

INNOVATION IN THE FINANCIAL SECTOR REQUIRES RELIABILITY, SECURITY AND SCALABILITY

Bacca has chosen Atman's dedicated servers



INTRODUCTION

Bacca Sp. z o.o. is a company dealing with the creation and supply of innovative technological solutions for the financial – especially insurance – sector. For such activities, a solid base in the form of an efficient IT infrastructure is essential.

Instead of investing in equipment and server room, taking care of its maintenance and bearing the costs of servicing devices, Bacca decided to focus on its core business – developing systems and applications, such as TubaPay. This Bacca flagship product – a card payment system in insurance – required a reliable IT environment with a high level of security.

From among many offers, Bacca chose Atman's IaaS [Infrastructure as a Service] solution, ensuring high availability and flexible scaling.

CASE STUDY



CLIENT

- A company that provides modern technological solutions in the insurance industry
- Very dynamic domestic development
- Support for 8 insurers (as at November 2019, the process of integrating further insurers is underway) under TubaPay



CONCEPT

Preparation and maintenance of a secure, highly available and scalable IT environment – the foundation for creating and developing the Client's technological solutions.



INFRASTRUCTURE

- Dedicated servers in a data center of the Tier III+ class
- Telecommunications link
- Hardware firewall



ADDED VALUES

- Optimization of the Client's IT costs
- Technical and service support 24/7
- Anti-DDoS protection



BUSINESS BENEFITS

- **The possibility of focusing on developing technology projects and the development layer without worrying about the stable operation of servers and their security**
- **Reliability of services provided to end customers (no downtime)**
- **Optimal spending of the IT budget due to the ease of adjusting the size of the infrastructure to the current needs**
- **Free development of business (flexible outsourcing ensures quick and trouble-free increase of computing power of the environment)**
- **Cost reduction, OPEX instead of CAPEX (no investment in purchasing, servicing, disposal of outdated equipment, no costs of maintaining server rooms)**



OUTSET

Bacca had an idea on how to modernize the insurance industry by introducing card payments that are preferred by Poles.



Cezary Świerszcz,

President of the Management Board, Bacca Sp. z o.o.:

The majority of payments in insurance were effected through two channels: cash payments, still present and popular, as well as transfers. The industry's challenge was to introduce card payments, because while Poles like to pay with payment cards, in the insurance industry, due to the specifics of the work of intermediary agents, this service was very limited. It resulted from the fact that the majority of insurance customers buy through intermediaries cooperating with multiple insurance undertakings. Thus, the challenge consisted in settling card payments in such a way that it would be convenient not only for the end customer, but also for the intermediary agent – both in terms of operations as well as generated costs.

With this in mind, Bacca developed the concept of the original TubaPay system. However, in terms of development work, the company lacked a reliable IT infrastructure with high potential

which in addition would have a high level of security, which is crucial when acquiring business partners in the form of insurance companies.



NEEDS

Application development requires considerable computing power and safe testing at various stages of work. This is required, for example, by the specificity of the TubaPay system, which, in addition to transferring payments to selected bank accounts, must also mark them appropriately so that a given insurer – after receiving funds – immediately knows to which policy a given payment should be assigned.

Due to the financial sector, Bacca's IT environment also had to operate reliably and cope well in the event of any breakdowns to maintain continuous availability for its customers.

Another important Bacca's requirement was the possibility of scaling the infrastructure. Assuming any redundancy for the future would mean unnecessary costs, so a condition precedent was to find a solution that is as flexible as possible – one whose size can be easily adapted to business development.

Investing in their own server room and equipment was out of the question – what was needed was a solid technology partner whose infrastructure and services would meet the requirements of such system as e.g. TubaPay and would meet the Client's expectations.



Cezary Świerszcz,

President of the Management Board, Bacca Sp. z o.o.:

We were looking for reliability, security and scalability of the entire solution. We chose Atman because it offered the most comprehensive offer that suited our IT needs.



SOLUTION

The TubaPay system consists of a terminal, a mobile application for smartphones that cooperates with it, as well as a back-end system that manages the entire transaction settlement logic, i.e. the processing of transactions and generating appropriate reports for individual business partners (insurers). Bacca needed an external IT infrastructure for the system to be profitable and reliable.

Atman offered and delivered a dedicated server environment connected to each other by an in-

ternal network, located in secure, Tier III+ class Atman Data Center with 99.999% SLA for power supply. Atman's redundant fiber optic links are used for reliable communication with the world, and the hardware firewall ensures protection of the Client's environment at the Internet interface. In addition, Atman's dedicated servers are – as a standard – covered by the protection of an efficient anti-DDoS system that continuously monitors inbound traffic and automatically blocks attempts of volumetric attacks.



