



# Partner solutions

EMV and P2PE / **seamless integration**

**ingenico**  
GROUP

---

# Accelerate implementation of EMV and P2PE with Ingenico Group Partner Solutions

---

## overview

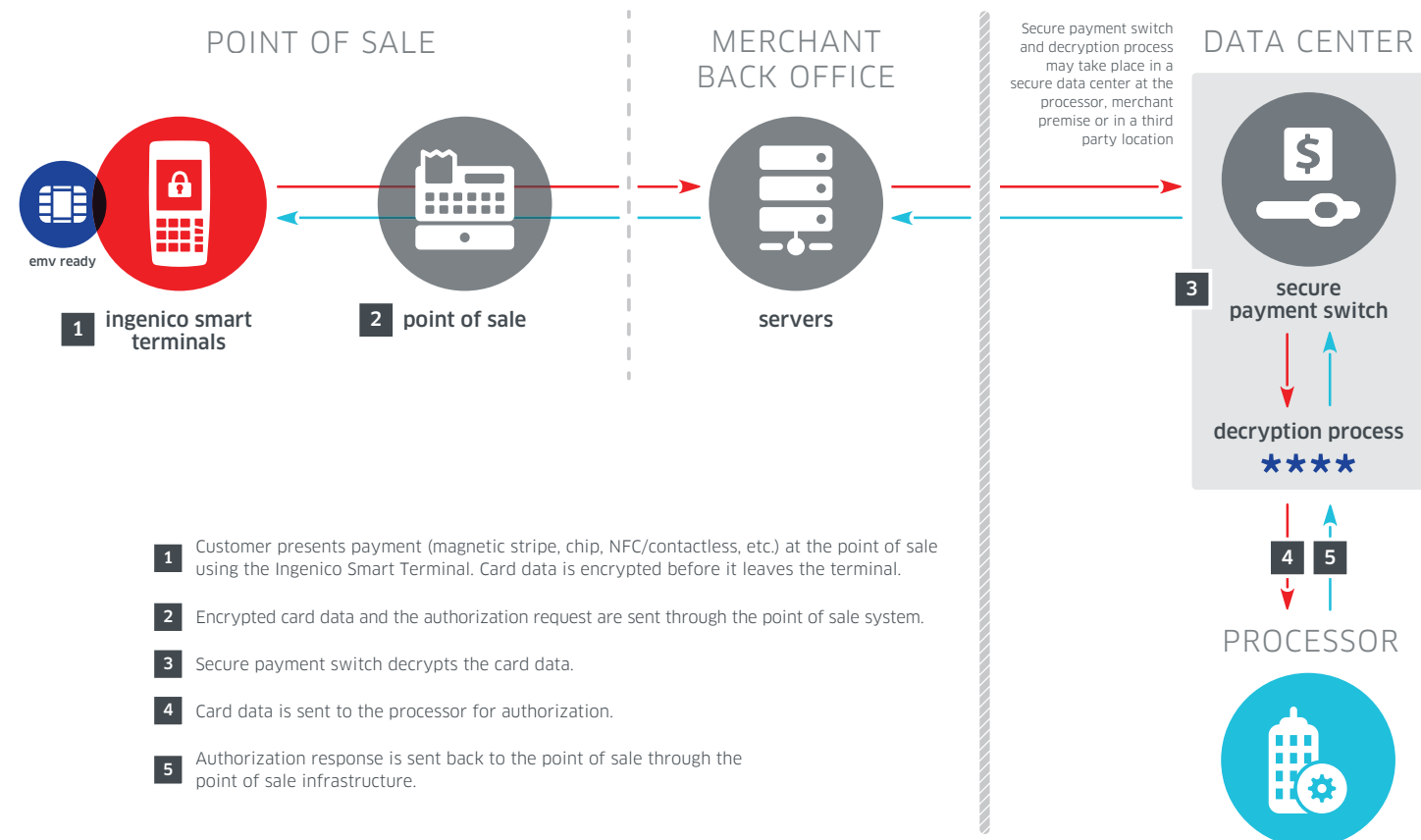
The Ingenico Group Partner Program provides our merchants and partners with a flexible, seamless integration experience across the entire Ingenico Group product line.

Enclosed in this booklet are the top three architectures used in the enterprise to implement EMV and point-to-point encryption (P2PE) technology within the context of PCI DSS compliance.

To accelerate implementation of these technologies, preferred partners who use these architectures with Ingenico Smart Terminals are presented.

