



Paymentech Uses the Informatica Data Integration Platform to Build a Real-Time Data Warehouse

“Informatica provides us with a data integration platform for the long haul—one capable of meeting our very high-volume, real time needs.”

—George White, Chief Technology Officer, Paymentech

FAST FACTS

CUSTOMER

Paymentech

BENEFITS

- Real-time data warehouse
- Enhanced service offerings
- Elimination of custom code

INFORMATICA SOLUTION

Informatica PowerCenter®

NUTS AND BOLTS

- Data Integration: Informatica PowerCenter
- Sources: Oracle, Informix, flat files
- Target: Oracle
- Platform: IBM AIX

Paymentech, L.P. processes more transactions than any other company in North America — and more than half of all Internet transactions — for businesses accepting payments via traditional point of sale, Internet, catalog and recurring billing. In 2004, Paymentech and its Canadian affiliate processed 8.5 billion transactions and \$200 billion in card volume in 14 currencies.

The Challenge

Paymentech was looking to build a real-time and flexible merchant system that would provide any of its 4,000 plus customers access to more flexible and adaptable payment funds. This initiative was a critical part of Paymentech's strategy of providing customers with more expansive and customizable service offerings. Since Paymentech processes transactions a day, it needed a high performing and reliable data integration solution that could handle complex data transformations to create the improved merchant system. For approximately 10 years Paymentech relied on writing custom code. However, as data volumes grew and business requirements became more complex, the company's custom coded solution became extremely difficult to maintain. Like most companies, Paymentech did not keep updated and accurate records of how, why, and where data was transferred. And without having good documentation of business rules, making small changes proved to be very maintenance intensive because programmers needed to know exactly where to make modifications in the code.

For example, if a specific customer wanted a customized solution with additional product or price fields, Paymentech needed a skilled developer who had been intimately involved with its project to identify the distinct product or pricing fields to make these changes.

The Solution

To support its real-time requirements, Paymentech selected Informatica PowerCenter because of its easy to use GUI interface, self-documentation advantages, and ability to handle real-time, complex transformations. In the process, Paymentech has standardized a key portion of its transaction approval system on the Informatica data integration platform

Today after a transaction is executed on any of its 4,000 customers' Point of Sale (POS) systems, Paymentech receives a flat file with transaction details with line items such as the overall sale price, products purchased, product category, location of sale, and form of payment. This data is then stored in Paymentech's merchant database and transmitted for authorization and settlement to companies such as Visa and MasterCard. By storing and processing thousands of transaction details per day in its terabyte data warehouse, Paymentech is then providing its merchants with over 20 customized reports that track sales down to individual line items with transaction history.

The Results

Robust Platform to Support Real-Time Data Warehouse

Leveraging Informatica's robust processing capabilities, Paymentech has been able to process and perform complex transformations on thousands of transactions per day. To meet these requirements, Paymentech is using Informatica in-memory server-side caching to fully leverage system resources and deliver peak performance.

Increased Flexibility Leads to Expansion in Service Offering

By having the flexibility to dynamically cater to specific merchant requests, plus the ability to easily and cost effectively create new tables and fields in its data warehouse schema, Paymentech has been able to add new merchants and offer existing merchants more options through its expanded service offering

Elimination of Custom Code

Through the Informatica object-oriented, GUI interface, Paymentech has been able to increase development productivity and reduce costs by eliminating the need to write expensive and resource intensive custom code.



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