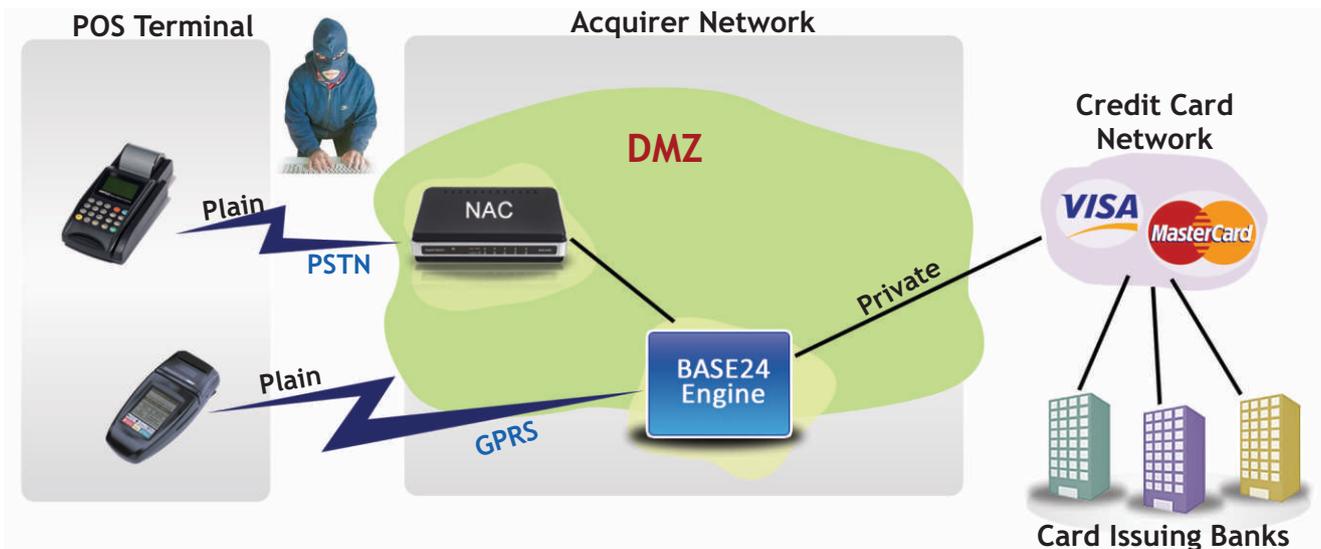


# Secure Payment Systems Solution

Odyssey offers a cost-effective and comprehensive solution to secure the various communication channels in payment systems.

Payment systems for credit and debit cards typically involve a POS terminal, the acquirer network, the card association network, the issuer bank switch and the issuer bank application. With so many entities involved, both the credit card and card holder data need to be secure at multiple stages of transit.

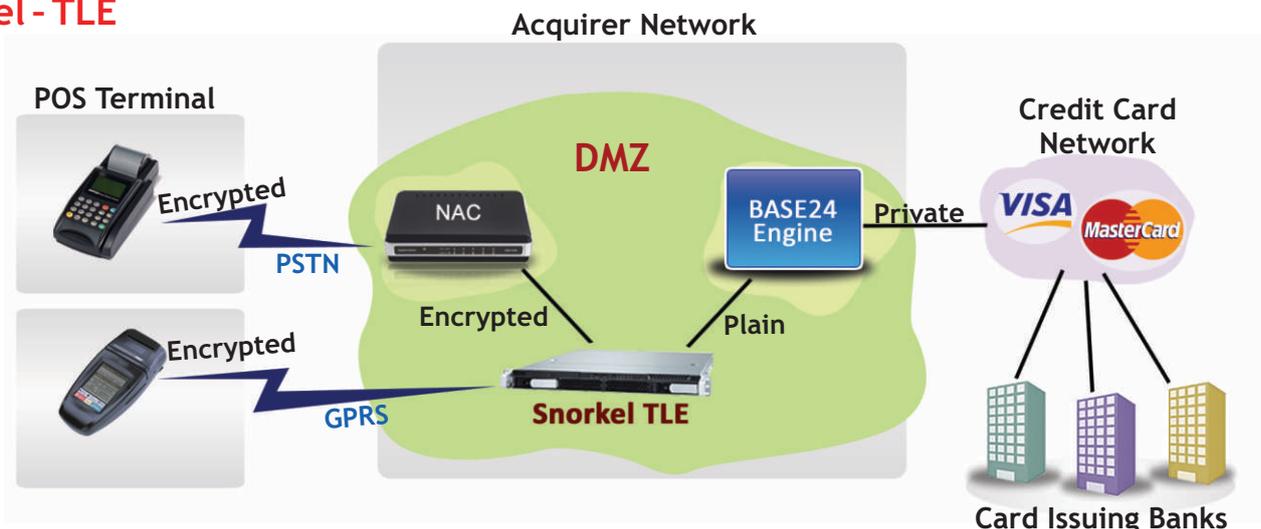
The near ubiquitous use of debit cards and credit cards as forms of payment, also belabours the urgent need for a fully secure payment system.