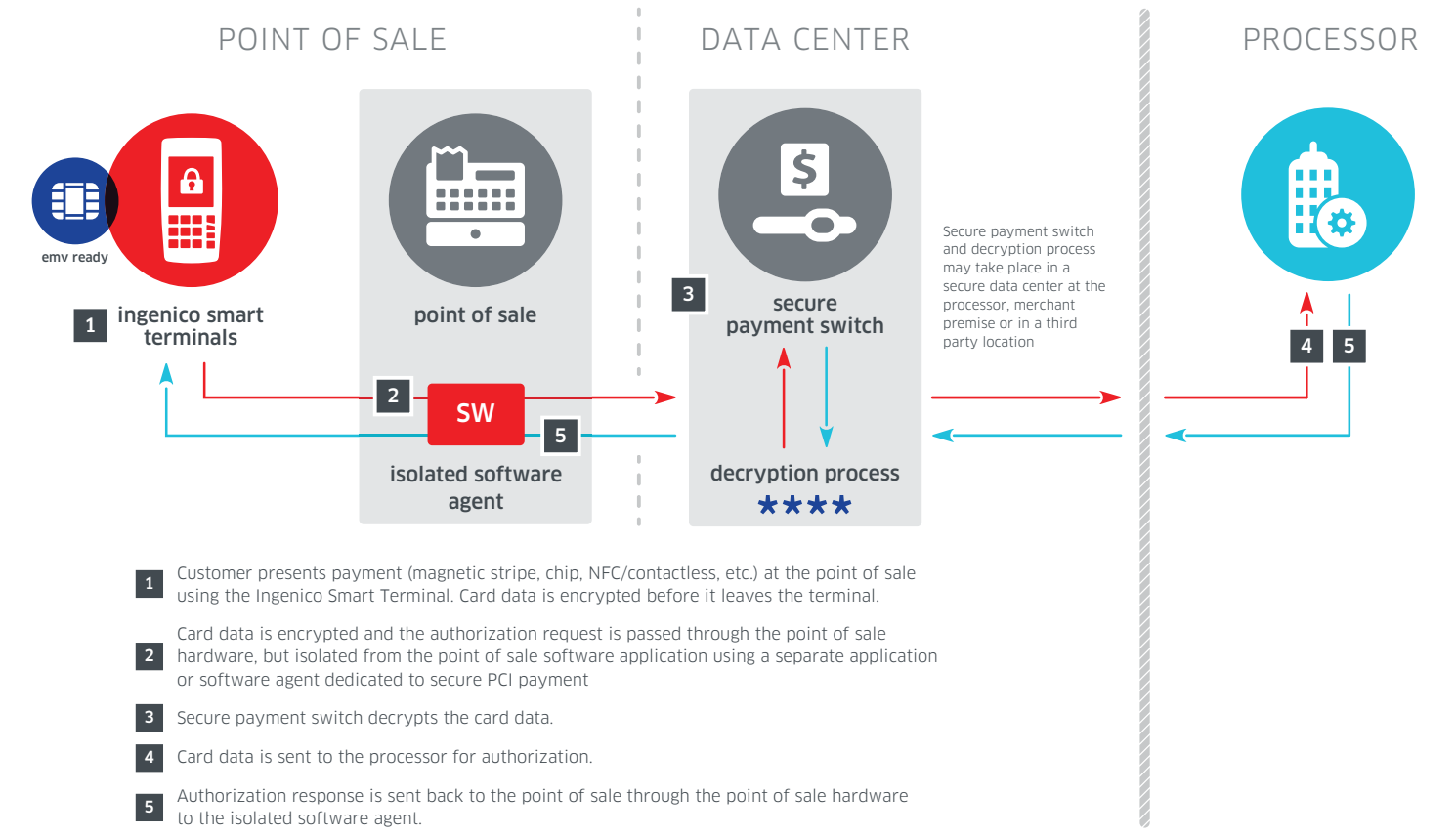
# architecture

## fully integrated



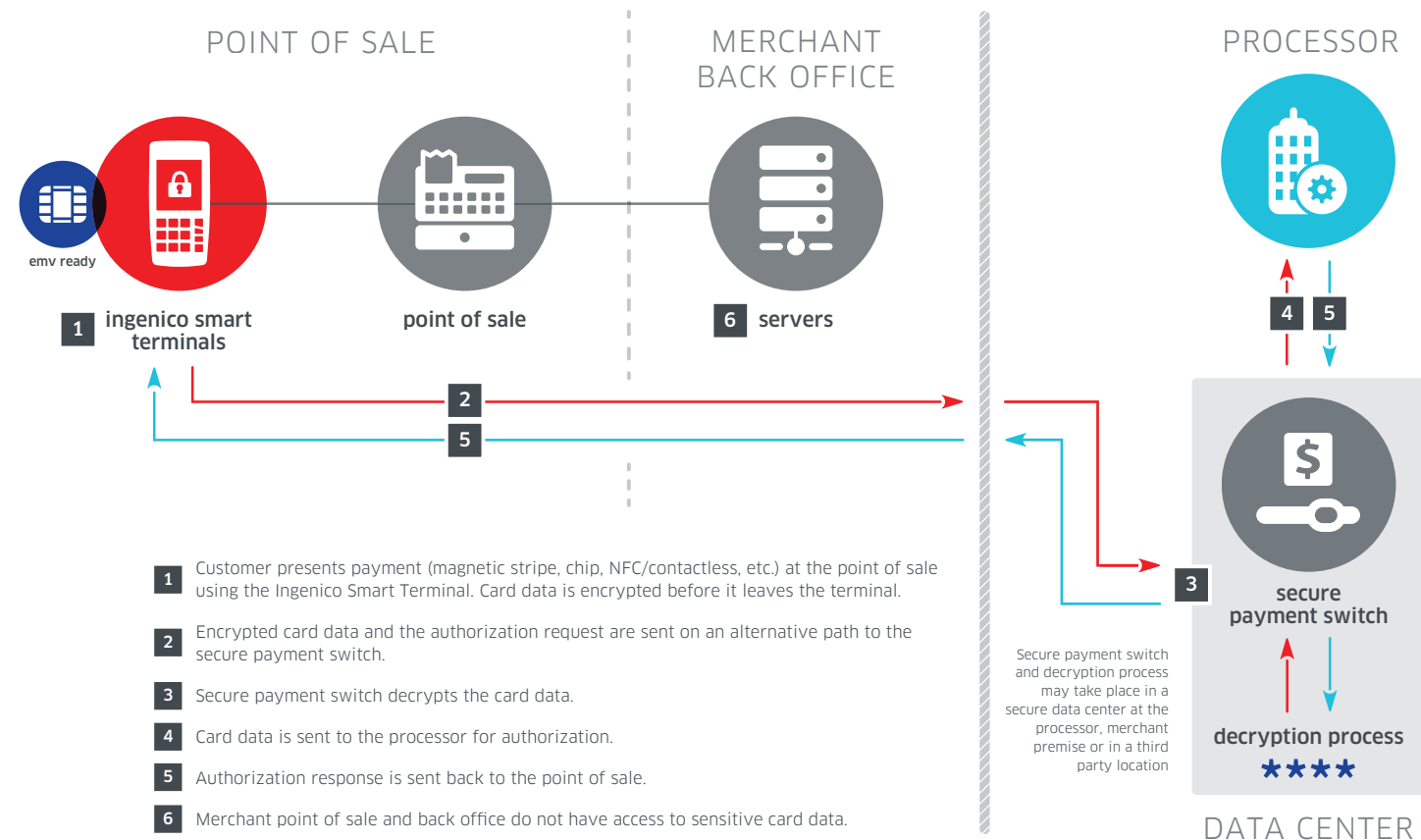
# architecture

## software semi-integrated



# architecture

## hardware semi-integrated



## Which solution is best for me for card data protection and EMV?\*

All three solutions protect card data and provide a path for EMV and PCI DSS approval.

FULLY INTEGRATED	SOFTWARE SEMI-INTEGRATED	HARDWARE SEMI-INTEGRATED
✓ Leverages the point of sale and networking hardware infrastructure already in place	✓ Leverages the point of sale and networking hardware infrastructure already in place	✓ Ingenico Group or our partners provide an application in the terminal that contains the payment flow logic.
✓ Ingenico Group provides drivers to support point-to-point encryption and EMV.	✓ Ingenico Group provides drivers to support point-to-point encryption and EMV.	✓ Significant Scope Removal. The point of sale software is removed from PA-DSS scope and the point of sale hardware is removed from PCI-DSS scope. Networking components used to move encrypted card data will be reviewed as part of PCI-DSS.
⚠ Most of the point of sale infrastructure must be qualified for PCI approval.	⚠ The software application is reduced from PA-DSS scope. The hardware will be under review for PCI-DSS.	⚠ Network equipment may need to be upgraded
⚠ The point of sale infrastructure must potentially be upgraded in order to support point to point encryption or EMV.	⚠ Merchants should review how private label and loyalty card holder prompts and data are handled.	⚠ Merchants should review how private label and loyalty card holder prompts and data are handled.
	⚠ Can be implemented as a Software-as-a-Service (SaaS) solution	⚠ Can be implemented as a Software-as-a-Service (SaaS) solution

✓ = Supported Features    ⚠ = Points to Consider

\*statements apply to most enterprise merchants, systems and solutions in the US market today



**Solution Overview** / ACI Universal Payments (UP) Retailer Payments solution provides retailers with an omni-payments platform that supports consumer payments from all channels. Whether the retailer is processing high volume credit and debit card based payments from thousands of retail locations, or deploying a pre-paid solution via a mobile wallet, ACI's solution provides a platform capable of supporting these needs and beyond.

