



# Middle East MNO Enhances Existing Mobile Network with Improved Service Deployment and Security from NewNet

**REGIONAL FOCUS: MIDDLE EAST**



**NewNet**  
SECURE PAYMENT TRANSACTIONS

## CUSTOMER PROFILE

A renowned middle-eastern MNO and the major mobile service provider in the Kingdom of Saudi Arabia which is also part of a consortium led by UAE based telecom conglomerate offering wireless and internet services with regional footprint. This customer offers services that meet the unique data communications needs of high volume transaction customers. This customer enables transactions to be reliably transported over the packet network, enabling merchants, banks to receive and process transactions. Many businesses benefit from this customer's transaction services - from companies performing e-commerce to credit processors servicing retail merchants, banks servicing customers through electronic funds transfers and automatic teller machines. With the expansion of Mobile POS, broadband based IP POS and evolving mobile payments with technology adoption being faster in the region, this MNO sees largest transaction volume from the installed base of acquiring and processing banks for a wide variety of access technologies including Broadband and Mobile.

## REQUIREMENTS / CHALLENGES

**Integrated Solution** — Working with the best in breed Mobile broadband network, the solution for payment processing has to be integrated closely with the existing mobile network and had to be enhanced to suit their service deployment and security requirement.

**Mobile Payments & New Services** — 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 along with Mobile POS and broadband IP POS. With security being one of the paramount concerns with IP payments, the solution had to provide additional mechanisms to ensure the security of transactions. The expanding scope of mobile payments including mobile wallets is central to this MNOs strategy in payments.

**Volume & Growth** — Customers' statistics indicate almost doubling of payment traffic for next few years and phenomenal increase in transaction volume from over several hundred thousand terminals. With increasing volume of transactions and newer and advanced payment terminals being added to meet the growth, there is a significant growth in transaction volume predicted for the next several years.

**Reliability & Security** — High available and highly reliable payment processing system with highest levels of security was the primary requirement. Security of IP transactions with compliance to PCI standards were another key requirement. Support of highest encryption levels and usage of digital certificates for transaction processing were key factors for the security of the solution.

## SOLUTION

NewNet solution offering to this Middle Eastern Mobile Network Operator offering transaction payment network service include AccessGuard secure broadband and mobile payment platform for complete range of payment transactions for mobile and broadband payments. The services offered from the AccessGuard system include mobile smartphone / tablet based POS payment services, SSL IP services for HTTP and internet payment devices, and ability to expand to Mobile Wallet services for NFC Mobiles as the user mobile have NFC capability. These systems offer highest levels of performance reliability and PCI DSS standards compliance for security. Additional capabilities of network routing and secure user access control mechanisms further enhanced the consolidation of services with the AccessGuard system.

**Mobile POS/Tablet, Smartphone POS** — NewNet's advanced payment processing capabilities on the AccessGuard payment platform enables to support secure and standards based payment processing for Mobile POS and multiple smartphone, tablet devices acting as POS terminals with faster completion of transactions. AccessGuard's support of SSL 3.0/TLS 1.0 with Client Certificate handling is vital to this service and at the same time ensuring the faster completion of transactions. Additional encryption capabilities for securing the mobile device based transaction with complete end to end encryption of transactions make this solution a favorite from the security perspective.

**Internet Payment** — High volume, high speed processing capability equipped NewNet AccessGuard platform delivers advanced industry standards based security capability and options to support major expansions and newer service for the future growth anticipated in the network. NewNet's unique ability to offer software customizations for rapid deployment of new SSL & 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. Support of advanced encryption methods and strong keys using with key lengths of 1024 and 2048 add on to the security of the transactions.