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New Technology Secures Unattended Payment Terminals

A new generation of highly secure card payment terminals has been approved for use by the Payment Card Industry (PCI).

Scottsdale, AZ, USA - August 23, 2010: A new generation of highly secure card payment terminals has been approved for use by the Payment Card Industry (PCI). The introduction of this innovative payment terminal sets a new industry benchmark for transaction security and consumer protection.

The KST9000 is a versatile card payment terminal designed for use in unattended or unsupervised locations. Being both weather and vandal resistant it is suitable for use in most indoor and outdoor applications.

Designed and manufactured by Key Innovations, the KST9000 features new technology developed by an international team of engineers working in London England and Scottsdale Arizona. Their primary objectives were to deliver a wholly new customer experience and to ensure consumer security when using unattended payment terminals.

Increased levels of security are achieved by use of an innovative modular construction. Sensitive data is encrypted right at the point of input before it is transmitted between the major components or 'modules' of the payment terminal. Most card payment terminals rely on a secured or armored casing to surround vulnerable components and to prevent criminals tapping into data lines or skimming customer's data. This is not so with the KST9000; the data is encrypted immediately as the customer enters it (by card, contactless device or keypad). Data is never held, transferred or communicated in unencrypted format.

For example; in many payment terminals the customer's four digit PIN (personal identification number) is entered into a keypad and then encrypted as a group or block of digits. It is then processed and communicated as a single block of data. This means that as the first series of digits are entered they may be held as unencrypted data, pending entry of the last digit. The KST9000 is different; it individually encrypts and transmits each digit as it is entered into the PINpad. This eliminates the need to hold any unencrypted PIN data at the keypad device.

In the same way, the KST9000 handles customer data not directly connected to the payment process. For example; a customer may be asked to enter a zip code or license plate number as part of a POS application. There is usually no requirement to encrypt this data, so many terminals flip into a 'clear text' mode ready to receive, transmit and process this non-sensitive data. Allowing the terminal to enter into such a 'clear-text' mode can present an opportunity for criminals to spoof customers, tricking them into entering their PIN while the terminal is in this unsecure 'clear-text' mode. To prevent this vulnerability the KST9000 PINpad always encrypts every single key pressed. Even routine non-sensitive data is encrypted character by character right at the point of entry. This data is not decrypted and reassembled until it resides safely within the KST-9000's hardware security module where it can be re-encrypted for transmission to a secure, recognized, server based application.

This local encryption of data at the card reader and at the keypad means that a modular construction can be used. Without the constraints of an armored casing, the display, card reader, PINpad and other peripheral devices can be individually fixed into a host panel to achieve most efficient configuration. Once fixed in place these individually secured 'modules' can be connected to the display module by regular data cables. As there is never any unencrypted data transmitted through these cables they do not need to be protected within a secured casing. This reduces costs, saves space and allows flexibility in the layout and configuration of the customer facing system components.

A certified secure content management utility (SCM) also allows the KST9000 to store, manage and run many 'Point of Sale' and 'Point of Payment' applications. Multi-media promotions and kiosk type functionality can now be presented at the payment terminal. This gives retailers a unique opportunity to interact directly with their customers before, during, after and between transactions. This is achieved using interactive, DVD quality, audio-video presentations delivered through individual terminals, regional terminal networks or global network infrastructure. The terminal's crisp, bright color display and stereo sound make promotional presentations especially powerful.

For a hands-on demonstration of the KST9000, please visit Key Innovations at booth #733 at NACS Show 2010 in Atlanta on October 5-8, 2010.

Key Innovations manufacture secure, rugged and reliable multimedia payment terminals for the rapidly evolving self-service and unattended payments sector.

With offices in the US and the UK, Key Innovations provides consulting services, applications software, software developments and electronic product development capability to the global payment industry.

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