ACI offers tokenization, point-to-point encryption (P2PE) and network segmentation options coupled with Ingenico Group's standards based support for industry leading encryption technologies plus real-time eCommerce card not present (CNP) fraud prevention and detection.

**Architecture Used** / Software Semi-Integrated

**Value Add** / With nearly 40 years developing payments software, ACI is uniquely positioned in the marketplace with its UP Retailer Payment solutions to:

- Guarantee a consistent, unified payment experience in any retailer modality (in-store, mobile, online) - with on-premise or hosted Software-as-a-Service (SaaS) options
- Offer flexible architecture to support rapid adoption of emerging payment channels
- Protect brand integrity and customer loyalty through a complete set of security technologies designed to protect sensitive payment data against risk and fraud
- Minimize risk and maximize compliance with a complete set of EMV-enabled services

CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iPP320, iSC250, iSC480 and iWL250



Learn More /



Contact Info /  
Karen Jarnecic, Director  
1 402-670-6007  
karen.jarnecic@aciworldwide.com



**Solution Overview** / AJB Software is a leading integrated payment solution provider serving an international merchant base. For more than 20 years they have delivered over 130 EMV payment solutions. AJB's merchant community spans an array of industries with a focus on the retail, petro & c-store, grocery, hospitality and food services industries.

AJB offers its merchants corporate level solutions to manage configuration, fraud, encryption and tokenization, Switching and Settlement as well as store level solutions that allow merchants the option to manage their authorization & settlement, fleet card processing, hardware management and provides merchants with the need to store card holder data with their tokenization solutions.

**Architecture Used** / Fully integrated, Software Semi-Integrated

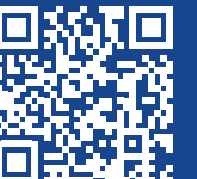
**Value Add** / AJB Software Benefits:

- AJB enables merchants to quickly comply with new and tested security standards and payment types, including EMV, encryption, tokenization, mobile, and other forms of payment through our Retail Transaction Switch (RTS), Flexible Integrated Payments (FIPay), and Managed Services solutions.
- Completed over 130 EMV projects domestically and internationally
- Provides merchants with 10 years of proven successful EMV projects in Canada, UK, and Australia experience and learnings
- Progressing EMV Product Certification for all major financial processors to meet October 2015 liability shift deadline for U.S. retailers
- Offers choice and visibility; choice of which bank and processor is best for your business and visibility over all electronic payment card transactions
- Provides merchants the ability to reduce PCI scope with encryption and tokenization solutions

CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iCMP, iPP320, iPP350, iSC250, iSMP, iSC480 and iUN Series



Learn More /



**Contact Info** /  
Derek Battiest, Director, Strategic Alliances NA  
1 905-282-1877 ext. 5382  
dbattiest@ajbsoftware.com





**Solution Overview** / The AurusPay solution is a robust payment platform designed to securely manage the payment process from the Ingenico Group PIN pad to most major payment processors. AurusPay is implemented as a cost effective Software-as-a-Service (SaaS) platform, managing PCI and other payment regulation compliance such as EMV. The platform also helps retailer's prepare for future payment innovation while enhancing the overall shopper experience.

**Architecture Used** / Semi-integrated

**Value Add** / Aurus continues to march forward on its growth trajectory with the addition of new service and solution delivery capabilities on a periodic basis. Building an innovative, intelligent and integrated enterprise is the guiding principle that propels us to move forward.

- Manages payment security and compliance - "POS out of PCI Scope" with point-to-point encryption (P2PE), tokenization, and Aurus's patented process
- Enables payment innovation - EMV, NFC/contactless and mobile payments
- Provides easy implementation with point of sale (POS)
- Offers flexibility to choosing the payment processor(s) required for your business
- Offers features that enhance the shopper's experience
- Accelerates development of POS omni-channel features
- Lowers the risks and on-going development costs related to payments

CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iCMP, iCT250, iPP350, iSC250, iSC480, iSMP and RP750X



[Learn More /](#)

**Contact Info /**  
Robert Wesley, Chief Strategy Officer  
1 781-588-1575 ext. 115  
rwesley@aurusinc.com





**Solution Overview** / Payment Fusion's next generation, cloud-based, semi-integrated platform makes it a breeze for software vendors to support Ingenico Group EMV terminals. Our modern RESTful API supports all operating systems (Windows, OS X, Tablet, Linux, etc.) without the need to install software on the point of sale (POS) or additional hardware on the network.