Michał Nowakowski,
New Business Manager, Atman:

Companies usually focus on employing their developers as well as taking care of software and applications. In turn, we take responsibility for maintaining the infrastructure for the client. We make sure that the equipment is of high quality and optimally configured and scalable, as well as that it is located in a secure, professional data center. In terms of the infrastructure, the TubaPay system is wholly maintained by Atman.

The environment was designed for scalability and high availability (selected servers are redundant with respect to each other). Depending on your needs, you can add additional elements to the infrastructure and develop it on similar conditions as structures made of blocks.

The infrastructure provided by Atman, due to the fact that it is located in a professional data center, also positively affects the aspect of

establishing cooperation between Bacca and partners (insurers) because it meets all the conditions related to security (including physical protection, redundant power supply, power generators, safety procedures, cyclical reviews). Thanks to this, there is no problem with successfully passing security audits, which for insurers, i.e. companies from the financial sector, is a key issue when establishing cooperation with external partners.



BENEFITS

Three environments within one infrastructure.

The TubaPay system and other Bacca technological solutions operate on the Atman infrastructure, which means that it is not only a production environment, but also a development and testing environment. Therefore, new functions are created in the development environment; then – in the test environment – they are initially integrated with partner solutions (insurers) and verified, and only then, they reach the production environment. Due to the fact that all stages take place on one infrastructure, Bacca Sp. z o.o. is confident that everything that has been successfully tested will then work properly in the

production environment. Thanks to the coherent infrastructure, the fear that some functions or configurations will be mapped or not included in the migration disappears.

High availability of the infrastructure.

Atman has extensive server facilities and its own spare parts stock. Thanks to this, in the event of a possible failure or downtime, the company – within max. 4 hours – can replace hardware (non-operational component or entire device) to immediately restore the availability of the service. Only after the replacement, technical specialists deal with recalled equipment, looking for the cause

of the problem. We can also count on redundant communication with the IT environment – not only the servers are covered by redundancy, but also links that the operation of the Network Operations Center [Atman NOC] monitors 24/7.

Competences regarding equipment maintenance. Atman provides services to specialists who deal with professional configuration and maintenance of devices [including servicing, inspections], as well as round-the-clock technical support. As a result, the Client does not have to incur additional costs that would be associated with maintaining this type of competences in-house.

Scalability and relatively low costs. The Client does not have to build or buy the server or main-

tain it, which is troublesome, especially since the server should usually be depreciated within 3-5 years. The possibility of using IaaS services means that buying equipment that may prove unsuitable for the needs of business over time becomes an unnecessary risk [possibility of over-investment or underinvestment]. There is also no need to buy spare equipment [assuming an intensive increase in needs], and there is no situation when we need to expand the already operating IT environment in a too small server room in the company. The flexible Atman's service allows to develop infrastructure in accordance with the client's needs and without the above-said fears and threats.



SUMMARY

With a stable support provided by Atman, Bacca is free to develop its technological projects, including TubaPay. The scalable environment of dedicated servers means that technological services operate stably both when there is not much traffic yet [the beginnings of the project], as well as when more and more transactions are processed and the requirements increase significantly.

Currently, Bacca focuses primarily on acquiring more insurers to cooperate, developing new projects, as well as creating new functions for TubaPay, such as handling recurring payments [installments], or crediting customer cards [payments from insurers to customers, e.g. damages] The company is also ready to service foreign markets, because its plans assume the expansion of the service and presence on markets other than Polish.

Bacca Sp. z o.o.

Bacca specializes in creating and delivering modern technological solutions in the insurance industry. The company offers a number of solutions, including smart11, i.e. a service directed to insurance agents, thanks to which customers pay for insurance in low monthly installments, and Bacca pays their premium in advance for the whole year, as well as integrated installments where installment payments are embedded in the product insurance, but Bacca takes over all service and risk from the insurer.

In addition, Bacca has its own telemetry solution for insurers which covers four areas: driving style scoring, mobile application for the driver, collecting driving style data and an individually tailored payment system. Other solutions of the company include the TubaPay [integrated payment terminal] mentioned in the case study and the Bacca Risk Index – an insurance risk assessment indicator in motor insurance which is based on an objective assessment of the client's financial liability.

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ATM S.A. is the WSE listed Polish data center market leader as well as an expert in security of data transmission and processing. Under the Atman brand the company provides colocation, hosting and cloud computing services in its data centers with 16,470 sq m of the total space. Using own international links and fiber-optic networks in the largest Polish cities, Atman offers broadband IP services, including Internet access and data transmission. Major recipients of the services are telecommunications operators, traditional media, Internet portals, financial institutions, commercial and industrial companies.