rapidly designing and launching personalized products and bundles, offering innovative pricing models and rewarding customers based on their positive financial behavior cannot be overemphasized. To deliver these personalized banking experiences, financial institutions need the agility, resiliency, elasticity and on-demand provisioning that cloud offers, typically a hybrid multi-cloud strategy, for their data, applications and services.

IBM has teamed with SunTec® Business Solutions, a leading relationship -based pricing and billing software solutions provider, to help financial institutions accelerate their digital transformation and drive business growth.

SunTec Xelerate®, a cloud-native and microservices-based solution,is available on IBM Z platform and IBM LinuxONE systems—designed to support the heaviest of workloads.

“We help our clients increase the lifetime value of their customer relationships through effective revenue management and real-time customer experience orchestration with cloud-native, cloud-agnostic products.”

— Amit Dua, President Client Facing Group, SunTec Business Solutions

Own and transform the customer experiencewith SunTec Xelerate

Xelerate, SunTec's award-winning product suite, helps banks and financial services organizations to transform their product experience and innovation capabilities. With Xelerate, organizations can adopt innovative relationship-based pricing models, behavior-based loyalty programs, prevent revenue leakage with accurate pricing and billing. It also allows companies to build and launch various monetization models for banking and platform as-a-service models.

"We help our clients increase the lifetime value of their customer relationships through effective revenue management and real-time customer experience orchestration with cloud-native, cloud-agnostic products."

— Amit Dua, President Client Facing Group, SunTec Business Solutions

SunTec Xelerate is designed to help organizations to:
Improve customer experience by creating and launching hyper-personalized products, offers and pricing.

- Accelerate time to market and reduce the cost of creating and launching new products and services.
- Build and monetize ecosystems to accelerate sales through partners.
- Prevent revenue leakage to improve profitability.
- Replace multiple disparate billing systems and generate consolidated bills.
- Mitigate risk and help clients address regulatory compliance requirements.

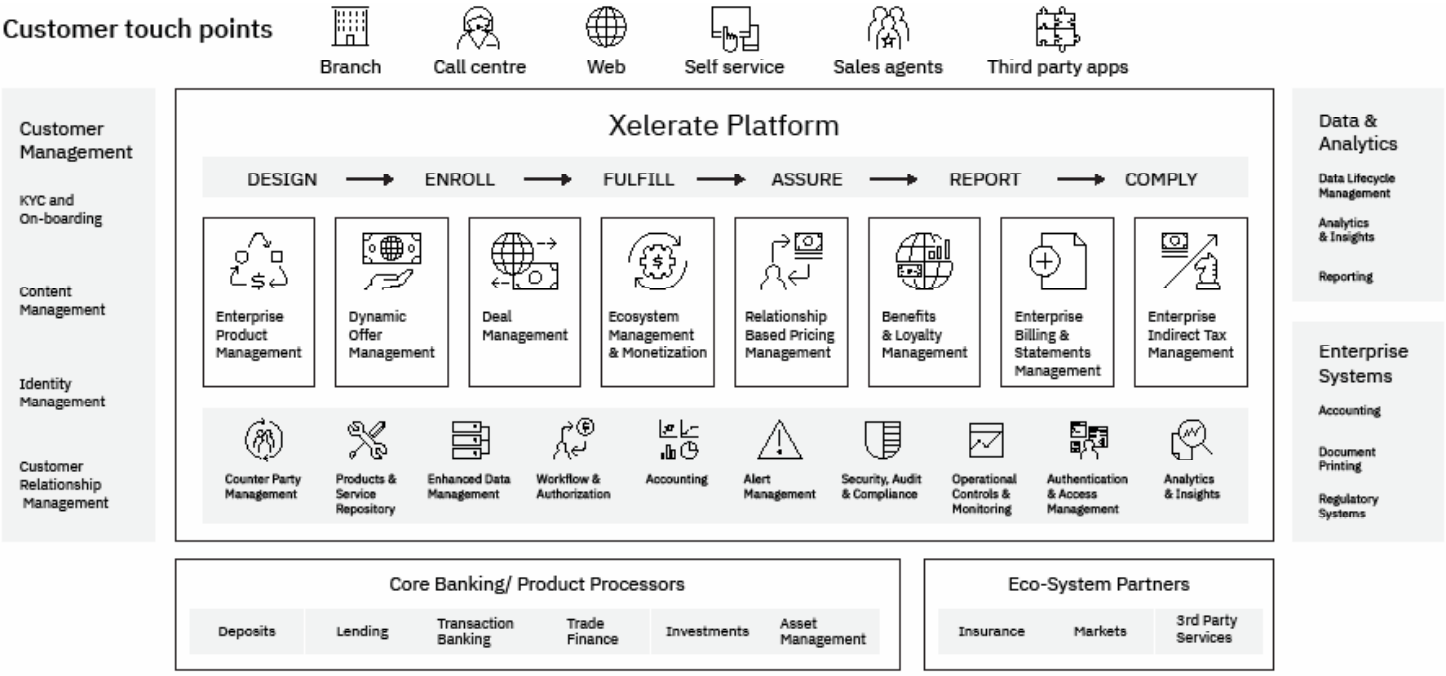


Figure 1: SunTec Xelerate component integration diagram.