**Architecture Used** / Software Semi-Integrated

**Value Add** / Payment Fusion, a new enhancement to our EMV-Ready solution provides a robust software platform to ease EMV readiness while offering hardware cycle management.

- Cloud-based payment platform uniquely designed to enable EMV and NFC/contactless payments without any software client or network appliance
- Eliminate PCI PA-DSS scope from your application
- One API integration provides access to all major processors and all Ingenico Group Telium2 based terminals
- Dual layer of security with point-to-point encryption (P2PE) and HTTPS transmission of all payment data
- Supports all software architectures (cloud-based, client service, Citrix Server, etc...)
- Support for tokenization and recurring payments
- Industry's most simple remote terminal update system

Q4 2015 CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iCMP, iCT Series, iPP Series, iSC Series, iWL Series and iSMP



Learn More /



**Contact Info /**  
Kevin Kidd, President  
1 805-962-6114 ext. 128  
Kkidd@axiapayments.com





**Solution Overview** / Bluefin's enhanced gateway and decryption services provide PCI-validated point-to-point encryption (P2PE) for the ultimate protection of cardholder data in the retail environment. Bluefin has partnered with Ingenico Group to provide PTS SRED terminals that are certified to support the encryption and POI protection. This protection is necessary to receive the security and significant PCI scope reduction to the SAQ P2PE-HW or equivalent level of assessed compliance.

**Architecture Used** / Fully Integrated

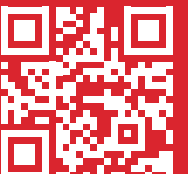
**Value Add** / Bluefin is the only P2PE solution provider in North America to provide PCI-listed P2PE for multilane, retail, mobile, MOTO and integrated payments.

CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iPP320, iPP350, iSC250 and iSC480



Learn More /

**Contact Info** /  
Shane Harwell, Vice President, Security Solutions  
1 918-236-2847  
sharwell@bluefin.com





**Solution Overview** / Powered by BridgePay Network Solutions, a major global payment gateway provider, PayGuardian offers integrators and merchants an EMV ready out-of-scope PA-DSS solution. Our product greatly simplifies end-to-end EMV certification by handling the collection and transmission of sensitive payment information, thus offloading the certification responsibility from merchants and integrators. PayGuardian offers EMV readiness for iOS, Windows-based, browser-based, Android and RMS systems. EMV certifications include all major U.S. processors and Canada for retail, F&B, lodging, FSA and car rental.

**Architecture Used** / Fully Integrated

**Value Add** / BridgePay's broad scope of products offers solutions for card present, mobile commerce and ecommerce environments. BridgePay's broad network of processing partners offers connectivity to all major domestic and international processors, ACH providers, and gift and loyalty companies. BridgePay supports multiple integration methods ranging from direct integration to its best in class self-running payment application, PayGuardian, for multiple operating systems.

- Simple installation, PA-DSS certified
- Real-time gateway transaction management
- Point-to-point encryption (P2PE)
- NFC/contactless
- "wallet" or multi-use tokenization

CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iCMP, IPP320, IPP350, iSC250, iSC480, iSMP and iWL Series



Learn More /



**Contact Info /**  
Carlee Hudachko, EVP Business Development  
1 407-960-6441  
Carlee.hudachko@bridgepaynetwork.com

# creditcall

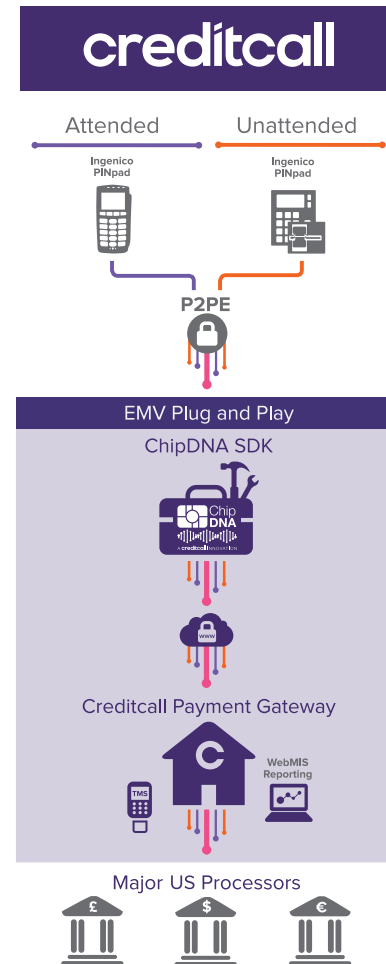
The Heart of Payments

**Solution Overview** / Creditcall's EMV migration solution - ChipDNA - provides the simplest and fastest way for ISVs, and VARs to enable EMV payments in Windows, Windows CE or Linux based point of sale (POS) applications. ChipDNA removes the complexities of EMV compliance and dramatically reduces the lengthy Visa, MasterCard, American Express and Discover certification processes.

