



How Mvine technology helped Sthaler eradicate cash fraud, eliminate the 10% cost of cash and reduce queuing times by 25% at Portmeirion Festival No 6



Challenge

Sthaler needed a partner to quickly build a biometric cashless payment system to improve festival-goer experience at Portmerion's inaugural music festival – Festival No. 6. Over 30,000 were expected to attend the three-day event and the organisers wanted reduce the fraud and time associated with cash transactions.

Mvine Solution

Mvine Identity, Access and Payment provided Sthaler with a secure and intelligent platform that stores identities, initiates eWallet transactions and provides the merchant with data insights never seen before. The Mvine platform widens the potential for Hitachi Finger Vein Technology as an authentication tool for cloud-based integrated solutions.

• Together • Securely • Anywhere •

The Platform for Securing Digital Identities

Mvine Identity, Access and Payment is a secure and intelligent cloud-based platform that integrates easily and securely with third-party solutions. Taking advantage of the latest identity and payment technologies becomes straightforward for cashless payment services - such as the Fingopay by Sthaler.

By using digital finger vein templates to identify festival goers, payment transactions could be initiated safe-in-the-knowledge that the payment was always legitimate. Meanwhile, festival goers could enjoy their weekend free from worries about pick-pockets and with less time wasted in queues.

Cash costs, time and money

Music festivals have become an essential part of the British summer. Glastonbury, the Isle of Wight Festival, Reading and Leeds: festivals see tens of thousands of people pass through their gates each day.

Over recent years festival organisers have been looking for ways to make festivals a cashless affair. Nick Dryden, CEO at payment systems provider Sthaler and avid festival goer, explains why:

“Fraud, counterfeiting and the processing of cash at a festival site costs over ten percent of the total take. In addition the festival organiser has no visibility of who attended, what they did while they were there and how much they spent, they don’t have the data-driven insight they need to personalise the event for attendees and make the weekend even more enjoyable.”

Cash also makes life difficult for the festival goer as you can queue for up to an hour at cash machines and yet again to swap that money for beer tokens, then again when you get to the bar.

Where it all started

September 2012 saw Portmeirion host its inaugural music festival – Festival No. 6. Over 30,000 attended the three-day event. Many camped out overnight, waking to the stunning views of Snowdonia.

Working in partnership with British Telecom (BT) and Hitachi, Sthaler sought a new solution that would surpass the cashless solutions that had been implemented at festivals during recent years.

Near Field Communication works really well at festivals but it takes the PIN out of the payment process. When you take the PIN out of Chip and PIN there is no security anymore.

Mvine Solution

Mvine Identity, Access and Payment provided Sthaler with a secure and intelligent platform that stores identities, initiates eWallet transactions and provides the merchant with data insights never seen before. The Mvine platform widens the potential for Hitachi Finger Vein Technology as an authentication tool for cloud-based integrated solutions.

Features

- Integration with payment and identity systems
- Rapid deployment
- Transactions optimised for wireless networks
- 30 second registration process

Benefits

- Eliminated 10% cost of cash at festivals
- Improved bar efficiency by 200%
- Significantly reduced queuing times
- Improved security for both organisers and attendees

“We recommended the Mvine platform based on our past experience of working with Mvine who came with a pedigree and history of providing high levels of security. We knew we could rely on Mvine to ensure the safety of payment transactions initiated through our BT Thistle Secure Payment service.”

With Hitachi providing the identity system and BT providing the payment system, Chris Hurst, Head of Security Services at BT, recommended the Mvine platform as a framework for the solution:

“We recommended the Mvine platform based on our past experience of working with Mvine who came with a pedigree and history of providing high levels of security. We knew we could rely on Mvine to ensure the safety of payment transactions initiated through our BT Thistle Secure Payment service.”

The Mvine platform had one other key advantage: it provided a Platform-as-a-Service (PaaS) solution that could be enhanced to meet the specific needs of the festival.

Integration made simple

The team at Mvine developed the solution in less than four weeks. At the front end it integrated easily and securely with Hitachi Finger Vein Technology to upload finger vein templates.

The Mvine platform widened the potential for Hitachi Finger Vein Technology as an authentication tool for cloud-based integrated solutions.

At the back end it integrated easily and securely with the BT Thistle Secure Payment web service to store card details and initiate payment transactions. With the solution deployed out in the field and dependant on a temporary wireless network, the Mvine development team optimised all calls between the three systems, ensuring all payment transactions were robust and reliable. The Mvine team also developed a bespoke interface for the bar tills.

The bar tills were dual screen, on one screen the Mvine team replicated the physical tills that would normally take the cash. The second screen displayed a list of drinks as customers ordered them.

Queues shortened at Festival No.6

Specifically implemented for the VIP bar, more than 300 artists, managers, sponsors and members of the press registered their finger veins during the festival. VIPs were asked to register online before the event, but even for those that didn't, the registration process was quick and simple.

Registration took 30 seconds for those that had registered online and for those that didn't it took no more than five minutes. People were interested to talk about the technology and in every case registration was quicker than the conversation.

Fingopay by Sthaler, as the solution is known today, provided significant time savings for both festival goers and bar tenders. During the three-day event more than 2,000 bar transactions were successfully completed by twelve bar tenders across six tills.

At the bar we improved efficiency by around 25 percent. The shorter queues meant that over the weekend attendees spent a couple of hours less queuing and enjoying the music instead.

The intelligence engine inside Mvine provided festival organisers with the visibility they had previously lacked. Organisers used this insight to analyse spending habits and identify fraud: the bar vouchers that had gone missing were quickly traced.



About Mvine

Mvine Ltd is an established British SME headquartered in London. The business is privately owned, stable, auto-financing and growing in its chosen markets. Its primary line of business is authoring and selling Cyber-Secure Platforms for Collaboration Portals and for Identity Management as well as delivering cloud support services.

Information confidentiality, integrity, availability and security is at the heart of everything we do. Our business complies to numerous standards; among the better known ones is Cyber Essentials. The Mvine platform itself has won plaudits for its superior cyber-security architecture, achieving a prestigious A rating in Qualys penetration testing.

www.mvine.com

About Sthaler

In partnership with BT and Hitachi, Sthaler provides an end-to-end payment solution from consumer at PoS (Point of Sale) to their bank accounts, credit cards and/or stored value accounts (SVA). Its payments system uses Hitachi's Finger Vein Technology and only works if the card holder is biologically present to make the payment.

www.sthaler.com

To find out how Mvine can help transform your organisation,
please call +44 (0) 208 392 4820 or email sales@mvine.com