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Hosted Secure Services
Supporting EMV Issuers

A New Dynamic

Getting EMV cards into the hands of cardholders can be a daunting experience. The technology is replete with new processes and familiarizing oneself with the vernacular alone is a significant task.

In a concerted effort to aid issuers, we have developed a suite of hosted solutions. Building upon the knowledge garnered from our primary line of business, i.e., provisioning MULTOS chips and applications, these hosted solutions have been designed to allow the issuer to focus on what is most important – managing their relationships with cardholders.

Benefits

Choosing a hosted offering over an in-house solution should not require a compromise in terms of security or functionality. Our hosted solutions afford a safe alternative and adhere to the latest industry standards.

Issuers and payment schemes alike will be quick to appreciate the advantages afforded by utilizing a hosted solution, including:
» Lower level of investment
» Lower overheads in staffing and skillset
» Faster commissioning time
» Known outlays (budgeting)
» Basis for developing a plan to derive an in-house solution

Solutions

» High security system hosting services
» Dedicated hosted EMV CA solutions and services
» Multi-tenant hosted EMV CA solutions and services

Additional hosted solutions are in development. If necessary, any of our standard offerings may be tailored to fulfil specific issuer requirements.

There are no limits as to how our hosted solutions may be implemented, or how our secure facilities can support your projects.

Secure facilities

The Warrington site in the UK has seamlessly operated both in-house systems and customer hosted services for 13 yrs.

Our extremely high site security is regularly audited by major payment schemes and governments. Site features include:

Extremely high site security
» Secure bulding-within-building construction
» Extensive CCTV (43 cameras)
» Guarded by a 3rd party security company, with layered alarm coverage and 24/7 monitoring

All production systems protected by UPS, with diesel generator backup

Dual ISP connectivity: Fibre connections from NTL and BT, from separate exchanges and entering building via separate routes in case of accidental damage.

High logical security
» Entirely separate physical networks for office, test, development, production etc
» Main production networks subject to external penetration test annually

High procedural security
» Designed around EMV, PCI, ISO 27001
» Main production networks subject to external penetration test annually
» Multi role holders required for more sensitive operations

A secondary or redundancy/disaster recovery site is also available, located in a different physical location, offering equivalent security features. That secondary site has equivalent security and features.

Hosted Solutions
Supporting EMV Issuers

Hosting Services

Our long standing experience and commitment to providing the highest level of service for our hosted solutions has enabled us to support a number of customer projects through the provision of hosting services at our secure facilities.

Highlights of our services include:
» Ability to host dedicated or multi-tenant (shared) systems
» Ability to perform online transactional and batch systems
» Data centre facilities with excellent physical and logical security arrangements, including bank grade vault and EMC protection
» 24x7 systems availability
» Defined and tailored Service Level Agreements
» Primary and backup connectivity utilizing two physically separate communications networks
» Full range of options for system backup and contingency arrangements
» CRM systems to manage customer contact and incidents

Dedicated Service
» Dedicated system hardware and HSMs
» Reassurance of a dedicated solution

Multi-Tenant Service
» Lower cost option
» Shared system hardware and HSMs
» Logically separate solution for each Payment System
» System appears unique to the needs of each Payment System

Hosted EMV CA Solution

A critical foundation for any Payment Scheme implementing EMV is the Certificate Authority (CA). An EMV CA supports the creation of payment system keys and the signing of issuer keys. Payment system keys are distributed to acquirers and deployed in EMV point of sale terminals. Signed issuer keys, referred to as certificates, support the EMV process of data authentication (SDA, DDA or CDA). When considering how to implement an EMV CA, Payment Schemes have two choices; either in-house software development or alternatively the purchase and operation of a software solution from one of a small number of vendors.

Recognising this limited choice, Multos International has introduced a new and innovative EMV CA solution.

The Multos International EMV CA is a modern solution that supports web based management and interaction for Payment Schemes, Issuers and Acquirers.

This is available as a hosted service offering the most cost effective solution with the fastest time to market, or a software license.

Cost effective, comprehensive and flexible solution
The EMV CA offers a complete solution that is compliant with the latest EMV specifications. Server based, the solution interacts securely with web browsers and can be deployed for use on the open Internet or on intranets.

This solution provides a full range of EMV CA functions including:
» Creation and maintenance of Payment System Keys
» Signing of Issuer Public Keys
» Workflow approval of Issuer Public Key signing requests
» Simple integration with registration authority processes
» End-user sign-up and administration
» Reporting and audit trail
» Support for Payment Scheme branding

Hosting may be on a dedicated system or alternatively a shared, multi-tenant, system provides a lower cost option.