**Architecture Used** / Software Semi-integrated

**Value Add** / We make card acceptance simple from any device, anywhere. Whether attended, unattended, online or mobile, our award-winning EMV-ready payment gateway and EMV migration solutions are at the very heart of our clients' businesses, ensuring payments flow - all day, every day.

- Ease of integration via simple SDK
- Pre-certified with major U.S. processors
- Integrate now with magstripe mode and move to EMV at the push of a button
- Accelerated EMV migration process, from months to a few days
- Pre-certified for M-TIP, ADVT, AEIPS and DPAS certification standards
- Remote updates via Terminal Management System (TMS)
- Point-to-point encryption
- Attended & unattended
- Reliable innovation - over 15 years of trusted EMV experience



CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iPP320, iPP350, iSC250, iSC480 and iUN Series



Learn More /

**Contact Info /**  
 Ingrid Anusic, Head of Marketing  
 1 800-868-1832  
 ingrid.anusic@creditcall.com  
 @Creditcall





**Solution Overview** / Datacap's EMV-enabled integrated payment interfaces allow point of sale (POS) providers to process credit, debit, gift, loyalty, EBT/FSA and EMV transactions through virtually any payment processor via a growing array of EMV-ready devices. Options for point-to-point encryption (P2PE) and tokenization provide robust payments security, while our processor and hardware agnostic approach allows for unparalleled implementation flexibility. A dealer-centric sales model and recurring revenue programs with a variety of top-tier payment processors make Datacap the ideal partner for channel-focused POS providers.

**Architecture Used** / Software Semi-Integrated

**Value Add** / Datacap's PA-DSS validated NETePay™ integrated payments software provides POS developers with a direct conduit to their merchant's choice of payment processor while simultaneously adding support for innovative payment features, an evolving list of plug and play hardware and constantly changing payment industry standards.

- Access virtually all payment processors
- Simple transition to EMV
- Plug and play hardware support
- Data movement integrations
- Recurring revenue
- Security-centric payments
- Cloud-based product management

CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iCMP, iPP320, iPP350, iSC250, iSC480 iSMP, iWL Series and iUN Series



Learn More /



**Contact Info** /  
George Hudock, Business Development  
1 215-997-8989 ext. 131  
George.Hudock@dcap.com





**Solution Overview** / Elavon provides an EMV-ready payment solution with a full security delivery solution including hardened encryption, tokenization, and point of sale (POS) bypass with support for NFC/Apple Pay.

**Architecture Used** / Hardware Semi-integrated

**Value Add** / The Elavon safe-t security solutions is a semi-integrated delivery including POS Bypass. All transactions are encrypted within the device and all encrypted transaction data bypasses the local POS as it is delivered to Elavon's Fusebox Gateway. The transaction response, including a token, is passed from the device to the POS.

Unlike other deliveries in the market, Elavon provides a POS bypass delivery including turn-key hardware, deployment, and support services for the security delivery. The solution is EMV ready with remote update ability for EMV enablement.

CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iPP320, iSC250, iSC480 and iWL Series



Learn More /



**Contact Info /**  
Vinny Breault, SVP, Major Account Sales  
1 813-995-2159  
vincent.breault@elavon.com



# FREEDOMPAY

**Solution Overview** / FreedomPay Commerce Platform is a complete merchant solution with broad integrations across secure Ingenico Smart Terminals, point of sale (POS) systems and payment processors. FreedomPay's PCI-Validated point-to-point encryption (P2PE) solution offers retailers EMV and NFC/contactless support, and has been approved by PCI to reduce the scope for PCI DSS compliance by removing the merchant's POS and network completely out of scope. The solution enables the flow of secure real-time transaction data to help retailers generate a wealth of value-added services for the customer.

**Architecture Used** / Software Semi-Integrated

**Value Add** / PCI-Validated P2PE

CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iCMP, iPP320, iPP350, iSC250, iSC480, iSMP, iWL Series and iUN Series



Learn More /



**Contact Info** /  
Craig Champagne, Director of Business Development  
1 610.902.9082  
craig.champagne@freedompay.com



**Solution Overview** / In partnership, Mercury and Ingenico Group have enabled Mercury's custom, point-to-point encryption (P2PE) and tokenization services with a full line of Ingenico Group products.

