

## SATELLITE VSAT FOR BANKS AND FINANCIAL INSTITUTIONS



### Introduction

For banking and finance industries, connectivity is more important than it has ever been, with secure and reliable connectivity being critical. Communications need to be assured not just for ATMs and Point of Sales transactions, but also between the institution's headquarters, data centers and branches. There is a constant demand for more sites and more bandwidth to support the operational data and financial transactions in these networks.

Additionally, innovations such as mobile payments and mobile banking are shifting the focus from the traditional financial institutions network towards connectivity-based applications, especially in emerging markets.

## Reliability and Security are Key

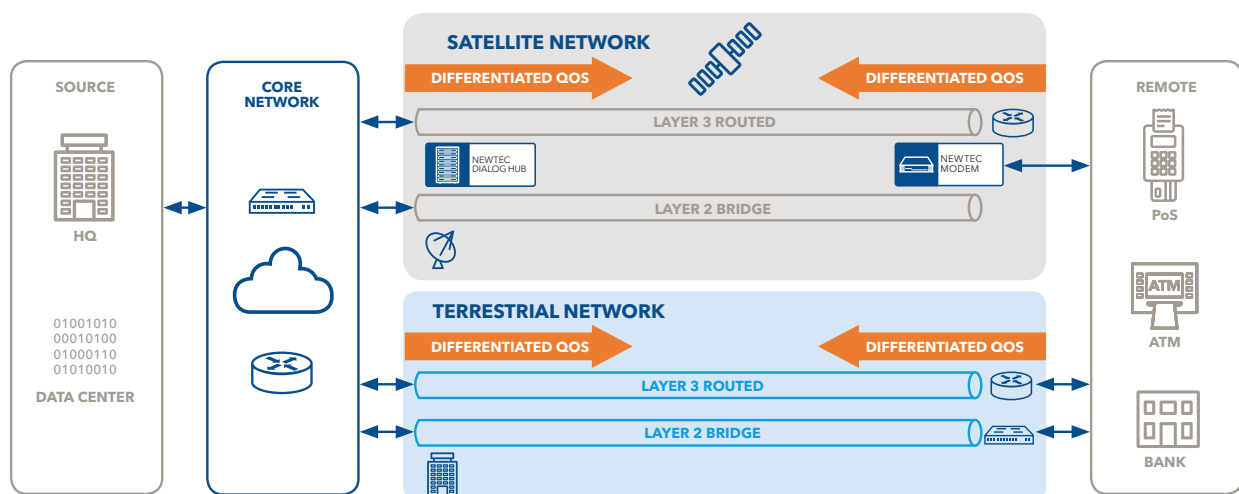
Today, businesses, employees and end-users expect the permanent availability of networks and operational systems. Unreliable or unavailable connectivity for corporate applications and systems can result in revenue loss, increased operational cost and reduced customer satisfaction.

Satellite-based connectivity services can complement the available terrestrial infrastructure to bring the network connectivity to the right level to ensure good business continuity at reasonable cost. In regions where connectivity options are limited, satellite can easily provide reliable and secure network connectivity to any remote location within its footprint.

For other locations, satellite connectivity can serve as very high availability back-up, or as a failsafe for disaster recovery connectivity. Satellite networks have the unique advantage of being completely independent of landline infrastructure, which can be vulnerable to accidental cable cuts or natural disasters.

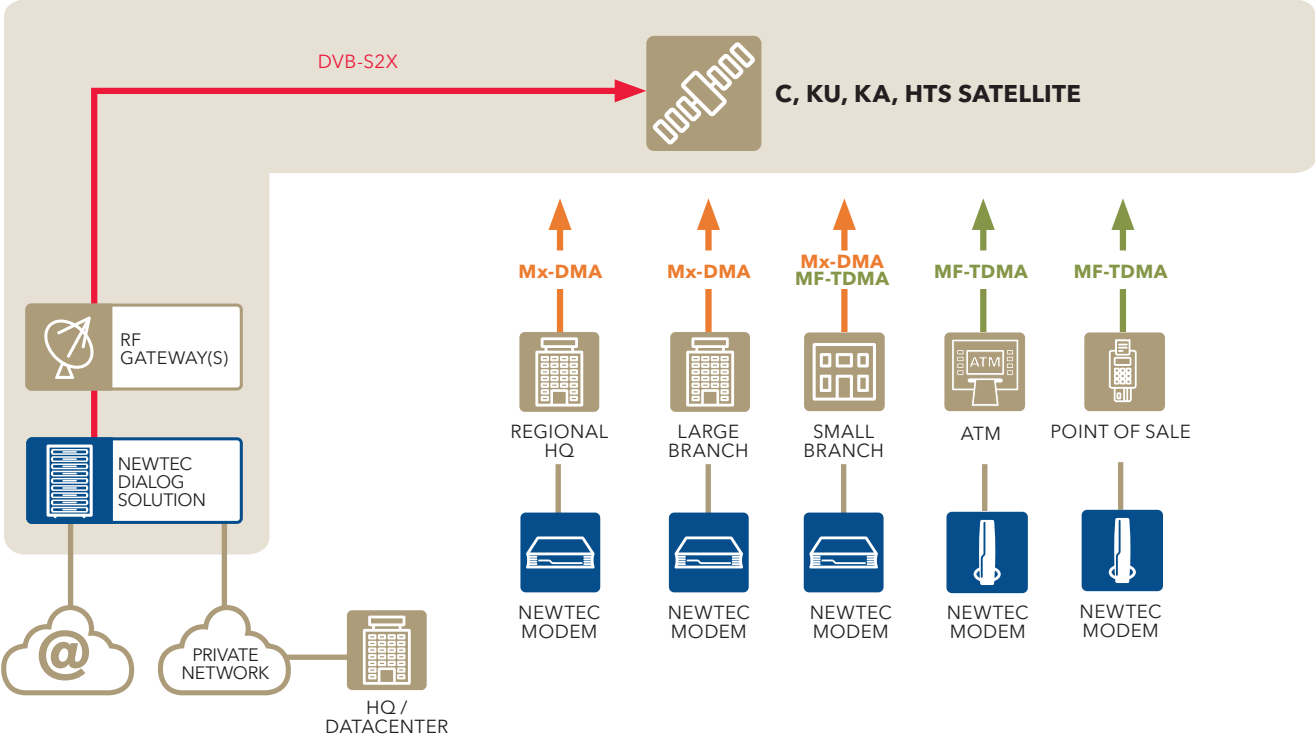
Any type of network infrastructure needs to assure full security of data and transactions and the encryption of this needs to be assured, with network systems needing to meet corporate requirements and financial industry best practices, such as the Payment Card Industry Data Security Standards (PCI-DSS).

