

CLOUD SERVICES

# Apply Financial banks on cloud solution from Sungard Availability Services



**Apply Financial was established in November 2010 to provide a cost-effective, flexible payments validation service to financial institutions and other companies. Its many blue-chip clients include Brightstar, AMEX, Caxton FX, Currencies Direct, CNA, HSBC, Saxo Bank and the INEOS Group. Its products combine intelligent software tools with the best data to produce easy-to-use, effective solutions for its clients.**

Founder and CEO Mark Bradbury spotted the potential for a reliable cloud-based service that would streamline and automate what was traditionally a time-consuming, laborious manual process. His business – verifying that account numbers and bank branches match and are current – relies on a global database of bank information that spans 240 countries and holds details of some 870,000 bank branches plus more than 440,000 corresponding bank account numbers. Keeping this vast volume of data up-to-date involves handling up to 5,000 changes daily.

Aware of Sungard Availability Services' heritage and track record of delivering high availability solutions, Apply Financial approached Sungard AS to be its technology partner. The company was originally seeking a colocation environment but on discussing options with Sungard AS it recognised that a cloud solution would give it the flexibility, agility and resilience it needed.

**"It's scalable at the flick of a switch, supports PCI DSS compliance and many of our European clients like knowing their data is hosted within Europe rather than the US," explains CEO Mark Bradbury. "What's more, it's a very cost-effective solution as we benefit from a world-class infrastructure we could never otherwise afford."**

According to Bradbury, **"The cloud was a revolutionary concept for the financial sector at the time"** and although at the start he faced initial resistance from some ultra cautious companies wary of storing sensitive data in the cloud, the Sungard Availability Services name with its fabled **"five nines"** availability provided the reassurance they needed. As Bradbury points out, **"How can a company's internal systems be more secure than Sungard AS, which has spent millions ensuring its infrastructure and cloud services are resilient?"**

As a start-up funded by venture capitalists, Apply Financial faced tight financial constraints on its monthly operating expenses. During frank and open discussions it found Sungard AS to be a flexible and adaptable negotiating partner.

**"We sat around a table together and were honest with each other about what we needed. Very quickly we were able to arrive at a solution that suited both of us, which was what we needed. You don't have a lot of time to sit and debate as a start-up - you're moving fast,"** says CEO Mark Bradbury. **"We double our volumes every year. We agreed on a package that allows us to scale up to accommodate this growth without a dramatic increase in cost."**

## Business challenge

Apply Financial stores huge amounts of global bank data in the conduct of its business validating payments for many of the world's biggest banks. Consequently, security was of paramount importance when choosing its cloud provider. As a fast-growing start-up with a tight budget, scalability and cost-effectiveness were other critical factors.

## Solution

- Enterprise Cloud Services (ECS).

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**Mark Bradbury,**  
CEO,  
Apply Financial



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**AVAILABILITY  
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*\*AlertLogic is a Solution Partner with Sungard AS. Using Alert Logic's Log Manager™ and Threat Manager™ products to provide intrusion detection, vulnerability scanning, and log management, Sungard AS security specialists help manage complex security and system monitoring activities.*



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**“Moving to the cloud has been a major step for us as a business but Sungard AS has made it painless. Throughout the process to date I’ve found Sungard AS to be reliable, adaptable and thoroughly professional.”**

**Mark Bradbury,**  
 CEO,  
 Apply Financial

Sungard AS’s Enterprise Cloud Services balance the flexibility and efficiencies of multi-tenanted infrastructure with the enterprise-grade performance and protection normally only achievable with a private cloud. Apply Financial will benefit from Sungard AS’s expertise and economies of scale as its specialists manage their compute, storage, networks, operating systems and the tools and application stacks that run on top. They will professionally review every change request according to service level commitments to ensure the continued integrity of Apply Financial’s live production environment. This will free its in-house team to focus on the innovations that differentiate its business instead of managing infrastructure.

Apply Financial values Sungard AS’s methodical, proceduralised way of working. Mark Bradbury explains, *“Although we’re a young, agile company we’ve built our business around solid procedures and value this approach from our partners. Moving to the cloud has been a major step for us as a business but Sungard AS has made it painless. Throughout the process to date I’ve found Sungard AS to be reliable, adaptable and thoroughly professional.”*

#### Business benefits

- Extremely resilient, ensuring high availability of data and services
- Highest levels of security and compliance
- Efficient solution that eliminates expensive technology refreshes
- Ability to scale up in line with company growth
- Low risk transition from physical to virtual environment
- Freedom to focus on core business by removing the burden of infrastructure management.

#### About Sungard Availability Services

Sungard Availability Services provides managed IT services, information availability consulting services, business continuity management software, and disaster recovery services. To learn more, visit [www.sungardas.co.uk](http://www.sungardas.co.uk) or call 0800 143 413

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