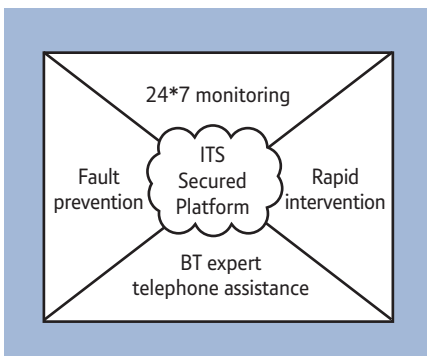


Optimised secure electronic platform for card transaction processing company



The teams from BT help ensure a high level of performance and availability for the ITS platform

ITS relies on managed hosting and security services from BT to provide its customers with a unique data transport and processing solution for card-based transactions

Executive summary

Specialised in processing card-based transactions, Interactive Transaction Solutions (ITS) is an American Express subsidiary offering secure turnkey solutions to manage and automate the entire process from order intake to invoice management.

ITS is a company driven by innovation with offices at the Parc Saint Christophe in Cergy near Paris, well known as a world-class centre in digitalisation and cryptography. The location was deliberately chosen to support the ITS strategy of continually creating value for its customers and attracting new talent. BT was initially chosen to provide services for hosting, administration and security of its transaction platform, but subsequently ITS extended its relationship with BT to include MPLS networking services to link to partner companies.

As ITS's business has evolved, security and availability have become increasingly important for the company. Capitalising on its significant experience in real time management of mission critical applications, BT helped to develop an extremely secure hosting infrastructure to meet ITS's stringent needs. Administration and supervision services from BT complemented those directly managed ITS facilities to ensure the highest possible availability levels.

ITS has been awarded PCI-DSS (Payment Card Industry-Data Security Standard) certification, validating the high level of service in place for its customer.

“We wanted an internationally known partner to take charge of hosting, maintenance and supervision of our secure, real time platform. We wanted to entrust our services to specialists, so that we could fully dedicate ourselves to what we do best.”

Arnaud Crouzet
Products and Solutions Manager
ITS

Case study

ITS

“BT’s proposal took into consideration the major emphasis we placed on security and, overall, their response appealed to us for this essential feature. BT has tremendous experience in managing mission critical, real time applications. This was reassuring in that we were confident of BT’s capacity to guarantee service availability.”

Arnaud Crouzet
Products and Solutions Manager
ITS

Marketplace

ITS was acquired by American Express in March 2006. The company’s key expertise lies in processing secure transactions, particularly credit card transactions, using a high performance platform that manages the flow of electronic card payment data. The ITS platform provides companies such as goods and services providers and banks with a complete range of solutions to assure the acquisition, processing and security of all card-based transactions such as Amex, Visa and MasterCard.

The ITS platform receives transaction requests from remote terminals, formats authorisation requests, and ensures that the information is sent to the relevant banking servers – maintaining high availability, security and reliability at each step. ITS is supported by strategic agreements with leading companies and dynamic local players such as the Committee for Economic Expansion in the Val d’Oise (Comite d’Expansion Economique du Val d’Oise – CEEVO).

Business opportunity

ITS is at the centre of the strategic process linking buyers, suppliers and banks. The company’s secure turnkey solutions ease the administrative load associated with transaction management, using automated functions to improve the process of invoice management and order intake. These solutions are adapted to the specific needs of each company, regardless of their size or technical requirements (web, batch, real time and so on). ITS also supplies integrated e-money services and centralises payments from all types of retailers such as service stations and large scale retailers, via a secure IP connection. In 2004 ITS tendered for a partner to develop its new platform.

“Our business is about supplying solutions and services to manage secure transactions for both payments and other processes. The technology is definitely a key component of our solutions, and our platform represents a key strategic differentiator by offering increased added value to our customers, allowing us to position ourselves higher in the value chain,” explains Arnaud Crouzet, Products and Solutions Manager at ITS. “For this reason, we wanted an internationally known partner to take charge of hosting, maintenance and supervision of our secure, real time platform. We wanted to entrust our services to specialists, so that we could fully dedicate ourselves to what we do best.”