## Seamless Network and VPN Integration - “Are We Using Satellite?”



Primary or back-up satellite connectivity using Newtec’s VSAT technology easily blends into the existing IT networks and the applicable connectivity mix. Newtec technology brings maximal virtual private networking flexibility, enabling Layer 3 routing, Layer 2 networking and Multiprotocol Label Switching (MPSL) over the satellite links, combined with sophisticated Quality of Service management to provide easy integration into the existing corporate network. Additionally, the Newtec platform also provides optimal connectivity for delay- and jitter-sensitive applications such as voice and ATM transactions.

# Scalable and Future-proof Connectivity



Newtec Dialog® technology allows users to address both current and future connectivity needs across all branches and remote locations. Using Newtec’s remote modem portfolio, any throughput requirement - from low data rate transactional connectivity to links as high as hundreds of Mbps - can be addressed and the solution easily scales to hundreds or thousands of remote locations.

As well as addressing a fixed location, a VSAT satellite solution can easily be deployed in a transportable configuration, where it can serve the connectivity needs for transactions during events or for fast recovery of banking and payment services during disasters.

## Cost-effective Satellite Services

Newtec’s innovative satellite technologies such as DVB-S2X and Mx-DMA® provide unprecedented bandwidth efficiency, resulting in the lowest possible OPEX while at the same time assuring the best-in-class service reliability. For very bursty transactional data, such as ATMs and payments transactions, Newtec offers a range of cost-effective VSAT terminals with an MF-TDMA return link.

Even in harsh and hostile conditions (which can cause rain fade and interference), communication links over satellite remain available at any time thanks to Newtec’s auto-adaptive modulation technology FlexACM® which is used inside Newtec’s modems and hubs.

In addition, quick and easy deployment using Point & Play and installation certification and verification assures rapid and reliable VSAT network deployment using local technicians.



## Reliable and Efficient Datacasting

Newtec's platform IP Multicasting capabilities enable corporate customers to push content from their hub towards the remote sites, enabling content distribution and/or local advertising at ATMs and Point of Sales positions. Leveraging the unique broadcast capability of satellites, this will immediately result in important efficiency and OPEX gains.

## Serving the Unbanked in Emerging Markets

There are still large parts of the world population that don't have access to a bank account, with the 2014 World Bank Global Findex, stating that only 34% of African adults have one, as do only 22% of the poorest 40% of Indonesia's population.

In these markets, mobile technology has the potential to vastly expand financial inclusion. Using smartphones as a tool to reach the unbanked, mobile payments and banking apps are expected to increase penetration of banking services. As a result, the industry is stepping away from the traditional model of investments in ATM infrastructure and focusing more on providing connectivity to these areas.

People in rural areas can use both cellular networks – backhauled over satellite – and Wi-Fi Hotspot services to achieve this connectivity. These Wi-Fi Hotspot access points can be located at schools, community and health centers, or combined with a Point of Sales or a local office.

Newtec's satellite technology can serve both applications using a single satellite link by fully isolating the corporate and payment traffic from the Wi-Fi Hotspot traffic, which assures full integrity of the corporate data and payment transactions.

## Conclusion

**The future of banks and financial institutions depends on always-on, reliable connectivity that is available anywhere and anytime to meet the client's needs, ensure customer satisfaction and optimize the operational cost. Satellite VSAT services form an essential building block in completing the corporate connectivity mix to enable reliable services to any remote location and the Newtec Dialog platform ensures secure, reliable and cost-effective satellite services.**

### More Information:



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