

Morocco selects innovative HPS payments technology platform powerCARD – secured with payShield HSMs from Thales – to protect the country’s national switch

HPS provides one of the payment industry’s most comprehensive portfolios of electronic payment solutions and services in more than 90 countries, including the National Switch of the Kingdom of Morocco.

The HPS PowerCARD is heavily utilized in the Moroccan market where, in the role as the country’s national switch, it protects the routing and clearing activities of 19 prominent banks. The rapid digital transformation of the Moroccan economy generates upward of 500,000 daily interoperable transactions managed by HPS Switch and is forecast to grow dramatically.

A flexible payments platform needs robust security

HPS uses an innovative platform that revolves around the PowerCARD solution to support the delivery of its wide-ranging services; facilitating a variety of transaction types occurring on any channel. PowerCARD is used by over 400 payment card organizations, including multiple top 100 financial institutions worldwide. Highly ranked by industry analysts – including IT

research and advisory giant, Gartner Inc. – PowerCARD is constantly recognized for its ability to deliver scalable solutions, with the flexibility to be tailored to the needs of each customer and local market.

At the center of the HPS PowerCARD security architecture is the Thales payShield 9000 hardware security module (HSM). Radouane Elfitouri, head of information technology at HPS, stated, “We were already familiar with the Thales HSM product line and the company’s reputation for continuous innovation. We like that the Thales payShield HSM is designed specifically for the payment application marketplace and its rich set of features gives us the flexibility to pursue a wide variety of use cases. It was the obvious choice for us.”

The multi-threading design of the payShield HSM range offers performance options up to 1,500 transactions per second, with multiple security compliances including PCI HSM, FIPS 140-2 level 3, APCA and MEPS addressing the needs of global and regional markets. payShield 9000 from Thales is used in an estimated 80 percent of all global payment card transactions.



“ This is a business built on trust and we have to ensure that we remain worthy of that trust. The Thales payShield HSM gives us the ability to deliver on our commitments.”

– Nacer Amraoui, director of alliances and partners program, HPS

“ The adaptability and sheer performance of the payShield HSM gives us the ability to bring new services to market faster than our competitors.”

– Radouane Elfitouri, head of information technology, HPS

Fast and flexible

HPS puts the Thales payShield 9000 to multiple uses, including PIN verification, card personalization, authorization processes for cards and mobile devices, HCE, contactless payments and 3-D Secure processing. "The versatility of payShield makes it the perfect solution for a great number of critical tasks," reflected Elfitouri. "We have the first-hand experience to know that it delivers exactly what we need, whatever the situation."

He continued, "The adaptability and sheer performance of the payShield HSM gives us the ability to bring new services to market faster than our competitors and be confident that we are securing our operations with the very latest cryptography technologies."

Designed to deliver

The electronic payment industry is growing at an amazing rate; surging past the most aggressive predictions of even a year ago. The volume of payment cards in active use continues to increase dramatically, with several billion current mobile payment solution users.

"The pace at which the market is expanding makes it critical that our infrastructure can scale commensurately without causing any operational disruptions," noted Elfitouri. "The payShield 9000 range is intrinsically architected to deliver precisely this level of scalability; completely removing any concerns about throughput or processing capabilities."

Nacer Amraoui, director of alliances and partners program for HPS, concluded, "Whatever we do has to be 100 percent secure: This is a business built on trust and we have to ensure that we remain worthy of that trust. The Thales payShield HSM gives us the ability to deliver on our commitments."

Business Need:

- Identify HSM capable of securing majority of business operations, procured from a company with a long-standing reputation for innovation and dependability

Technology Need:

- Scalability, reliability and flexibility
- Protect broad range of payment transaction types utilizing multiple channels

Solution:

- payShield 9000 by Thales





Result:

- PowerCARD selected as National Switch of the Kingdom of Morocco
- Creation of industry-leading suite of global electronic payment services and solutions
- Accelerated time to market of new offerings
- Ability to easily scale and adapt to capture new market opportunities

About Thales

The people you rely on to protect your privacy rely on Thales to protect their data. When it comes to data security, organizations are faced with an increasing number of decisive moments. Whether the moment is building an encryption strategy, moving to the cloud, or meeting compliance mandates, you can rely on Thales to secure your digital transformation.

Decisive technology for decisive moments.

> cpl.thalesgroup.com <    

Americas – Arboretum Plaza II, 9442 Capital of Texas Highway North, Suite 100, Austin, TX 78759 USA • Tel: +1 888 343 5773 or +1 512 257 3900 • Fax: +1 954 888 6211 • E-mail: sales@thalessec.com
Asia Pacific – Thales Transport & Security (HK) Lt, Unit 4101-3, 41/F, Sunlight Tower, 248 Queen's Road East, Wanchai, Hong Kong • Tel: +852 2815 8633 • Fax: +852 2815 8141 • E-mail: apacsales.cpl@thalesgroup.com
Europe, Middle East, Africa – 350 Longwater Ave, Green Park, Reading, Berkshire, UK RG2 6GF • Tel: +44 (0)1844 201800 • Fax: +44 (0)1844 208550 • E-mail: emea.sales@thales-eseurity.com