



NEWNET SECURE TRANSACTIONS CASE STUDY

Leading Bank Deploying High Availability Payment Acquiring Systems for POS, ATM Transactions



NewNet
SECURE PAYMENT TRANSACTIONS

OVERVIEW

Major island bank of USA and present in the eastern hemisphere, with a distribution across multiple islands spread over a wide geographic region across the ocean. Serving the population of the islanders across multiple islands, the Bank offers a wide range of banking, investment and payment services to its customers. Started off as the off-shoot of a major Bank in USA and further establishing as a local Bank of the islanders, they offer world class banking and payment services to the population across the distributed islands for close to 5 decades.

REQUIREMENTS / CHALLENGES

Traffic Handling: Solution to handle the card transactions occurring in various islands that are prone to disastrous climatic conditions during severe weather seasons, while ensuring the uptime of the systems to allow seamless payments. With thousands of transactions from multiple islands, and the potential weather conditions that could be extreme, continuous operation with redundancy is a sheer challenge to achieve the objective of resilience and successful transaction completion rate of the payment system. Payment routing, switching and transport system has to withstand the challenges and continue to operate with the highest success rates while completing the transactions in the shortest possible time.

Reliability / Security: Systems that are expected to route high volume of transactions annually and the transaction dollar value touching hundreds of millions of dollars, it is of paramount importance to have a high available, highly reliable payment processing system which cannot afford to have any moment of service disruption. With the payment volume requiring a high level of system availability, it is of utmost importance for the transaction routing systems to stay up and successfully handle, route and complete transactions quickly with high security under peak volume conditions.

Distributed Architecture: Geography demanded the systems to be deployed in multiple islands, with systems present in each island aggregating the Dial traffic and routing these securely to the central location over IP networks for routing to Processor's systems.

Processor Host Security: With the processor's Host server located in mainland USA, it is imperative to have the traffic securely routed back to the Server locations from the payment systems in the island locations. Along with the highest security requirement, it is also critical to complete the transaction within the shortest possible time.

SOLUTION

NewNet solution offering include Total Control STG comprehensive payment platform for complete range of payment transactions for Dial services with IP/TLS connectivity and ability to expand to Mobile and broadband services. These systems offer highest levels of performance reliability and PCI DSS standards compliance for security. For Host load sharing, it is necessary to share the traffic across multiple processor's servers chosen using DNS name-based distribution while using HTTPS with XML for payment transaction.

Dial POS, ATM Transactions: With significant traffic at the time of the events, and with huge growth anticipated and offering high security payment services to the society in a high-profile market, the ability to handle multiple millions of transactions per month is a significant challenge. Industry proven, and the highly rated Total Control STG Dial transaction processing platform enables the service delivery for this challenging requirement with capability to handle over 173,000 busy hour call transactions per chassis at full capacity, which is the highest in the industry for short duration transactions. Fully compliant to PCI standards, this solution offers highest security levels for payment transactions and faster completion rates for payment transaction originating from POS and ATM terminals deployed by the Bank .

Highly secure and deeply integrated solution with profound feature customization capabilities and committed technical teams for rapid turnaround of new services topping the product architecture based on over 28 years of industry experience, makes the NewNet solution to be the utmost fit for current dial services with seamless expansion for internet, mobile services, and future cloud, blockchain technology-based payment services.