A technology platform designed for scale and trusted digital experience

The IBM Z and IBM LinuxONE platforms offer a robust infrastructure for Linux® solutions and cloud services. They are designed to help organizations achieve:

- High scalability to meet and possibly exceed customer expectations.
- High security levels with pervasive encryption for consumable data protection and security inside the server.
- Resilience and continuous availability with high levels of security and governance.
- Faster development and deployment of cloud-native applications using Red Hat® OpenShift® technology and IBM Cloud Pak™ on IBM Z platform.
- Improved capabilities that can help unleash and amplify core assets using open APIs.
- Efficient operations with rapid deployment, configuration and management of virtual Linux servers. Prevent revenue leakage to improve profitability.

IBM Z and IBM LinuxONE platforms: Purpose-built for mission-critical applications

- Offers up to 190 configurable cores and 40 TB of memory.
- Modular and scalable with one to four 19-inch frames depending on capacity requirements.
- Access to hyper-protect technology with Secure Service Container (SSC), which pervasively encrypts data and protects services from being tampered with even by privileged admins.
- Improved data protection with IBM Data Privacy Passports technology, designed to help you reduce the risk and impact of collecting and storing sensitive eligible data in your enterprise.
- Highest industry certifications with Hardware Security Module (HSM) at FIPS 140-2 Level 4.
- IBM z15™ and LinuxONE III are designed for Common Criteria Evaluation Assurance Level 5+ certification for security of logical partitions.
- Instant recovery boost is designed to improve system resiliency and help deliver high levels of availability.
- IBM Z is designed to run at or near 100% resource utilization.

Figure 2: IBM Z and IBM LinuxONE

A modern architecture to build and integrate cloud-native applications

The IBM Z platforms host much of the operational data for many large banks, retailers and other large enterprises around the world. Co-locating banking workloads on IBM Z running Linux provides a unique opportunity to tightly connect “systems of records” and “systems of interaction” and deliver better performance and operational efficiency. When co-located on IBM Z running Linux, Xelerate can help communicate through fast internal HiperSockets™ connections, shared memory communication and centralized management with core applications and data on IBM z/OS® platform to deliver greater performance and network security.

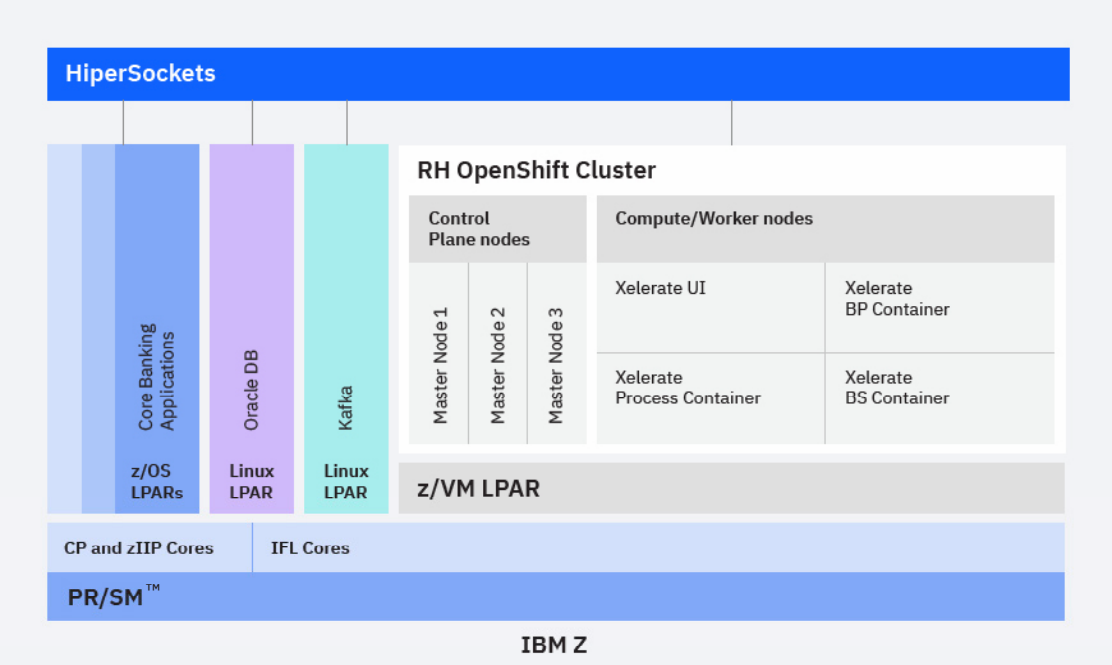
With IBM Cloud Pak solution and Red Hat OpenShift software, developers have an open environment to quickly build cloud native applications, modernize existing applications, and deploy in a consistent manner across their hybrid cloud environment.

