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## VBIP ATM Transaction Network Solution

Many thousands of BSC3270 ATM machines, primarily built by Diebold and NCR Corp., exist today in North America and other regions in the world. Most Financial Service Providers (FSP) cannot justify the financial expense to replace these machines in the near future simply to benefit from the more modern, cost-effective TCP/IP based networks. The cost of replacing an existing BSC3270 attached ATM machine with a new one containing an IP interface is approximately \$50K.

However, there are many benefits in migration to an all IP infrastructure: Besides the networks simplification and cost savings, the data center can also be streamlined eliminating lots of equipment, maintenance charges and software licenses if those ATMs could be made to talk IP. In addition, there are constant competitive pressures to reduce costs, innovate and improve services. Regulations and standards such as PCI and Sarbanes-Oxley place tough demands on financial institutions to safeguard data

Banks running their own ATM networks can usually consolidate the machines with other branch terminals and even voice over IP over a single network, but the downside is that the branch needs to use multiple pieces of equipment to handle the different applications. This approach is not feasible because cost and lack of IT support resources at the remote branches.

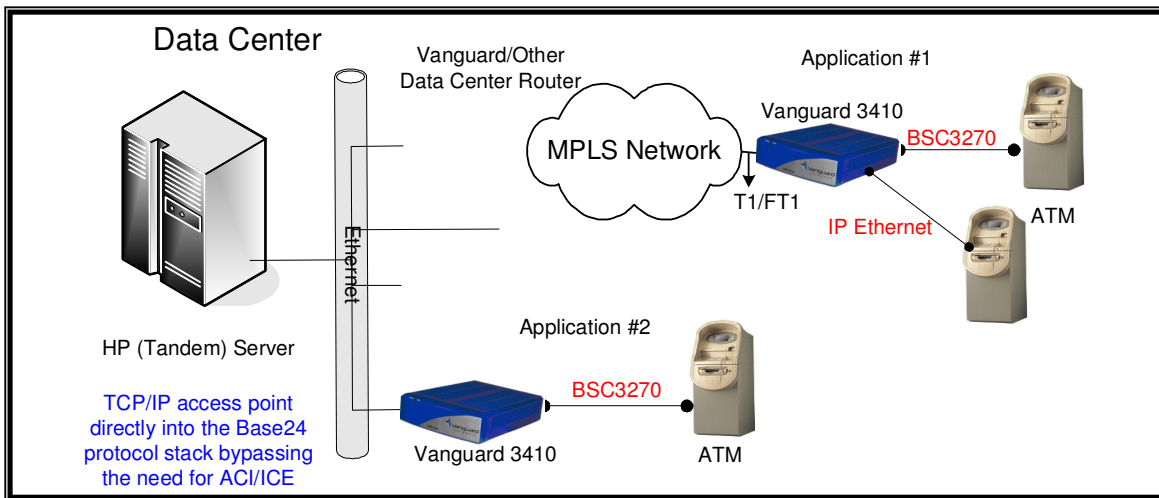
On the other hand, FSPs and Independent Selling Organizations (ISOs) run standalone (Usually off-premises) ATM networks. Operational costs are critical for these operators and therefore are not likely to replace their ATMs or move to IP networks unless a cost-effective, secure way to do it is offered.

### Solution

The Vanguard Networks VBIP (Vanguard BSC3270 to TCP/IP conversion) feature provides a better means of termination into the HP (Tandem) or IBM (mainframe) host using TCP/IP rather than SNA communications subsystem when the SNA subsystem (VTAM, ICE or SNAX) is not available or not licensed. The solution also allows to mix and match IP, BSC or SNA protocols used by different ATM machines in the same IP network.

VBIP will allow a remotely located Vanguard router 3400ASG to connect to an ATM machine over a serial or an IP interface, without any change to the ATM. The new capability will take inbound serial data and package the data into an IP packet. This allows for full protocol conversion at the remote end, the ATM becoming an IP node with the additional capability to send status and SNMP information to a Data Center. Initially, BASE24, Advantage and EPOC application environments can be supported, in ASCII format. In the future EBCDIC data will also be supported.

To support IP based ATMs, Vanguard Networks offers a full suite of routing protocols including BGP4, advanced encryption (3DES and AES), SSH to secure the control port and advanced QoS, as well as integral WAN interfaces ranging from 56K DSU to dual T1 ports.



## Benefits

- Enables customers to simplify data center and cut maintenance costs by connecting directly to the IP protocol stack.
- Eliminate Extra Routers and Serial termination front-end equipment in data centers
- Eliminate maintenance costs for the above
- Integrate all ATMs into a single IP transport network. For example, migrating ATMs from BSC to IP gradually and at their own pace while taking advantage of cheaper IP transport options
- Standardize CPE into a single vendor for better pricing and simplicity of maintenance and support.

In the financial services industry, applications don't just run your business -- in financial services, they are your business, and therefore, business applications delivery is critical. Keeping those applications secure, responsive, reliable and running cost-effectively is very challenging. Only a true multi-service branch router like the Vanguard Networks can meet these requirements.