



Dwight Hammit, programming supervisor for Fidelity Express, says implementing Linoma Software's GoAnywhere data-transfer solution has saved his company valuable time and resources.

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UP CLOSE

CUSTOMER: Fidelity Express

HEADQUARTERS: Sulphur Springs, Texas

BUSINESS: Financial services

CHALLENGE: Transmit files in different formats to various business partners in a streamlined fashion

SOLUTION: Uses Linoma Software's GoAnywhere solution to create managed file-transfer processes

HARDWARE: An IBM Power Systems server running IBM i

SOFTWARE: GoAnywhere and Crypto Complete from Linoma Software

FORMAT FRENZY

Fidelity Express simplifies the data-transfer process with Linoma Software's GoAnywhere

BY JIM UTSLER

PHOTOGRAPHY BY CHAD WINDHAM

Thanks to an alphabet soup of file formats—.pdf, .rtf, .txt, .doc, .docx, .xls, etc.—business partners must work together, often on a case-by-case basis, to figure out what will be the most suitable format to use when exchanging data. In some cases, .txt files might be best, while in others, Excel spreadsheets with the .xls extension might be better.

Coordinating formatting needs may seem like a daunting task, but that's only the start. Businesses must also decide the best way to deliver those files, be it via FTP, FTPS, SFTP or HTTPS, which is yet another steaming bowl of alphabet soup.

Fortunately, tools such as Linoma Software's GoAnywhere are available

to help make the setup and delivery of these files easy, no matter the formats and delivery methods. For example, Fidelity Express is using GoAnywhere to automate the data flow to and from its business partners without requiring the company to manually write software scripts. And just as significantly, considering the nature of its business, Fidelity Express is using built-in GoAnywhere security functions to help ensure those files are locked down in transit.

CHANGE AND INNOVATION

Based in Sulphur Springs, Texas, Fidelity Express, a division of GSC Enterprises, specializes in several services offered through convenience stores, including money-order sales and walk-in

bill-payment processing. As one might expect, money-order sales are a pretty straightforward affair, with customers coming into stores or agent locations and requesting money orders. Store attendants then enter the money-order amounts into machines Fidelity Express provides. The machines print the actual money orders for the customers. A small fee is charged for this service.

Walk-in bill payment is nearly as simple. As Dwight Hammit, programming supervisor with Fidelity Express, explains, "When a customer walks into a store, they will tell the attendant who the biller is they wish to pay. The agent will then take the payment, select the biller to be paid on our machine, key in the amount



Manually writing software scripts to coordinate data flow is a thing of the past for Fidelity Express's Dwight Hammit. The company now uses GoAnywhere in its money-order and bill-payment business.

of the payment and print out a receipt for the customer.” As with money orders, a small fee is charged for this service.

Behind the scenes, things become a bit more involved. When a customer cashes his or her money order, for example, Fidelity Express covers the amount—and those transactions

bill payments that their customers have made, including the amount paid, the customer's account number and date of payment. And then at some point, as with money orders, there will be a transfer of funds from the agent to the biller. There are some other things that happen along the way, but that's essentially how it works,” Hammit says.

immediately confirm that a customer's account number is correct when a bill payment is made. The speed and dependability of IBM Power Systems* technology is what makes this type of real-time processing feasible.

This wasn't always the case, however. All of the back-and-forth transactions were once done with manually scripted software and resulted in a hefty workload, in large part because of the alphabet soup of files, formats and delivery vehicles. “Before we started using GoAnywhere, we had to write actual FTP scripts to deliver data to each individual trading partner. This was a very time-consuming task that became even more so as we continued to grow our market,” Hammit says. Fidelity Express currently has a presence in 20 states and the District of Columbia.

Additionally, Fidelity Express had issues regarding retransmitting files, which the company had to do when servers on either side of the transactions went down or weren't available. If a file didn't go through, the company had to sift through many different resources to discover what happened, determine how to resolve

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must be properly accounted for and reconciled. Bill payments are handled in a somewhat similar manner, with a few additional steps.

