GHL SYSTEMS

Customer Success Story
Credit Card Infrastructure - Banking & Finance

United Overseas Bank (UOB) Credit Card Infrastructure

About United Overseas Bank Malaysia
United Overseas Bank (UOB) Malaysia, incorporated in Malaysia in 1993, operates 41 strategically located branches throughout Malaysia today and offers a full range of commercial banking and financial services. UOB Malaysia decided to update their credit card infrastructure to the latest technology that would support both EMV and terminal line encryption standards as mandated by Malaysia's central bank, Bank Negara.

Website
www.uob.com.my

Key Challenges
To build an infrastructure that is secure, scalable and stable to carry the credit card transactions of the bank with minimal disruption to service and maximal cost effectiveness.

Key Benefits

- No changes needed to existing host
- Rapid deployment
- Total end-to-end solution for network security and encryption
- Cost effective solution
- Rapid ROI

The Solution

GHL Systems implemented a turnkey solution for UOB Malaysia's infrastructural needs. A network of netAccess W1000 WAN Transaction Routers was installed in 5 branches as well as a Disaster Recovery site to handle the bulk of the transactions.

GHL Systems also provided UOB Malaysia with EMV consultancy to ensure compliance with Bank Negara's mandate and used its terminal programming expertise to encrypt credit card transactions using NetMATRIX Terminal Line Encryption (TLE) technology to ensure that the sensitive credit card information carried over unsecured PSTN networks is encrypted and secure.

The new infrastructure was designed such that a link failure between the branch and main sites would not disrupt transactional flow, using netAccess' On-Demand-Dial backup over ISDN. The ODD over ISDN solution further allowed UOB Malaysia to migrate their leased line merchants from the ageing analog leased lines being gradually phased out by Telekom Malaysia to faster digital ISDN lines.

Thereafter NetMATRIX TLE then performs the decryption of the transactions sent by the TLE terminals before sending the transaction over the secured network in the bank to the Credit Card host to be processed. In this way, the sensitive information is never in the clear until it reaches the bank's private network.

The Outcome
UOB attained a secure, flexible, extensible and robust network to carry their EMV and TLE encrypted transactions throughout the nation. In the final analysis, it was revealed that GHL Systems' solution actually saved them 50% of their capital expenditure (CAPEX). UOB Malaysia was particularly impressed with the multiple functionalities of NetAccess devices, as well as the speed in which the entire system was able to be deployed. Also impressive was the backup routing capability built into each box that ensures the transactions would be routed even when the primary link is down.