# Leading Payment Service Provider Expands Its Services and Presence in the Middle East Region with NewNet

## CUSTOMER PROFILE

Leading merchant acquiring service and end to end payment service solution providers in EMEA region

## NEWNET SOLUTION

Dial Transaction Gateway TC STG and Mobile/ Broadband Payment Gateway AG1000

## SOLUTION FEATURES
### TC STG

> PCI DSS compliant with SSH

> Operates with Fast Connect

> Supports SDLC protocol

> Supports IP / X.25 packet network

> Account server

### AG 1000

> Terminates and Off-loads SSL security protocol processing

> Supports DUKPT and end to customer security protocol processing

> Supports various transaction protocols

> Interoperates seamless with legacy and next generation host processing systems

> Up to 2M transactions/hour with upgrades to support over 10M transaction/hr in a single system

## SOLUTION BENEFITS
### TC STG

> Speed transactions

> Support the latest standards

> Maximum system reliability

### AG 1000

> Integrated solution

> Low cost ownership

> Highly versatile and scalable

## OVERVIEW

To cope with the strong growth in the payment transaction business of the Middle East market, a leading payment service provider is upgrading their existing networks with NewNet Communication Technologies Secure Transactions payment processing solution to support their growth objective to offer service capabilities in the broader Middle East market.

## Customer Profile

The customer is the leading "merchant acquiring" service provider and one of the top end-to-end payment service solution providers in the EMEA region. Being a technology leader in the region, they offer payment processing services to a significant proportion of merchant services over dial, IP and mobile payment devices/terminals. The customer designs, delivers and manages customized network solutions for ATM and Net Banking Connectivity, Mobile ATMs, Data Center Managed Services, etc. They also offer latest satellite and VSAT communication technologies for data, voice and video transmission. The network allows high speed, reliable, robust, cost-effective, scalable and secured communication across the region and can be availed by all industry segments especially the payment segment with POS and ATMs distributed across the country.

## Need to Upgrade Current Network to Support More Traffic and Financial Institutions

The customer provided secure transaction services to 8 out of 12 available banks in a key Middle East country through monitory agency host. They planned to upgrade the existing network to provide secure transaction services to the rest 4 banks in the country. They had 4 x E1 lines serving dialup traffic and were planning to increase the capacity to 10 X E1 lines in the near future to support the traffic in a major city. The customer also planned to expand the dialup network to other cities.

## Requirements

In order to handle the increasing demand of mobile and Internet transactions, as well as to expand the secure transaction services to the rest 4 banks in the country, the customer's original network needed to be upgraded with a reliable solution to support secure mobile and Internet transactions.

## Initial Network Design

Initially, the customer had 5 chassis belonging to 2 older models of third party systems carrying out both dialup and IP transaction traffics.

## Secure Mobile, Internet Transaction Requirements

> Handles GPRS POS transactions with the ability to support ISO 8583 and TPDU

> Protocols with secure session handling using SSL along with Client Certificate verifications.

> Routes transactions originating from devices all over the country to over 12 processing banks.

> Aggregates the transaction data at multiple POPs and routes securely to the data centers for further routing to multiple authorization bank servers.

## Requirements for a Reliable, Versatile Solution

> Transaction routing and processing systems are expected to route millions of transactions annually with the dollar value touching billions of dollars.

> High availability, alternate routing, always on solutions and so on were very critical.

> Need to support multiple transaction types with the ability to track the devices and perform additional capabilities for authentication, reporting of the transaction statistics, as well as monitoring the systems near real time for transaction completion and network availability.

## Solution: Partner with NewNet to Upgrade the Secure Payment Transaction Network

After reviewing current situation and available solutions in the market, the customer have decided to select the Secure Transactions solutions of NewNet Communication Technologies (NewNet) to enhance their payment network because the efficiency, security, flexibility and performance offered by NewNet's market leading payment processing systems will enable the customer to deliver advanced and superior m-commerce and e-commerce payment services.

## Why NewNet ?

NewNet Communication Technologies is a market leader with proven track record: As a market leader in the payment processing industry, NewNet's Secure Transactions solutions process billions of transactions for over 30 customers across 44 countries, representing about 20% of the global annual transaction volume. Meanwhile, NewNet's technical teams are committed for rapid turnaround of new services based on over 22 years of industry experience.

### ENABLE INTEGRATION INTO A SINGLE PLATFORM

NewNet's Secure Transactions portfolio offers complex integration from multiple vendors with payment processing gateways, security processing and IP transaction processing integrated into a single platform, which significantly reduced the solution footprint and drive an overall reduction in OPEX.

### AGNOSTIC TO ALL PAYMENT METHODS AND PAYMENT TYPES

NewNet's secure transaction processing solutions support various kinds of mobile payments, e-banking, transaction acquires, payment processing, retailers, educational networks, NFC, mobile wallets and service providers.

## RESOLVE SECURITY CONCERN

NewNet's solutions enable and empower fraud prevention and transaction privacy by providing secure solutions that are PCI-DSS compliant with proven methods for ensuring data and network security. In fact, TraxcomSecure supports best in class encryption standards such as 3DES, AES, DUKPT.

## PROVIDE TRANSACTION INTELLIGENCE

NewNet's advanced payment processing products satisfy the customer's demand for transaction intelligence. Detailed records for each transaction (CDR's) are gathered and made available to analytics tools for pattern determination.

# NewNet Solutions

NewNet Communication Technologies has offered its marketing leading payment processing systems to this Middle Eastern payment network services leader, including mobile/broadband payment gateway AccessGuard and dial paym ent system Total Control Secure Transaction Gateway to handle a complete range of payment transactions for dial services with IP connectivity, mobile smart phone/tablet based POS payment services, SSL IP services for HTTP and internet payment devices, as well as the ability to expand to mobile wallet services with NFC devices.

NewNet systems offer highest levels of performance reliability and PCI DSS standards compliance for security. Additionally, the AccessView reporting and statistics solution offered capability to view the IP and dial transaction Call Data Records (CDRs) for complete end-to-end view of the payment transactions.

## SECURE DIAL, MOBILE, INTERNET TRANSACTIONS

**Dial Payment:** Since the customer's transaction traffic volume has experienced excessive surge at the peak times with huge growth anticipated over the years, the ability to handle multiple millions of transactions per month was the key challenge. Industry proven and the highly rated Total Control Dial transaction processing platform enables the service delivery for this challenging requirement with capability to handle over 270,000 busy hour call transactions per chassis.

**Mobile POS:** The AccessGuard payment platform support secure and standard based payment processing for all industry standard mobile POS terminals, multiple smart phones and tablets with faster completion of transactions. The solution offers additional encryption capabilities for securing the mobile based transaction with complete end-to-end encryption of transactions with full compliance to PCI standards. AccessGuard solution can also be expanded to support mobile wallet payments with NFC POS terminals, as well alternative payment models.

**Internet Payment:** High volume, high speed processing capability of AccessGuard platform offers HTTPS processing of ISO8583 and TPDU transactions encapsulated with HTTP. NewNet's unique ability to offer software customizations for rapid deployment of new SSL & HTTPS services for legacy server interfaces enables the rapid integration of the new solutions with existing infrastructure.

# Conclusion

In the fast growing Middle East countries, increased card usage has driven a surge in electronic payment transactions. NewNet's payment platforms help the customer compete in a growing market that demands scale, experience, service, quality and innovation. NewNet Communication Technologies solution deliver the highest standards of availability, reliability, security and performance necessary to drive the rapid adoption of advanced payment transaction services, not only in the EMEA region, but all over the world.