“During the day, we notify the billers—our business partners—of the

One of the most recent innovations developed by Fidelity Express is real-time processing of the walk-in bill payments. This function enables the company to instantly notify its business partners when payments are made. It can also

the issue, resend the data and hope it wouldn't negatively impact its business partners' operations.

FILE-TRANSFER WORKHORSE

For these and other reasons, Fidelity Express felt it needed a unified data-transmission solution that would work with multiple file formats and ensure easier file resubmissions and secure data exchanges. After an exhaustive search, the company came across Linoma's GoAnywhere.

"There were several solutions available to run on IBM i," Hammit recalls. "But after running a sample version for a couple of weeks, we decided that GoAnywhere best fit our needs—and we have never regretted that decision."

And no wonder. GoAnywhere's three components—GoAnywhere Director, GoAnywhere Services and GoAnywhere Gateway—work with all of the file formats Fidelity Express supports. GoAnywhere established a standardized method to transfer files to Fidelity's business partners, whether by FTP, FTPS, SFTP, HTTPS or other supported file-transfer protocols. This has allowed Fidelity Express to be much more flexible when bringing on new business and working with existing partners.

The company began using GoAnywhere within the first week of the solution's installation, quickly eliminating the need to program any new FTP scripts when partners came on board. During the next six months, the company completely converted its data transfers with its existing partners to GoAnywhere. Fidelity Express now sends and receives more than 4,000 files per week via GoAnywhere.

"Since we began using GoAnywhere as our file-transfer workhorse, we have automated things quite a bit," Hammit says. "We've set up templates for use with GoAnywhere where we can establish particular parameters for each business partner, like their server

address, user ID, password and so on, and feed that into a GoAnywhere project. After that, it's simply a matter of accessing the business partner's job data—in whatever format—and telling GoAnywhere to transmit it."

Additionally, GoAnywhere provides Fidelity Express with much more robust issue-resolving

capabilities. If any data transfers are interrupted for whatever reason, a simple log report will indicate the cause. Once that issue has been rectified, the job can easily be resubmitted based on the customer-specific file, format and transmission preferences.

GoAnywhere's built-in security capabilities encrypt entire files before

they're transmitted. "We have the ability to provide our trading partners with our public keys so they can encrypt data they're sending to us, and we also get their public keys so we can encrypt data that's being sent to them," Hammit says.

To further secure its data, Fidelity Express augmented GoAnywhere's on-the-fly encryption capabilities with Linoma's Crypto Complete, which encrypts sensitive data on Fidelity's local database to further ensure compliance with various industry-specific privacy laws.

When the encryption/decryption software was implemented, technical personnel at Fidelity Express had only a modicum of experience in the realm of data encryption, so it was largely a new world to them. They were anxious about being able to retrieve encrypted data and how to make

it clear and available to those who needed to see it.

Crypto Complete quickly addressed those concerns. Fidelity has been using the Crypto Complete encryption/decryption software for more than two years without any data issues, leaving the company with no regrets.

KEEPING UP WITH BUSINESS

In today's frenzied world of file formats, it's important for companies to be able to share information freely. As Fidelity Express has learned, this can be easily done with tools such as GoAnywhere.

Since implementing this solution, the company has cut down on programming time, improved service-interruption support and bolstered its in-transit security. And the addition of Crypto Complete has made the company's goal of being in

compliance with external security requirements a reality.

"We have a fairly small technical staff here, and with our volume of business only increasing, we wouldn't have been able to keep up with everything by continuing to do things as we had done them in the past," Hammit says. "Thanks to GoAnywhere and the templates we've built, we haven't had to add additional IT employees and have been able to concentrate less on data-transmitting issues to focus more on improving other business-oriented processes." 



Jim Utsler, IBM Systems Magazine senior writer, has been covering technology for nearly 20 years.