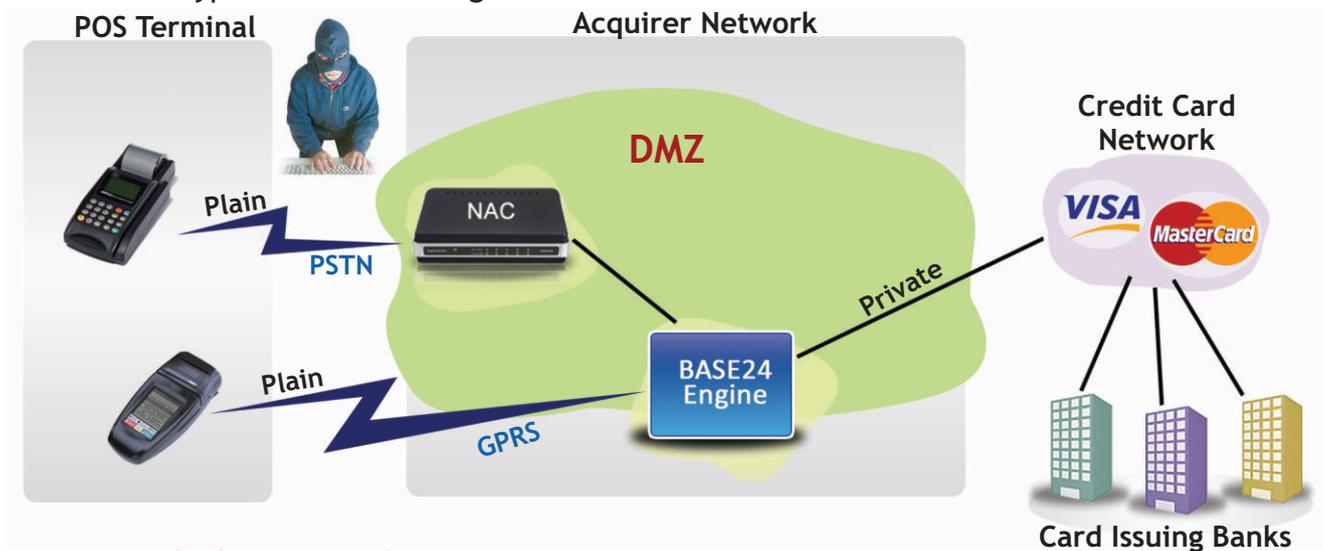## Odyssey Snorkel-TLE

Snorkel-TLE is a Terminal Line Encryption (TLE) server that ensures a secure communication channel between POS terminals and acquirer network in payment systems.

The need for Terminal Line Encryption

Payment systems for credit and debit cards often involve an unencrypted channel between the POS terminal and acquirer network, thus exposing sensitive credit and debit card information to wire-tapping attacks. The result is that the Asian card industry has incurred huge losses in the recent past. With the acquirer accepting the majority of risks associated with payment frauds, the need for a terminal line encryption solution is urgent.

Odyssey Snorkel-Terminal Line Encryption

One way to implement terminal line encryption is to integrate encryption modules with the acquirer's base24 switch. However, this is a painstaking endeavor and may not even be feasible due to restrictions from the base24 switch provider and card associations.

Odyssey Snorkel-TLE eliminates the need for integration and offers a terminal line encryption solution that is quick and easy to deploy without disturbing the existing acquirer network set-up. The encryption server fits into the acquirer network and ensures a secure channel of communication between the POS terminal and acquirer's base24-EPS payment engine.
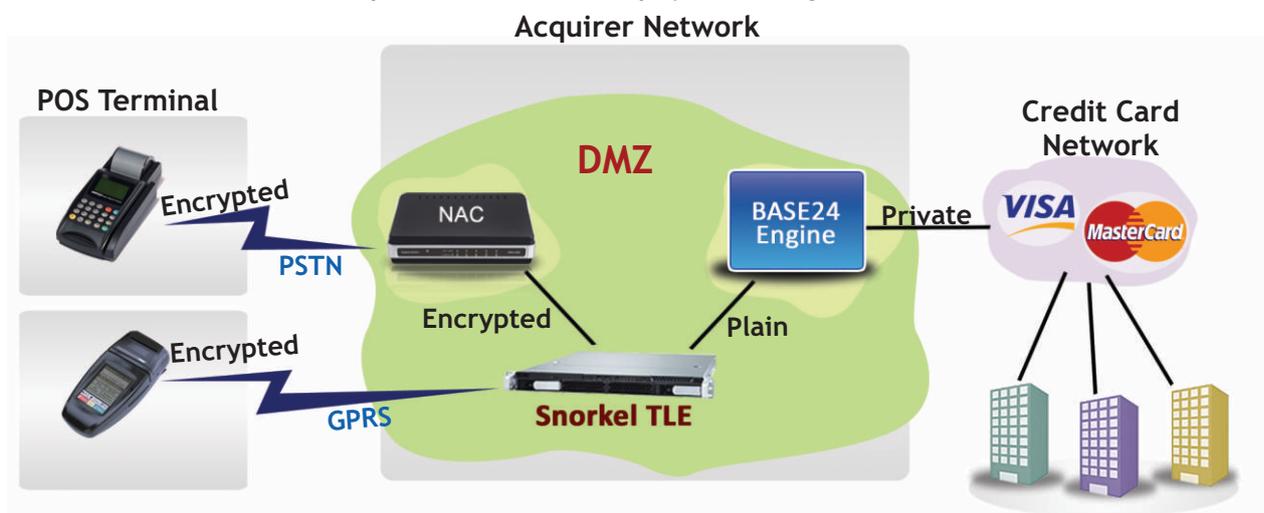
Business Benefits

- Protection against wire-tapping of terminal lines and consequent credit card frauds.

- Reduced penalty(from card associations) and indirect costs(merchant chargeback) incurred due to transaction frauds.

- Increased merchant accounts leading to higher revenue, through competitive advantage gained by better security management between POS and acquirer network.

- Quick and cost-effective plug-configure-play deployment. No modification necessary to the base24-EPS payment engine at the acquirer host.

- Solution configurable to support acquirer host application enhancements for future value-added services.

- Cost-effective due to absence of external RDBMS and third-party libraries.

Product Features

- Protection of credit card data both at rest in the POS terminal and in transit to the acquirer network.

- Secure encryption key exchange between Snorkel-TLE and POS terminals.

- Encryption of data transmitted through both PSTN and GPRS possible.

- No inspection or logging of card holder data at any time.

- Optional HSM support for tamper-evident storage of encryption keys.

- Support for Ingenico™payment terminals. Support for other POS terminals on the way.

- Compliance with ANSI X9.24-2009 and ISO 8583 standards.

Algorithms Used

- 3DES CBC, 192 bits for encryption

- SHA1 for message authentication

OS Requirement

- Linux - 64 bit

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