BT solution

Historically, ITS used two systems split between France and the UK. To better focus on core business, in 2004 the company decided not to only outsource its transaction-processing environment but to also take the opportunity to merge operations onto a new European platform with a new unified architecture.

“Availability and security were the two fundamental areas where we would not compromise. Because we were dealing with financial data, any loss of information or system down time could immediately cause financial losses for our clients and have a negative impact on our relationships with them,” explains Arnaud Crouzet. “We needed to make the most of continuous availability because we deal with real time transactions in several time zones. Security was also essential because we were moving into the area of e-money and several layers of security were required, from firewalls to applications. Moreover, the overall platform had to have a redundancy mechanism in order to guarantee operational continuity in case anything went wrong.”

Case study

ITS

The BT proposal covered not only application and platform hosting, but all aspects related to security, ongoing administration and supervision. The platform's security (based on a triple-layer firewall and encryption technology) gained ITS accreditation from VISA AIS (VISA Account Information Security Assessment), MasterCard SDP (MasterCard Site Data Protection Programme) and PCI-DSS (Payment Card Industry Data Security Standard). In response to ITS's specifications, BT has implemented a dedicated hosting structure for ITS. Based at the Paris data centre it provides round-the-clock support, load balancing and daily secure backup. Other features include intrusion detection.

"BT's proposal took into consideration the particular importance that we wished to place on security. In general, this response conveyed a rigour with which we were impressed. Moreover, BT had solid experience in managing critical real-time applications, which reassured us in terms of its capacity to guarantee the availability of our services. Finally, BT proposed technologies that opened our thinking to the evolution of our platform, mainly in terms of our network. At the end of this first phase, we deployed an IP MPLS network with BT, which allows us to link partners via fully managed, secure, point-to-point connections."

Results

"BT took charge of all technical aspects related to hosting and administration, which let us focus on our core business: data and payment transactions and ongoing improvement to the quality of our services. It's exactly the type of partnership we envisioned," says Arnaud Crouzet. "The BT teams have given us their undivided attention and we've benefited from very proactive services – being reactive just isn't enough in our business."

Thanks to BT, the ITS platform provides a very high level of service performance and availability for mission critical, real time applications. BT provides fault prevention, 24*7 monitoring, rapid intervention and, when necessary, the ability to speak directly to BT's experts.

"In addition to the infrastructure, we wanted to delegate administration of the operating systems and the database, while maintaining control of our applications and the points of business supervision," adds Arnaud Crouzet. "We are convinced that we made the right choice. We haven't experienced any major incidents since signing our contract."

The company also benefits from BT's international network coverage, which allows ITS to foresee the future growth of its services. "Using the IP MPLS network has contributed to the development of a global offering that could eventually cover Asia and America," concludes Arnaud Crouzet.

Why BT?

- Proven track record in managing mission critical, real-time applications
- Security: triple-layer firewalls and redundancy mechanisms
- Upgradeability, international coverage and MPLS network
- Centralised, global services and coverage for the processing platform and for all aspects linked to security, administration and management

Case study

ITS

Technology blueprint

The platform is hosted at the BT Paris data centre. BT has implemented management processes and tools to ensure optimal security via access control, load balancing and storage backup. The BT team provides 24*7 advanced network and data centre monitoring, and pro-active management and fault repair services. Data centre administration services include operating systems, database and applications.

In terms of security, BT has implemented a double layer firewall and a reverse proxy (applicative firewall), managing the SSL (Secure Sockets Layer) V3 access in combination with an LDAP (Lightweight Directory Access Protocol) database. The access infrastructure is redundant and secure while the platform has received certification from the three largest international credit card companies.

Main BT products and services

- Hosting services
- Data centre management services
- Security services
- Managed MPLS network services

Offices worldwide

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