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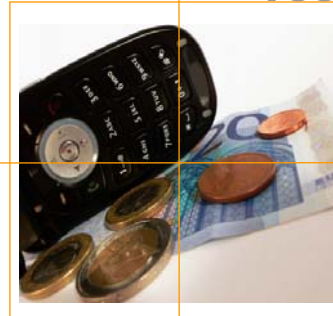
## MCOMMERCE AND MOBILE PAYMENTS II: SECURING CONNECTIONS

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## Abstract

Some years ago, buying something through your mobile was almost a science fiction scene, but today it is a reality with a very good performance. In spite it is not a global trend yet, almost every mobile sold nowadays has the capability to doing so. That is the main reason why it is expected a huge increase, but the websites, the payment methods, etc. have to be adapted to this new sales channel to let it grow.

In the first part of this report we looked at the pros and cons of mobile-enabled websites versus custom-built apps for accepting mobile payments. But there's no point developing a mobile site or an app unless it's secure and safe to use.

SMEs should invest as much time and energy in ensuring the security of their mobile sites and apps as they do on protecting their website assets, says Jonathan Forde of Dublin-based online payment provider Realex Payments.

"Just because you're not on a website any more doesn't mean you can ignore having that [same] level of security because, obviously, if your site is unsecured, there's a risk of people stealing data from it, including credit card details," he says. "It's very important that the page you use to capture the credit card details on has security in place on it - whether that page is for your specific mobile web page or if it's just a version of your website that renders on a mobile phone or smartphone."

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## Providing security

That might sound daunting, but the good news is that SMEs can expect their payment provider to furnish most of the security they need in order to receive mobile payments safely.

If, for example, your company was to build an application for the iPhone that contained a credit card payments module on it, the vast majority of the security would be handled by your payment provider.

"The only real piece of security that SMEs need to be concerned with is the actual point where payment details are entered and where payment details are stored," explains Forde.

Rather than storing customer credit card details on your company servers, ask your payment provider whether they can store them for you. Remember to ensure that the company storing your credit card details is PCI-compliant. This means that their systems are approved by the main credit card issuing companies, including Visa and Mastercard.

## Research and development

SMEs should make sure that the person responsible for building their mobile website and/or mobile applications is competent in dealing with security issues.

"If they're looking to build an m-commerce piece, whether it's a website or an app, SMEs need to ensure that the people developing it are aware of security. There's a whole host of developers that are very good at building e-commerce and even m-commerce sites and apps, and they are aware of all the security needs around it," says Forde.

Forde advises SMEs to ensure that the person building their mobile website/application has some experience regarding mobile security. With this in mind, it's important to do some background research before hiring a developer to build your mobile site.

## Payments providers

Here are some of more popular payment providers you can use to enable mobile payments:

1. PayPal allows you to send and receive funds via any web-enabled mobile phone.
2. Irish payment provider WorldNet offers a wide range of mobile payment services, including the iPay API, which allows iPhone app developers to embed credit card payment capabilities in their applications. This service allows payments to be processed by your existing card-issuing bank, without having to go through Apple's payment systems.
3. Irish company Realex Payments offers the RealPay package, designed for the start-up online trader in Ireland. The package includes credit card security technology 3DSecure. Realex also offers a PCI-compliant product called RealVault, which allows you to store sensitive customer information on Realex's servers.

## Securing the future

Take the same enthusiastic approach to mobile security as you do towards the security of your website. Make sure that your mobile website/application developer understands the importance of security. And if you do decide to outsource the storage of customer credit card details to your payment provider, ensure that your provider is PCI-compliant.