Hybrid cloud infrastructure for payments

For greater flexibility and lower costs

The expanding global economy and the resulting growth of digital commerce has produced record payment volumes in most markets. Payment infrastructure that was once a differentiator is now dated, making it difficult for many organizations to compete. In addition, organizations face pressure to reduce operational costs while adhering to compliance regulations.

Continuous technology change and increasingly digital customers are challenging even the most capable payment organizations. To differentiate themselves with new product and service offerings, businesses must overcome delays in payment processing and a lack of robust payment information.

Fortunately, advancements in hybrid cloud technology can help organizations compete by modernizing payment infrastructures and offering differentiated features at a lower cost.

Hybrid cloud infrastructure is the combination of one or more public and private clouds, using tools and technology to enable workload portability, integration, orchestration, and unified management. A hybrid cloud approach offers the ability to choose which data, applications, and services are kept behind corporate firewalls for regulatory, compliance, or corporate policy purposes.

Because of its flexibility, scale, and interoperability, a hybrid cloud infrastructure supports the technologies and partners that best meet your needs. With the capability to automatically adjust capacity to respond to changes in payment volume and identify system issues and automatically take corrective actions, organizations can meet the availability needed for critical services.

Additionally, hybrid cloud concepts and tools speed time to market for products and services by using flexible, modern application development processes that include security and resiliency.

This checklist offers questions to consider as you evaluate a hybrid cloud implementation.

1 Synchronize the enterprise

- Do you struggle with custom tooling to orchestrate interoperability between various lines of business?

- Do you have applications running in one environment that need to be reconfigured to run in a different environment?

- Can you easily get data and dashboards across your cloud environments for decisions, insights, and analytics for the business?

- Are you concerned with your ability to adapt and scale up quickly across all critical environments in response to high demand or failover?

- Do you want to mitigate the cost of maintaining substantial infrastructure and choose where your data is processed and stored?

Consider a hybrid cloud strategy for a consistent enterprise-wide cloud platform that offers interoperability across the business, between on-premise cloud and public cloud infrastructures, allowing you to respond to requests, deploy new tools, and limit disruptions with a highly scalable environment.

2 Power innovation and efficiency

- Do you want to take advantage of the scale public cloud offers but are hampered by your existing legacy applications?

- Are you looking to provide a Kubernetes-native based orchestration framework for your DevOps teams to create and administer containers and microservices across the enterprise consistently?

- Are legacy systems an obstacle to obtaining the reliable data needed to build tailored financial services for digital-savvy customers?

- Have you considered using public and private clouds to more reliably and quickly deliver innovative services to customers, predict problems, and prevent business disruptions?

- Are you challenged by using public environments and unable to take advantage of consumption-model pricing to reduce overspending on unused hardware?

A hybrid cloud solution may help your organization economically deliver innovation. By using a wider set of technology that is consistent across the datacenter and public cloud(s), you can foster better collaboration, provide more secure tooling, and deliver personalized products and services that can be adjusted more dynamically.

3 Enhance security and ease compliance efforts

- Is your organization's current infrastructure limiting your ability to detect and address new risks and vulnerabilities?

- Are you confident that you can consistently apply security and organizational policies across clouds that you have now or plan to use in the future?

- Are you restricted to specialized datacenters due to heightened security or regulations restricting where customer data is stored?

- Is it daunting to meet evolving regulatory reporting requirements in multiple operating jurisdictions?

- Could you benefit from a solution that monitors key performance metrics to identify potential issues and initiate proactive activities to address them?

Consider using a hybrid cloud approach that includes policy and governance. While individual cloud providers may offer elevated security protocols specifically designed for financial services, each cloud provider requires prescribed, proprietary tools that make it difficult to monitor across all environments holistically. By using an enterprise-wide hybrid cloud, you can better apply the systems and controls you need to stay compliant across a range of cloud environments and software.

4 Attract talent without vendor lock-in

- Are new solutions and capabilities being delayed or rejected because resources lack the necessary tools or skills?

- Do you struggle with aligning technology development with business needs and synching newly created services to revenue-generating activities?

- Do you need to build consensus so that application development teams can spend more time on strategic investment activities instead of maintenance projects?

- Have you considered adopting a hybrid cloud strategy to improve development time with access to necessary tooling?

- Will your infrastructure strategy adapt to marketplace changes without having to change platforms when moving from one vendor to another?

Hybrid cloud represents an opportunity to train teams on the tools they want to become proficient in, so you can develop and extend talent to prioritized projects across the business. Hybrid cloud, along with an enterprise hybrid cloud strategy that includes containers, microservices, and cloud-native development tooling, allows payment companies to deploy modern technology environments—regardless of provider.

Red Hat can help

Hybrid cloud solutions help payment companies innovate IT strategy and build flexible, more secure enterprise capabilities and services to remain competitive. By creating customer insights and experiences, hybrid cloud adoption improves time to market for new innovations, productivity improvements, and enterprise-wide efficiencies, with automated security and resilience that you can rely on—today and in the future.

Learn more about the benefits of hybrid cloud in financial services.

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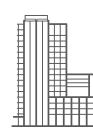
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