



## MultiCarta: upgrading processing infrastructure to ensure high performance and enable quick-to-market innovative products

### Success story at a glance



[www.multicarta.ru](http://www.multicarta.ru)

**Client:**  
MultiCarta

- Goals:**
- to upgrade MultiCarta's multivendor processing system
  - to transfer all existing bank customers and connect new customers to the new system smoothly and successfully
  - to enable MultiCarta to provide its largest customer (VTB24) with the capability to execute various non-cash operations at self-service terminals inclusive of ATMs
  - to enable another of MultiCarta's customers, Leto Bank to launch express-loans via ATMs

- Implementation:**
- one step implementation of the entire production cycle within Compass Plus systems
  - step-by-step switching of the customers to the new platform
  - implementation of a unique Disaster Recovery System, consisting of two fault-tolerant mirrored servers

- Results:**
- in just six months, one of MultiCarta's customer banks was switched to the new processing system built on Compass Plus solutions
  - MultiCarta implemented the first Visa payWave acquiring project in Russia for The Seventh Continent stores across the country
  - In 2013, MultiCarta processed over 690 million transactions, with a peak load of 3.9 million transactions per day

#### The client

MultiCarta Ltd. was established in 1994 and has grown to be one of the largest third party processors in Russia: at the end of 2013 it processed transactions for over 12,000 ATMs and 24,000 POS terminals. The company is a subsidiary of VTB Bank and part of VTB Group, the second largest banking group in Russia, offering a comprehensive range of services to financial institutions in more than 20 countries across CIS, Europe, Asia and Africa.

MultiCarta provides processing for the banks of VTB Group, but its business strategy is not limited to this role. Since 2007, the company has been actively promoting its processing services in the market and as a result today, MultiCarta has over 60 financial institutions as its customers.

MultiCarta offers financial institutions and merchants a full range of services including, but not limited to, the support of card issuing and acquiring programs, merchant and internet acquiring, ATM network maintenance, and geolocation solutions.

It is certified by Visa and Mastercard as a third party processor and personalisation centre and is licensed by the international payment systems American Express and UnionPay. to provide technical support for card transactions.

With a prominent position in financial markets and a reputation for providing modern solutions and high performance, MultiCarta guarantees its clients strength and reliability backed by a focus on partnership and cooperation. With a prominent position in the financial market and a reputation for providing modern solutions and high performance, MultiCarta's broad financial experience enables it to offer clients innovative, sophisticated solutions that ensure fault tolerance and comply to the highest security standards. In addition, the company's solutions and services offer high scalability and can grow or be adapted based on clients' specific needs.

#### A long-standing partnership

In 2010, increased business volumes, new requirements from customer banks in different countries in CIS and the reliability of the processing system, led to the need to upgrade MultiCarta's multivendor processing infrastructure became obvious. The company's strategic development plans required a modern technological solution that would provide a high-quality service in an increasingly competitive market and as such would enable them to quickly implement and launch new products. Following a competitive bidding process, the organisation decided to partner with Compass Plus and migrate its processing system to the Compass Plus platform. The processor chose the platform due to Compass Plus' proven speed of implementation, as well as the platform's flexible product architecture and stable operation even under heavy transaction volumes.

To enable the migration process was carried out smoothly, a project plan involving several stages was developed. The first stage saw MultiCarta

launch the entire production cycle on the new platform. The new system was put into operation immediately and it gradually took on a larger transaction load. The next stage included the step-by-step switching of MultiCarta customers to the new platform. The well-coordinated and professional work of both the MultiCarta and Compass Plus specialists enabled the migration to go as scheduled. The advanced architecture and extensive integration capabilities of the platform helped the success of the project, and in just six months, one of MultiCarta's customer banks was switched to it.

Speaking at the time, Yuri Gudkin, Deputy Chief Officer at MultiCarta, said: *"The results achieved in such a short period of time and the experience of working with Compass Plus has confirmed the right choice was made by our company and this has enabled us to regard our future plans with enthusiasm."*

At the end of 2011, once the gradual transfer of serviced banks and new customer banks to the new processing system had been completed, the processing centre achieved PCI DSS compliance and MultiCarta and Compass Plus commenced the final stage of the project - the large-scale migration of the VTB24 ATM network without interruption to its service. The team switched up to 50 ATMs to the new system every day, migrating over 7,000 ATMs in total.