**Architecture Used** / Fully integrated

**Value Add** / As a leader in integrated payments Mercury offers several flexible integration methods, including direct integrations to multiple platforms and semi integrations. Some integrations have the ability to reduce PCI scope.

Semi-Integrated EMV, NFC/contactless payments including ApplePay, Mercury Gift and StoreCard - All value adds can optionally include Mercury's custom P2PE and tokenization at no extra charge.

CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iPP320, iPP350, iSC250 and iSC480



Learn More /

Contact Info /  
Zachary Kurka, Technical Advocate  
1 970-335-4221  
zkurka@mercurypay.com





**Solution Overview** / Create your own secure transaction gateway with Monetra®—a pre-certified, off-the-shelf solution for EMV, credit, debit, and gift card transactions that provides direct integrations to multiple processing platforms in the U.S. and Canada. Monetra leverages Ingenico Group's RBA terminal software so no proprietary terminal loading is required. It uses point-to-point encryption (P2PE) and tokenization to facilitate PCI compliance by eliminating card data from point of sale (POS) systems and networks. Monetra provides a fast and easy EMV migration path for POS developers, ISO's, and corporate host-switch systems.

**Architecture Used** / Software Semi-Integrated

**Value Add** / Monetra provides flexible, secure, high-performance gateway software that can support thousands of terminals and merchants connecting simultaneously to multiple transaction processors.

- Simple API for easy integrations
- Supports EMV, magstripe, NFC/contactless, ApplePay, etc.
- UniTerm® isolated software agent for turn-key EMV
- Pre-certified with major processors including Interac debit
- Tokenization, end-to-end and point-to-point encryption
- Attended, unattended, and mobile for retail, restaurants, and more

CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iCMP, iPP320, iPP350, iSC250, iSC480, iUN Series



Learn More /



Contact Info /  
Steve Cook  
1 352-244-0544  
sales@monetra.com



**Solution Overview** / NCR Connected Payments is a fully secure payment route designed to provide complete data and transmission protection, from PIN pad to payment processor. Connected Payments is implemented as a Software-as-a-Service (SaaS) solution, enabling retailers to easily comply with payment regulations, such as PCI and EMV, and helping them to prepare for a future of innovative payment options that improve shopper experience.

**Architecture Used** / Software Semi-Integrated

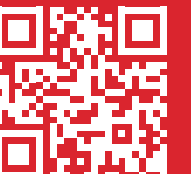
**Value Add** / NCR Connected Payments benefits:

- Easily comply with PCI and other regulatory requirements by protecting payment data and other sensitive information
- Prepare your payment systems for EMV cards, and reduce fraud-related liability
- Embrace and adopt new payment types quickly and easily, and prepare your business for the future shopper
- Enjoy superior security in a cost-efficient cloud delivery model

CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iSC250 and iSC480



Learn More /



**Contact Info** /  
Yael Albek, Solution Marketing Manager  
Yael.Albek@ncr.com





**Solution Overview** / Shift4's DOLLARS ON THE NET®, the world's largest independent payment gateway, delivers fast, secure, and reliable card-present, e-commerce, and mobile payments to retailers of all sizes.

**Architecture Used** / Fully Integrated

**Value Add** / Shift4's advanced point-to-point encryption (P2PE) and TrueTokenization® solutions work together so your environment never stores, processes, or transmits sensitive card data, simplifying your PCI compliance and greatly reducing your risk of a data breach.

Shift4 currently supports Canadian EMV and is ready to support U.S. EMV with Ingenico Smart Terminals.

CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iCMP, iPP320, iPP350, iSC250, iSC480 and iSMP

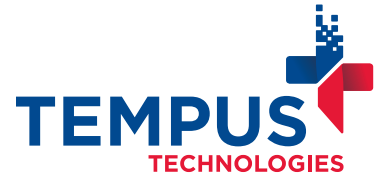


Learn More /



Contact Info /  
Shift4 Sales  
1 800-265-5795  
info@shift4.com





**Solution Overview** / Tempus Technologies, Inc., presents PaymentMate®, a leading Software-as-a-Service (SaaS) solution for electronic payments. PaymentMate easily interfaces with Ingenico Smart Terminals for the highest level of data security at the point of interaction (POI). As a PCI certified and EMV-ready application, PaymentMate offers true end-to-end encryption (E2EE) and tokenization to safeguard all transaction payments.

