

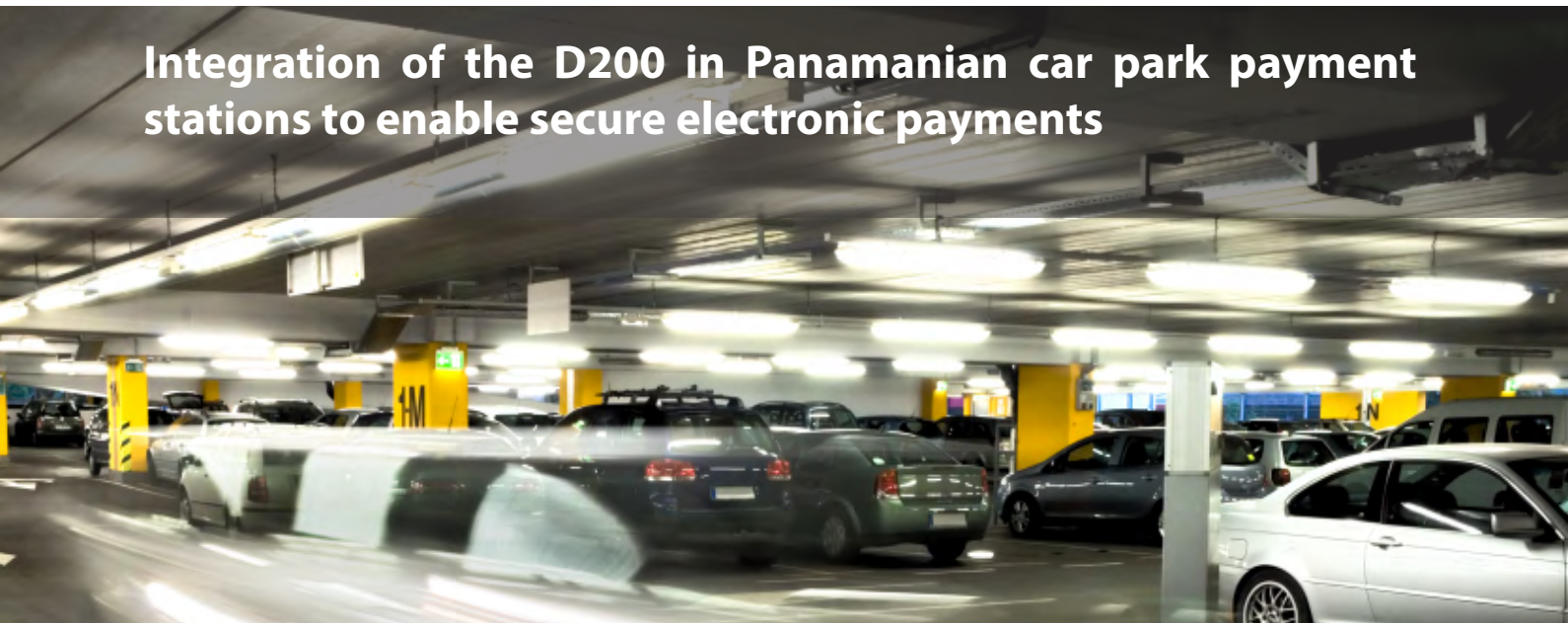
# Case Study

D200 MPOS / St. Georges Bank / Panama



## MPOS Payments in Car Parks

Integration of the D200 in Panamanian car park payment stations to enable secure electronic payments



- Integration of the D200 with Parking Pay Stations
- Automatic online transaction updating
- D200 WiFi with EMV and Contactless

### Customer Profile

St. Georges Bank is the fourth largest financial institution in Panama. They partnered with local PAX channel partner KinPOS to service their multi-application, multi-merchant and multi-issuer requirements.

The “KinPOS-DCL” solution was implemented by the bank to enable data interchange between pay stations in car parks and the D200 MPOS.

Key people involved in this project were Emanuel Hernandez and Alexandra Motta in KinPOS and on the bank side Héctor Pérez, Edgar Ariza and Fredy Estupiñan.

### The Challenge

Car parks in Panama had to be upgraded to accept payments via credit and debit cards. The project’s objectives were:

- Implementation of a fail-safe and fast payment process
- Compliance with local and international standards
- Queue reductions during busy hours at payment stations
- Ensuring customer convenience and peace of mind

As one of the most experienced payment system integrators in Latin America, KinPOS were asked by St. Georges Bank to implement a PAX based solution.

## The Solution



KinPOS implemented their “KinPOS-DCL” to allow data interchange between the pay stations main computer and the secure EMV and PCI compliant PIN pad on the D200 MPOS unit. The pay station interchanges the amount to be paid and then enables the D200 device to take control of the transaction flow.

To complete a transaction, car park customers swipe or insert their payment card and input their PIN number in the D200, or if in possession of a contactless enabled card they simply wave the card in front of the D200’s screen.

After the host receives a response, the D200 communicates with the pay station as to whether the transaction was approved or not. This solution meets EMV Standards for Credit and Debit (PIN On-line and PIN Plain) and enables drivers in Panama to quickly pay and exit the parking lots.



Multiple payment systems have been integrated into this D200 solution:

- Visa & MasterCard processed in-house by St. Georges Bank
- Local Panamanian debit card schemes
- American Express for the Caribbean and Central American Region
- Diners Club

## Competitive Advantage

By using the D200 device with the KinPOS-DCL solution the bank was able to:

- Shorten certification times
- Avoid EMV re-certification processes
- Roll-out the solution in time for the opening of the SOHO Mall in Panama
- Provide an efficient way for customers to make fast and secure payments

