



NEUNET SECURE TRANSACTIONS CASE STUDY

# Major Bank's Payment Network Enhancement with Highest Security and Performance



**NewNet**  
SECURE PAYMENT TRANSACTIONS

## OVERVIEW

Leading Bank in the Caribbean and Latin American region with over 100 years in banking service and well-represented in insurance brokerage, underwriting and loss adjustment, in portfolio management and investment services, private banking, and corporate management services, with major electronic payment services employing state of the art technology solutions. This Bank powers payment transactions' reliable transport for authorization over the data networks, enabling merchants, business and customers to successfully conduct digital payments. With the largest transaction volume in the Caribbean and a leading player in the Latin American region, this Bank has huge installed base of merchants and businesses and offers payment acquiring and routing services for a wide variety of POS and ATMs utilizing access technologies including Dial, Broadband and Mobile, together with highest security for transactions including TLS and P2PE.

## REQUIREMENTS / CHALLENGES

**Integrated Solution:** Working with the best in breed network systems, the solution for payment routing and processing must be integrated closely with the customer's network and had to be enhanced to suit their service deployment and delivery models. Having the ability to offer distributed services, the need is for a system that can be deployed widely and meets international standards and supports latest payment protocols, together with highest security.

**Mobile, Internet and Smart Payments:** As new generation payment services are evolving, which enables mobile devices to act as payment devices, there is a huge requirement to support payment services from mobile devices. With security being one of the paramount concerns with mobile payments, the solution had to provide additional mechanisms to ensure the security of cardholder information. The payments from Web and IP/Wireless POS devices are a key component of the payment methods.

**Reliability/Security:** Systems expected to route high volumes of transactions annually with transaction dollar values 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, while requiring highest security compliance needs.

## SOLUTION

NewNet solution offering to this Bank customer and leading payment acquirer include Total Control STG system which is the comprehensive payment platforms for complete range of payment transactions for Dial services with IP connectivity, Mobile smartphone/tablet-based POS payment services, TLS IP services for HTTP and internet payment devices, and ability to expand to Mobile Wallet services for NFC Mobiles as the user's mobile have NFC capability. These Total Control STG systems offer highest levels of performance reliability and PCI DSS standards compliance for security. TransKrypt solution from NewNet offers top security with P2PE capabilities for end to end security from the POS device and all the way to the Authorization server, while being fully compliant to PCI P2PE v2.0 standards.

**Mobile Tablet/Smartphone POS:** NewNet's advanced payment processing capabilities on the STGi payment platform enables to support secure and standards-based payment processing for multiple smartphone, tablet devices acting as POS terminals with faster completion of transactions. Additional encryption capabilities for securing the mobile device-based transaction with complete end to end encryption of transactions with P2PE handling make this solution a favorite from the security perspective.

**Internet Payment:** High volume, high speed processing capability equipped NewNet STGi platform offered for delivering advanced industry standards-based security capability and options to support major expansions and to support newer service for the future growth anticipated in the network. NewNet's unique ability to offer software customizations for rapid deployment of new TLS & HTTPS services with compatibility for legacy server interfaces is a key advantage for extending the platform for supporting newer payment services routed over mobile broadband networks.

**Dial POS, ATMs:** With significant growth anticipated and offering services for some of the major merchants and institutions in the region, the ability to handle high volume of transactions per month is a key challenge. Industry proven, and the highly rated Total Control STGi Dial, IP transaction processing platform enables the service delivery for this challenging requirement with capability to handle over 173,000 busy hour dial call transactions per chassis at full capacity, which is the highest in the industry for short duration (avg10 sec) transactions. To facilitate the migration from Dial infrastructure, the solution supports integrated SIP trunk handling to enable packet network-based transactions, offering a huge savings by avoiding per call transaction charges on PSTN systems.

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, internet services and future mobile technology-based payment services.

