

IBM and Nomad software and processing services help Affinity Cards be among first to market pre-paid cards in the UK and Europe



Overview

The Challenge

Affinity Cards, a start-up, had to quickly build an IT infrastructure to support its new business of offering pre-paid (debit) cards in the United Kingdom and Europe

The Solution

Nomad Software's CORTEX product and services delivered through IBM Managed Services

The Benefit

Without investing large sums of money for in-house software and hardware, Affinity was among the first to market co-branded pre-paid (debit) cards in the UK and Europe

American consumers call them "debit" cards and have been using them for several years. But they're a relatively new phenomenon in the United Kingdom and Europe, where they're known as "pre-paid" cards.

They look like credit cards but, rather than run up a bill to be paid later, are pre-loaded with money that's spent immediately. The cards' initial popularity was with people on a budget who were cautious about overspending, but they are becoming increasingly attractive to other consumers.

Eager to be first to market Affinity Cards, a start-up that went into business in August 2005, wanted to be among the first to introduce branded pre-paid cards to the United Kingdom and Europe. Affinity is privately held and is headquartered in Chester, England.

"Other companies had offered pre-paid cards that could only be used in specific stores, but we wanted to offer cards co-branded with well-known cards that could be used almost literally around the globe," said Neil Ward, chief operating officer, Affinity Cards, Ltd.

Affinity turned to IBM and Nomad Software, Ltd., an IBM Business Partner headquartered in London. Nomad was founded in the mid-1990s and is privately held.

"We leaned heavily on Nomad. We needed both guidance and infrastructure that would help us get into business as quickly as possible without having to invest a lot of money in our own software or hardware," Ward said.

"After we tell potential clients that our software is hosted by IBM, nobody ever says to us, 'I want to look at the computers where my data is stored remotely.'"

John Yeomans,
chief executive officer,
Nomad Software, Ltd.

Ward said Affinity looked at three alternatives before choosing a Software as Services solution from Nomad Software, Ltd., and IBM because “they gave us the best pricing, flexibility and management support.”

Nomad provides payment processing software and services. CORTEX, its signature product, has been installed in financial institutions across the United Kingdom and in Central and Eastern Europe.

IBM's delivery of Software as Services™ enables companies to achieve business functionality quickly and efficiently. Applications are delivered over the Internet with no upfront-costs and with no need to install the applications on customer servers. The solution is hosted at an IBM data center, and companies can add services and users as needed. Software as Services lets a company focus on its core business.

Nomad is thought leader

“Some 50,000 users a day make transactions with our cards,” Ward explained. “They're handled by Nomad CORTEX supported by IBM Hosting Services. We're convinced Nomad is a thought leader in the industry, and the IBM people I've met who work with Nomad are excellent. We like that kind of association for our company.”

The Bluecorner card is one of the best known of several cards marketed by Affinity.

Nomad provides the engine

John Yeomans, chief executive officer of Nomad Software, said clients like Affinity “first define the car and then we provide them with the engine.”

Yeomans called CORTEX “an open loop” approach to pre-paid card processing because it's built around globally used cards and therefore has worldwide acceptance. By way of contrast, similar software from other companies are “closed loop” and support cards that can only be used for purchases in specific stores.

Cortex is based on IBM WebSphere® Application Server and IBM Informix® Standard Engine.

Yeomans said the most important benefit of being an IBM Business Partner is association with the IBM brand name. His clients know their data is secure in a fail-safe environment.

“After we tell potential clients that our software is hosted by IBM,” Yoemans said, “nobody ever says to us, ‘I want to look at the computers where my data is stored remotely.’ They check off that box and go on to the next question.”

Learn more

To learn more about Nomad Software, visit nomadsoft.co.uk

To learn more about Affinity Cards, visit bluecornercards.com

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