



## Money.net Delivers Market Data When Clients Need It

### About Money.net

Money.net is a financial technology and software company delivering customizable, professional-grade, real-time information and tracking applications via the Internet. Founded in 1998, Money.net offers enterprise level streaming and non-streaming solutions that include real-time quotes, company and market news, portfolio tracking, tick charts and wireless alerting. With more than 30,000 active users, Money.net today manages one of the Web's largest paid subscriber base and partners with more than 80 institutional clients. Based in New York, the privately-held firm also owns PCQuote.com and MarketScreen.com.

### Situation

Its customers depend on Money.net to deliver the mission-critical financial information they need to make major investment decisions. Without that information, the business relationships of brokers and dealers could be destroyed, and the personal wealth of individual subscribers could vanish. The vital importance of the information it provides, coupled with the ever-present challenge from larger and richer competitors, leaves Money.net with zero room for error. As a business built on the real-time delivery of its services via the Internet, Money.net relies for its very existence on the performance of its network and the reliability of its data infrastructure.

### Solution

To deliver the extreme level of reliability demanded by financial industry professionals, Money.net houses its data servers in a stable AT&T Internet Data Center and connects them to client locations over the AT&T network. Trained AT&T technicians manage the data center infrastructure, facilities and network that support the Money.net equipment. With critical infrastructure under the care of professionals and reliability ensured, Money.net leaders can focus their energy on improving products, serving their thousands of customers and beating the competition.

### Traders Rely on Money.net to Stay Ahead of the Game

They say that time is money, but those who trade in the world's financial markets see things a bit differently. For traders, information is money, provided it's delivered at the right time. With timely access to information and the right market move, a trader can make a fortune. If

information is unavailable and the trader moves too slowly, that fortune could turn into yesterday's news.

Money.net was founded to use then-emerging Internet technologies to deliver real-time news and market data in a format that would give its customers an information advantage. The Internet helped the fledgling company level the playing field by lowering barriers to entry in the competitive marketplace for financial information services.

Though it got a strong start during the dot-com boom, Money.net was not immune from the economic downturn that followed. Unlike a number of competitors, however, Money.net survived the downturn. Now restructured and revitalized, with a portfolio of licensing relationships and a variety of financial information services and products (including The Screamer, its popular real-time portfolio tracker), the company is focused on growing its base of retail and licensing customers.

Individual investors and day traders subscribe to Money.net services. Larger players, from small brokers and hedge funds to large financial institutions with global brands, also license information feeds from Money.net.

### Money.net Facts

- **Business Needs**  
Dependable delivery of financial market data to institutional clients and individual investors
- **Networking Solution**  
Hosting environment engineered for high availability and expansion
- **Business Value**  
Improved reliability ensures timely delivery of critical financial data, enhances brand reputation
- **Industry Focus**  
Financial information services
- **Size**  
30,000 subscribers and 80 institutional clients



Though a small company, Money.net commands a significant presence as a provider of market data. “We’re very relevant in the space, and we think we can provide some of the best solutions at a low cost,” said H. L. Van Arnhem, CEO. The time is right for a boutique company to deliver the highest quality information and compete against very large institutions. Many competitors have been gobbled up, but Money.net has survived. The larger institutions that dominate the space can’t offer the same speed and flexibility.

Van Arnhem credits the uniqueness of its product for Money.net’s survival through the dot-com bust. Market data is available to anyone who buys a newspaper. But as Van Arnhem explained, “when you wrap our software and our customized applications around it, it’s a point of differentiation and I think it makes us completely relevant to decision makers. Our products are widely accepted and have been used by hundreds of thousands of traders over the last decade. We provide the data in a logical solid graphical user interface that’s intuitive.

“We touch our customers every day – we are a part of their daily routines,” he added. “They go to our site and launch the application that sits on their desktop. I would say that’s a pretty close relationship.”

#### Customized Applications, Timely Delivery

Money.net’s success is due to more than the strength of its product and its ties with customers. “If the customers didn’t stay with us, we wouldn’t be in business. If we didn’t have good seasoned and dedicated employees, we wouldn’t have made it. If we didn’t make good business decisions and pick good vendors to work with, we wouldn’t be here,” Van Arnhem said.

Keeping the information flowing is vital for Money.net’s trader and broker clients, many of whom watch the financial markets constantly. “Being in this real-time business, you’re constantly exposed,” said Van Arnhem. “It’s not like your web page didn’t refresh and half the people didn’t notice. Our customers and the financial community expect us to deliver low latency, high quality information. We just have to make it happen.”

In this fast-changing environment, Money.net is constantly adjusting. Since its start, the volume of information it provides has grown immensely. “The amount of data we bring in and then send out to our customers is up nearly 1,000 percent,” said Van Arnhem. “It’s incredibly difficult to keep up.”

#### Smoothing Out the Spikes

The dynamic nature of the financial markets brings additional challenges. Spikes in information – and demand for bandwidth – occur every day as the markets open and close. Pronouncements from Federal Reserve officials, disasters, political news and business moves all can send markets gyrating and data volume skyward.

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With its data-centric business model, Money.net makes outsized demands in terms of hosting and bandwidth. “I’ve been one of the largest users of bandwidth at some of these data centers,” said Van Arnhem. “If we couldn’t handle these spikes you would see the data lagging and you would see people’s screens freezing. The fact that AT&T allows us to burst over 100 megabits a second is key to our business,” Van Arnhem said.

Reliability problems once troubled the operation, but Van Arnhem ended those problems when he moved his servers to the AT&T Internet Data Center. “Reliability was our top concern,” he said. “We were hosting with what we thought were great companies with great equipment, but we were dealing with major outages. Since choosing AT&T, we went from four to five outages a month to basically none. I can’t tell you how good we feel about our service as a result of being with AT&T.”

That performance carried the business smoothly through the shocks of the 9/11 terrorist attacks and the Northeast U.S. electric grid blackout. “On 9/11 and during the blackout, we were 100 percent online and operational,” Van Arnhem said. “It’s very reassuring to know that we are hosted at such a safe and secure data center with such an impeccable track record.”

Today the AT&T IDC houses more than 100 Money.net servers. Market information flows from trading exchanges and content and data providers to the Money.net servers, where it is processed and organized. Then the information is transmitted to Money.net customers across the globe.

The capacity and reach of the AT&T network provides substantial benefits. “When we deliver data we have fewer hops to get to users around the world because traffic stays on AT&T’s network as long as it can,” Van Arnhem explained.

Beating the odds in the highly competitive and volatile financial information market isn’t easy. When customers depend on real-time delivery of your product, the speed and stability of your network become an integral part of the customer experience. As Van Arnhem said, “we are not a big company with deep pockets. We are constantly walking the tight rope of how much we can invest in our infrastructure. So the vendors that we pick and the quality of their delivery immediately impact our end product.”

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