Alexey Blinov, the Head of Account Management Department at MultiCarta, commented on the collaboration between the two companies: *"As a result of this modernisation, not only can we meet the increasing business demands of our main customer – the VTB Group, but we can also offer our partners state-of-the-art processing services. Implementing technological solutions that are high in demand and offering customers quality and convenient services are the main priorities of MultiCarta when it comes to working with partner banks."*

Following the migration of MultiCarta's processing system to Compass Plus, all VTB banks in CIS have been successfully migrated over and are now running on the software from Compass Plus.

### Strengthening the relationship

Following MultiCarta's migration, the relationship between the processor and Compass Plus has continued to grow. At the beginning of 2012, the two companies embarked on an exciting project that would not only improve the technological infrastructure of MultiCarta's processing centre, but the quality of services it provided.

The collaboration saw the implementation of a unique Disaster Recovery System that provides the non-stop upgrade capability and instant disaster recovery after failures. The system consists of two mirrored servers located in Moscow and St. Petersburg interconnected through a fault-tolerant network channel, using Oracle DBMS and the new platform's application logic to ensure the synchronisation of the client data received. The system is configured to help MultiCarta achieve maximum reliability and performance efficiency through the duplication of data, should problems occur.

In the same year, Compass Plus helped MultiCarta implement the first Visa payWave acquiring project in Russia for the retailer, The Seventh Continent, which has over 140 outlets across the country. Mastercard PayPass acquiring technology was implemented in 2013 for the same merchant.

In 2013, MultiCarta also implemented a pilot transport project for Aeroexpress, which enables customers to use their contactless card to pay at special turnstiles when travelling by train between Moscow airports. The Pay@Gate project has seen 135 turnstiles implemented with contactless payment readers. During the first quarter of 2014, more than 23,000 trips were paid for using Pay@Gate and the popularity of this service continues to grow.

### Launching a high-tech bank

In 2012, when one of their customers, Leto Bank, a new hi-tech retail bank launched by VTB Group, wanted to offer its customers innovative, high quality services at reduced costs, MultiCarta turned to Compass Plus for help. The project included implementing a number of services for the new bank, including issuing and acquiring for virtual cards, an instant issuance card service, remote PIN and the use of barcodes at ATMs.

Leto Bank also wanted to utilise the functionality of ATMs to launch an innovative new service – issuing express-loans to existing customers and non-bank customers at the terminals. The new product enables customers to receive a decision on a loan application by SMS notification within an hour of submitting the application. Customers can access the money by scanning the barcode they are given when they sign the loan agreement and a PIN. As the person taking the loan does not have to be an existing bank customer, the new product has enabled the bank to tap into the underbanked segment of the market. The combination of the flexibility of Compass Plus solutions and MultiCarta's performance capacity allowed Leto Bank to enter the market quickly and at a fraction of the cost compared to setting up fully-functional branches.

## Uncovering future collaboration

In 2013, MultiCarta completed Russia's largest merger of two payment technology companies – Transcreditbank and VTB24 with the integration of TransCreditCard (TCC), which was a processing centre for Transcreditbank.

TransCreditCard was also a Compass Plus customer and utilised its platform for card processing. In 2007, Compass Plus helped TCC offer its strategic partner, Russian Railways, sell railways tickets over the internet by implementing Compass Plus' e-commerce solution. The result of the collaboration between TCC and Compass Plus was a technological platform for internet acquiring. After the successful consolidation with the TCC, MultiCarta's e-commerce business has seen substantial growth, with the company servicing more than 4,000 retail outlets by the end of 2013. The company now processes approximately 60,000 e-commerce transactions per day with a peak load of up to 100,000 transactions. Russian Railways, one of the biggest internet merchants in Russia, remains a key customer for MultiCarta and many internet payments service providers (IPSP) also utilise the company's services. Therefore, the prominent market position of MultiCarta has opened new horizons for their continued mutually beneficial partnership with Compass Plus.

Alongside enabling P2P transfers between cards of the new joint network, MultiCarta also launched a pilot project for cash recycling ATMs, developed an interface for the Public Information System for Regional and Local Payments of the Federal Treasury and implemented the Verified by Visa 3D Secure service

In 2013, the processor handled over 690 million transactions, with a peak load of 3.9 million transactions per day.

*"MultiCarta plays an important role in ensuring the development of the VTB Group, which requires providing a high-quality processing service. Our customer banks in the market have the same expectations. Providing such a service implies an exceptional technological base: it should be productive, highly reliable, and, finally, open to innovation," said Kirill Sviridenko, CEO at MultiCarta. "The Compass Plus solutions enable us to realise the intellectual power of our processing system, which I had the opportunity to see while working at TransCreditCard. By setting ambitious business goals for MultiCarta now we can be sure that we will get a professional technical support from the Compass Plus team."*