interxion™

WITH COLOCATION, SUMUP DELIVERS FAST, AND SECURE MOBILE PAYMENTS

sumup®

Challenges:

- Complete widely distributed card transactions within seconds

- Grow presence on the European continent

- Comply with regulations for cloud-based transactions

Solutions:

- Designed a hybrid application which passes transactions between an HSM and the cloud

- Leveraged colocated HSM in Interxion data centre with direct access to numerous internet exchanges, cloud platforms and maximum security

Results:

- Significantly reduced roundtrip latency in each transaction

- Expanded connectivity across Europe

- Complied with payment regulations without slowing down or decreasing user experience

SumUp, Europe's leading Mobile Point of Sale (mPOS) provider, empowers small businesses across 31 countries to accept purchases on their smartphones or stand-alone readers. Their devices are game-changers for merchants, helping them get paid by customers who don't carry cash. But a great customer experience depends on payments that are secure and completed in seconds, otherwise customers get frustrated and lose trust.

Card Payments Anywhere, in Seconds

Imagine you're ordering lunch from your favourite shop. There's a busy line behind you, and after swiping your card, you and the cashier expect near-immediate confirmation to keep the lunch-rush moving. That transaction needs to travel over the internet from the shop, to a hardware security module (HSM) where your card information is encrypted, then to the cloud where the receipt is stored, and back to the shop to confirm. Each step of this process needs to occur in seconds to satisfy both the vendor and the consumer.

SumUp, which created a card reader that allows merchants to process credit card transactions on their phone, handles this challenge every day. With transactions happening every minute on their devices across the globe, SumUp needed to design a hybrid IT environment that ensured payments would happen fast and comply with regulations.

"We need the most reliable way of establishing a connection with low latency time," said Petar Burunsuzov, Vice President of IT Infrastructure & Operations.

SumUp partnered with Interxion to significantly reduce their transactional roundtrip latency, as the company worked to expand their European footprint. Placing their hardware in a colocation data centre, which housed the HSM, internet exchange, and cloud access point, reduced the distance between the initial transaction and sped up the payment process, while guaranteeing compliance.

Connectivity for International Growth

After an excellent initial experience with Interxion, in 2018, SumUp decided to further expand its infrastructure on the European continent. SumUp decided to place additional hardware on Interxion's Frankfurt campus, as Germany is the most important European market for SumUp and the campus is where the world's largest Internet exchange point DE-CIX is located, an important internet gateway to the Central and Eastern European regions. Also, SumUp benefited from access to the multiple cloud providers hosted there. "We use different cloud platforms and Interxion offers connectivity to all of them," Burunsuzov said.

In addition, Interxion's international connectivity to cloud service providers with its Cloud Connect service made their data centres the perfect home for SumUp, as their applications use large cloud providers for different workloads. "To deliver a high-performance customer experience, we need support for both large cloud provider connectivity and Internet connectivity," Burunsuzov explained.

SumUp also needed a trustworthy partner that could handle the sensitive payment information passing in and out of data centres. "We completed the initial set-up and are very happy with how the relationship developed from there. The on-site engineers meet our requirements very closely," Burunsuzov explained. "This is important because we have extremely high security standards and compromises are unacceptable."

Gaining a Competitive Edge

Expanded European connection without negotiating speed or security established SumUp as the leading mPOS provider in Europe. Access to first-class internet exchanges, cloud providers, and top-level security through Interxion's colocation centres positioned SumUp for superior customer experience and international growth.

"We want to expand our presence in the future," Burunsuzov said. "In view of the fact that we are very happy to work with Interxion, we will certainly be using more of the provider's sites. Our expectations of the data centre operator have been exceeded."

> *Our collaboration with Interxion is going very successfully. In fact, our relationship is quite unique. I can pick up the phone at any time, just as if I were calling a colleague. Given the importance of functionality and performance to our system, we are very happy to have a trusted partner.*

Petar Burunsuzov
Vice President of IT Infrastructure & Operations, SumUp