Implementing encryption to secure the various channels of communication typically involves painful integration with the application servers. Such integration can be time-consuming, expensive and un-scalable. Further, it can also limit the application capabilities at various stages of data flow. In the case of acquirer networks, any integration with the base24 switch is even restricted.

Odyssey offers a comprehensive solution to alleviate the above problems and secure all channels of communication involved in the payment process. Odyssey's Snorkel suite of products consisting of Snorkel-TLE, a terminal line encryption server and Snorkel - BX, a PKI-based business-to-business security gateway server provide channel security without disrupting any of the existing set-ups.

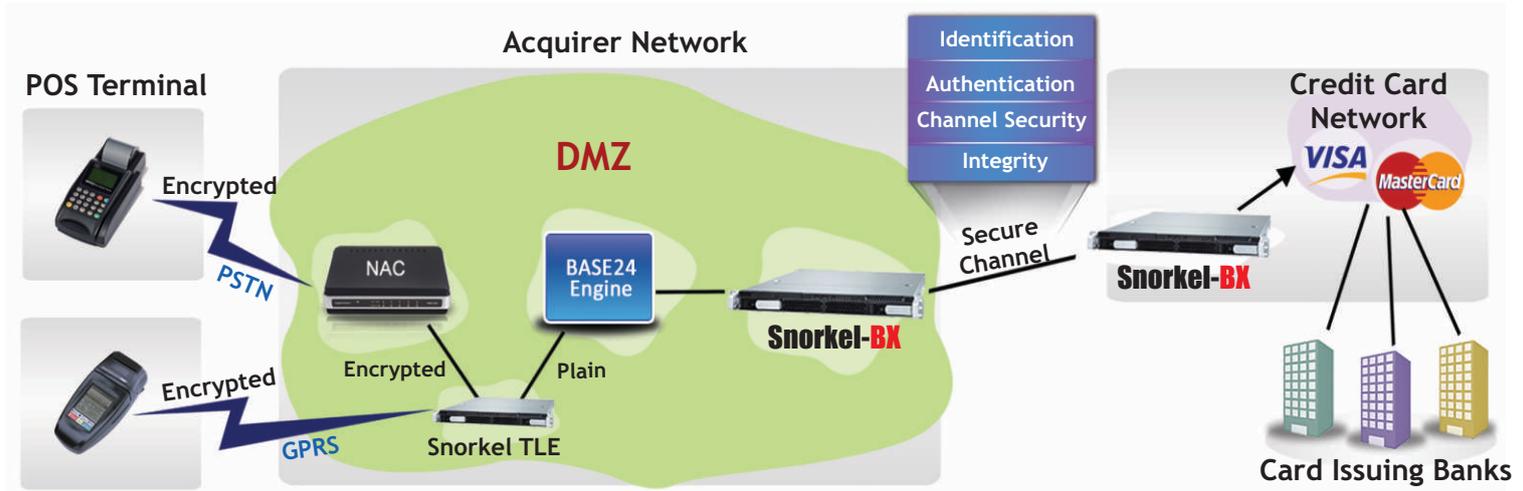
## Snorkel - TLE



Snorkel TLE is a terminal line encryption server that ensures a secure communication channel between POS terminals and acquirer network. It protects sensitive credit card information passing through payment systems from wire-tapping attacks and consequent identity thefts.

## Snorkel - BX

Snorkel-BX is a fully PKI-enabled B-to-B security gateway server that provides Identification, two-way authentication, channel security, and encryption services to online web applications. The zero-touch deployment model is ideal for securing the communication channel between the acquirer network's Base24-EPs engine and card association network without requiring any changes to the application servers at either end.



### Advantages of Odyssey's Solution:

- Protection against wire-tapping throughout the payment process.
- 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 any of the application servers involved in the payment process.
- Solution configurable to support application enhancements for future value-added services.
- Cost-effective due to absence of external RDBMS and third-party libraries.
- Compliance with ANSI X9.24-2009 and ISO 8583 standards.



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