**Architecture Used** / Software and Hardware Semi-Integrated

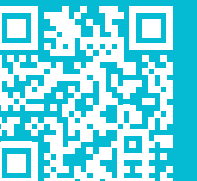
**Value Add** / PaymentMate processing benefits:

- Tempus proprietary payment application is PCI certified
- Accept EMV chip and pin, NFC/contactless, checks, credit, debit and gift cards
- Secure E2EE without decryption and/or re-encryption throughout the process
- Process credit cards and checks with a single solution
- App can be completely customized
- Multiple connectivity options

CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iPP320, iPP350, iSC250, iSC480, iWL250 and iUN Series



Learn More /



**Contact Info /**  
Jennifer Hope, Business Development Specialist  
1 800-225-8979 ext. 23  
jennifer.hope@tempustechnologies.com



**Solution Overview** / At Tender Retail, we specialize in the development and implementation of EMV-ready, PCI and PA-DSS-compliant payment solutions. We design products that are easy to implement and that adapt to evolving needs. They suit small clients and very large chain retailers alike. Our solutions are scalable and can handle large volumes of transactions.

**Architecture Used** / Fully Integrated and Semi-integrated

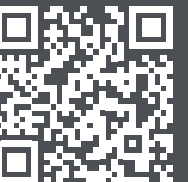
**Value Add** / Tender Retail payment solution benefits:

- Stable, secure and adaptable - Integrates seamlessly into your infrastructure
- Supports all major cards (credit, debit, EBT, HSA)
- Contact or NFC/contactless payment, and manual card entry
- Connects with the payment processor of your choice
- Supports end-to-end encryption, host-generated tokenization and industry-standard token-management applications
- Extensive EMV certification and migration experience
- Features a suite of add-on components that gives merchants the ability to offer a variety of value-added programs without investing significant time or money in additional hardware or development

Q4 2015 CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iCMP, iPP320, iSC250, iSMP and iSMP Companion



Learn More /



**Contact Info** /  
Gino Puzzuoli, Vendor Relations  
1 905-874-8480  
ginop@tender-retail.com



**Solution Overview** / TrustCommerce payment solutions specialize in the secure processing of electronic transactions. We connect to all the major processing platforms in the market and focus our efforts on capturing, securing, transmitting and encrypting transactions. Our products rely on the highest level of security standards to remove sensitive data from the client environment and reduce the scope of PCI compliance. TrustCommerce solutions protect our partners and reduce their risk. Combined with a dynamic reporting capability, we have a robust offering for clients of all sizes and industries.

**Architecture Used** / Fully Integrated

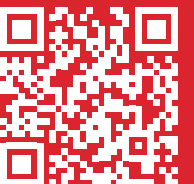
**Value Add** / TrustCommerce payment solution benefits:

- Tokenization, encryption, EMV, PCI security, and risk mitigation
- Processing with all major credit cards and merchant banks
- ACH and e-check service solutions
- Continuity payments (recurring, installment, and deferred)
- Flexible, advanced reporting options
- 20+ APIs for easy integration
- Industry leading innovations
- High-touch customer service

CERTIFIED INGENICO GROUP PAYMENT SOLUTIONS / iPP350 and iSC250



Learn More /



**Contact Info** /  
Andy Moorhead, Director of Sales  
1 949-387-3747 ext. 821  
Andy.Moorhead@trustcommerce.com

# NOTES

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---



# integration kit & training

The Ingenico Group Partner Solutions in this book are the fastest way to achieve point-to-point encryption (P2PE) and EMV in the U.S. for most merchants and partners. However, for those merchants and partners that want to build their own solution, Ingenico Group provides two additional options:

## **Integration Kit**

Ingenico Group integration kits include the following features:

- Provide a robust WYSIWYG form designer tool
- Diverse interfaces including OPOS, JPOS, IBM EFT, REST API
- Cross Platform Driver available for Windows, Windows RT, iOS, Android, Linux and Mac
- Support for numerous P2PE algorithms
- Support for EMV
- Support for all major mobile wallets

## **Telium SDK Program**

Ingenico Group offers a hands-on Telium SDK training course, a three day onsite training session designed to help you build your application using our base Telium SDK. This class is intended for embedded developers and allows for maximum flexibility over Ingenico Group products.

For detailed information on either of these options, please contact your local Ingenico Group sales representative.





**ingenico**  
GROUP

800.252.1140  
[info.us@ingenico.com](mailto:info.us@ingenico.com)  
[www.ingenico.us](http://www.ingenico.us)

iPad, iPhone, iPod Touch and Apple Pay are trademarks of Apple Inc., registered in the US and other countries  
Ingenico Group North America, 3025 Windward Plaza, Suite 600, Alpharetta, GA 30005. ©2015 Ingenico Group, Inc. All Rights Reserved.