Benefits of co-locating SunTec Xelerate on IBM Z running Linux can provide:

High performance and efficiency
- Designed for quick response times and less application delays through optimized cache structure and large cache sizes.
- High I/O bandwidth due to dedicated I/O processors and memory buffer cache.

Cross-memory data and local network transfer advantages
- High throughput and low latency by less hops.
- Less network equipment (routes, switches)network is inside the server.

Centralized management of co-located workloads
- Optimized resource utilization based on high levels of resource sharing.



- Core and data applications deployed on IBM z/OS
- Database on Linux partition on IBM Z
- Xelerate solution suite on Red Hat OpenShift computer nodes on z/VM® partitions
- IBM Cloud Pak for Integration platform

Figure 3: SunTec Xelerate container architecture on IBM Z

In addition, organizations can use IBM Cloud Hyper Protect Services to help keep their sensitive data secure. Built on the LinuxONE SSC technology, the Hyper Protect virtual servers offer built-in workload isolation and tamper protection from privileged user access. The solution is designed to protect Linux workloads on IBM Z and LinuxONE systems throughout the application lifecycle — from build through to deploy and manage.

IBM Z and LinuxONE are the enterprise platforms designed for mission-critical applications and to bring next-level data privacy, security, and resiliency to your hybrid, multicloud environment.

Xelerate on IBM Z and IBM LinuxONE platforms

To understand the context in which customers are operating, banks must have real-time visibility across the full breadth of their customers' banking relationships. It's crucial for banks to know how to use data to glean insights and make recommendations. The IBM Z platform hosts much of the operational data for many large banks, retailers and other large enterprises around the world. With SunTec Xelerate on IBM Z and LinuxONE platforms, financial services organizations can continue to pursue digital transformation by augmenting a bank's existing core banking capabilities and enable contextual pricing. The rule-based capability further automates the pricing process to provide agility, improve maintainability and allow end-to-end auditability and traceability. With this approach, banks can quickly adopt new technologies, add more functionality and capabilities, offer customized products, and enhance customer experience.

About SunTec

SunTec is a leading relationship-based pricing and billing company. More than 130 clients in 45 countries rely on SunTec to provide hyper -personalized products, offers, pricing, loyalty programs and billing for more than 400 million end-customers. SunTec products are based on our cloud-native and cloud-agnostic, API first, micro-services -based proprietary platform, Xelerate and are delivered on-premise, on private cloud and as SaaS. SunTec has global operations including the USA, UK, Germany, UAE, Singapore, Canada, Australia, and India. For more information,
please visit us at www.suntecgroup.com
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For more information

To learn more about how IBM Z and IBM LinuxONE platforms combined with SunTec Xelerate can benefit your banking institution, please contact LPNHelp@us.ibm.com You may also contact your IBM sales representative or IBM Business Partner.

To learn about IBM LinuxONE, visit **ibm.com**/linuxone.
To learn more about IBM Z, visit **ibm.com**/it-infrastructure/z

Additionally, IBM Global Financing provides numerous payment options to help you acquire the technology you need to grow your business. We provide full lifecycle management of IT products and services, from acquisition to disposition. For more information, visit **ibm.com**/financing.

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1. ITIC 2020 Global Server Hardware, Server OS Reliability Report," Information Technology Intelligence Consulting, April 2020. www.ibm.com/downloads/cas/DV0XZV6R

2. Comparison in an IBM laboratory. The x86 landscape consisted of 5 x86 systems, each with 44 cores/768 GB, Oracle virtual machine (VM) and Oracle Linux,Oracle 12c, 320 total cores, USD 546 million (3-year TCO) and USD 663/TPS. The IBM LinuxONE landscape consisted of IBM LinuxONE III LT1 (LM1/M)1 with 33 cores/3392 GB), IBM z/VM® and Red Hat® Enterprise Linux (RHEL), Oracle 12c, 33 total cores, USD 3.08 million (3-year TCO) and USD 374/TPS.

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