

What are your alternatives?

	OLS.Switch	Custom Development	Legacy Products
Avg. # Yrs OLTP/ Payment System Experience	The OLS team members average 10+ years of payments experience in operations, development, audit and certification.	Choose your developer wisely; make direct industry experience a prerequisite.	Years of experience on antiquated, isolated, proprietary solution platforms.
Operational Background	All OLS employees have experience as payment solutions providers and operations executives.	A coder does not necessarily understand the operational realities of an integrated 24x7 payment system.	Legacy systems providers are increasingly detached from the needs of a rapidly changing marketplace. Catch up is NOT in their vocabulary.
Third-Party Certification Experience	The OLS team has built, certified and supported dozens of third-party interfaces, mostly built on industry standards.	May understand standards specifications; may not have experience managing an official certification. Ask these people directly about their experiences.	Coders may know standard interfaces but don't interact with clients; project managers perform certification but often don't know the workings and nuances of standards-based interfaces.
Support	OLS specializes in 24x7x365 production and performance support services for our clients' mission-critical payment systems.	A developer may be able to construct an adequate solution for you, but will you be able to contact this person when you have a critical production problem later?	Legacy vendors sometimes suffer from "employee churn." The upshot is a workforce uniquely unsuited to support its own products at even the most minimal level.
Source Code	Product source code is available upon request. Code is typified by an adherence to programming best practices.	A developer can use tools to create a really great payment systems solution, or a really terrible one. Plan on making code review part of your project; insist on final code turnover, with documentation.	Typically, does not make source code available to its customers. You are then faced with unavoidable and often large consulting fees for even the smallest of changes.
Functionality	OLS.Switch is used by issuers, acquirers and merchants to meet a variety of market needs.	Since you'll be the first customer, you can name your needs.	Heavily feature-laden one-size fits all package comes at a high price point; only a small percentage of purchased features are applicable to your implementation.
Technology relevance	100% current state-of-the-art payments software using cost-effective, mainstream technology standards you've likely already set for your operation	May or may not know of the best technology practices being used for payments processing. Will design and develop to your current hardware standards.	OLTP legacy providers either run on proprietary technology or they offer "open" PC-based systems with proprietary add-ons. Expensive either way.
Encryption Experience	OLS personnel are experts in matters of encryption standards, hardware security modules and the 'best practices' of the industry.	Make sure your developer knows encryption – otherwise it will become your showstopper issue. Regional and national networks do audits; you must demonstrate compliance.	Legacy providers typically have one guru in the back room who understands the 'black art' of encryption.
Local Processing	OLS.Switch includes a robust XML interface to handle local transactions.	Add this task to your project list if they forgot it.	Legacy providers have local capabilities, typically using now outdated client-server models.
Documentation/Ops Guide	OLS.Switch features are fully documented (available upon request). At the completion of each project, each OLS customer is provided with a customized Operations Guide.	Make 'create all appropriate documentation' a non-negotiable part of your development arrangement.	Legacy providers will provide you with a large stack of documentation manuals...of which about 10% or less of the content will apply to you. Often, documentation is created by 'publication specialists' who know nothing about the product or industry.
Industry Knowledgeable	The OLS team members are all payment systems veterans who have built OLS.Switch as an embodiment of their knowledge.	Ensure your developers have sufficient industry knowledge to back up their impressive coding skills. Elegant code that doesn't meet your business needs is an expensive way for your project to fail.	Industry knowledge tends to be held by a small number of entrenched veterans. The majority of the employees are generic IT players just doing a tour of duty.
Maintenance Releases/Bug Fixes	OLS.Switch is a product – future releases and bug fixes are part of the package. You benefit from the experiences of other product customers.	You'll get ad-hoc fixes to your custom application. There will be no opportunity to benefit from your peers and competitors enhancements (because...you're it). Be prepared to be in constant catch-up mode.	Legacy providers are usually hard-wired into lengthy release cycles. When it comes to communicating fixes to appropriate users, they tend to be reactive instead of proactive.