Paggo Relies on MySQL Cluster and Java to Deliver Financial Transactions over Telecom Networks

Paggo Overview

Paggo has built an innovative payment solution making it easier for customers and merchants to buy and sell products and services using their mobile phones. Rather than using antiquated credit card payment processing systems which require participants to pay high fees and fixed costs, Paggo enables buyers and sellers to conduct transactions with minimal fees using the convenience of text messaging between mobile phones. Paggo allows all private label "credit card" issuers to extend credit to millions of mobile phone users and enables small and large merchants to also create loyalty programs to help grow their business. Since its launch with Oi, Brazil's largest GSM operator one year ago, MySQL Cluster Carrier Grade Edition has enabled Paggo to quickly add 40,000 merchants and 1.2 million subscribers to its network and handle over 750,000 financial transactions per month.

The Business Challenge

As with any financial payment processing system, building a highly reliable system that delivers 24x7 availability is the first priority. Paggo can't afford to lose data. Lost data results in lost business. Paggo also had to build a system that could scale and perform as new merchants and buyers joined the network and transaction volumes increased. On top of that, Paggo was a startup with a limited budget, so they had to start small with the ability to scale out their infrastructure incrementally without huge up-front costs.

The MySQL Solution

Paggo found the ideal solution to their high availability and growth challenges with MySQL Cluster and Java. MySQL Cluster is a cost-effective fault tolerant database allowing organizations achieve 99.999% availability of their mission critical applications. With the help of MySQL Professional Services, Paggo has deployed over 160 MySQL Cluster Data nodes and MySQL Server nodes that are geographically replicated between 2 data centers. Java provides Paggo with a robust open source, cross platform solution giving them the flexibility to run on multiple hardware and operating system combinations.
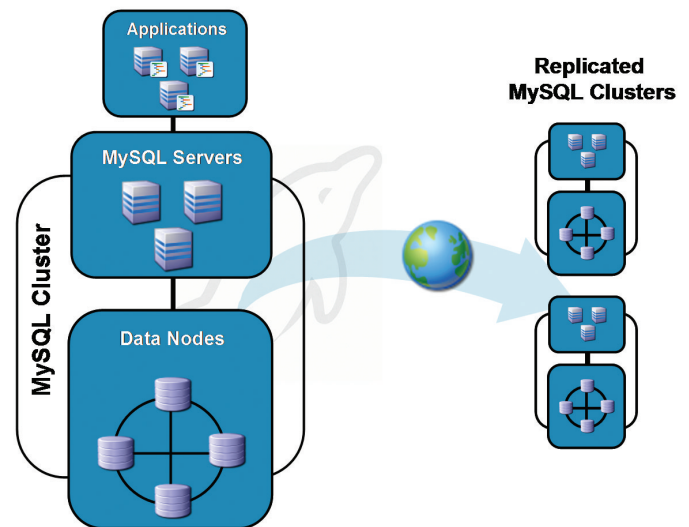
All aspects of Paggo's business are handled using this infrastructure including credit issuing, billing, authorization, payment collection and reporting. Paggo adds 4,000 new subscribers per day and handles $25 million worth of transactions per month which illustrates just how robust and scalable their system is. Plus, Paggo sees a bright future ahead of itself as it forges new alliances with additional operators in Brazil and internationally. By using MySQL Cluster and Java, Paggo is able to treat every new operator like it's a startup allowing them to start small, scale quickly and control costs.

Telecom

OS: OpenBSD, Ubuntu

Application Server: JBoss

Database: MySQL Cluster

Language: Java

"Paggo would not have been possible without MySQL Cluster. No other product would have give us the ability to start small, scale quickly and provide 24 x7 availability for our financial payment system."

Cicero Torteli
Founder, Paggo

MySQL Cluster

Cost-effective, High Availability, Real-time Database

MySQL Cluster is a real-time open source relational database designed for fast, always-on access to data under high throughput conditions. MySQL Cluster provides the following benefits:

- **Instantly Responsive and Durable** – Response time and throughput to meet the most demanding high volume enterprise applications with guaranteed persistence of data

- **Linearly Scalable** – Incrementally grow out applications as demand grows

- **Easily Maintainable** – Automated reliability and very durable with zero maintenance provides the perfect embedded solution

- **Lower TCO** – Open source and dual licensing significantly lower total cost of ownership without any vendor lock-in

For more information, go to **www.mysql.com/cluster**

The MySQL Cluster architecture has been designed for 99.999% availability.

About MySQL

MySQL is the most popular open source database software in the world. Many of the world's largest and fastest-growing organizations use MySQL to save time and money powering their high-volume Web sites, critical business systems, and packaged software. At **www.mysql.com**, Sun provides corporate users with commercial subscriptions and services, and actively supports the large MySQL open source developer community.

The World's Most Popular Open Source Database

www.mysql.com