



Cost-Effective End-to-End Security Solution for Merchants



Today, prime among topics of interest for all merchants is security. From the physical defense of the payment device to the protection of cardholder data, merchants are looking for a PCI-Compliant data security solution that is effective, easy to implement, and reasonably priced. Why should you pay excessive fees to be afforded the peace of mind that should simply be automatic when accepting electronic payments? Ingenico believes that the most sensible way to combat the growing criminal enterprise is to make this vital protection affordable for every merchant.

Ingenico has listened to its customers. We are pleased to announce our 2010 strategy for securing cardholder data to assist merchants in complying with the PCI Security Standards Council's best practices. We are enhancing the value of our POS terminal solutions to include transaction encryption with no additional per transaction or per terminal fees. The successful **Ingenico On-Guard™** Card Acceptance encryption technology will come embedded within the entire line of our new devices as standard security functionality. That's real value to you and your customer base. In a time when the costs of securing cardholder data can quickly add up, Ingenico is setting the standard to provide the affordable payment data protection all merchants deserve.

How can we do it? Quite simply, Ingenico has one of the most talented teams of security experts in the industry including Jacques Stern, Ingenico's Chairman and world renowned cryptographer. We are designing and will deliver the solution that merchants are seeking to keep their investments safe, customers happy, and protect their brand from becoming a fraud casualty.

Here are some of the features and benefits you can expect:

- ▶ Non-intrusive encryption options
- ▶ Complete security solution developed and supported by Ingenico
- ▶ Encryption algorithms as freeware to facilitate potential interoperability
- ▶ Flexible and customizable implementation options
- ▶ Out of scope solution blueprint
- ▶ Device Management for Key Rotation and Software Upgrades as a service provided by Ingenico in a PCI DSS certified infrastructure



To protect your brand and save on your PCI-Compliance spend, contact Ingenico today to discover how we are making security affordable for everyone!

Tel: +1 800 252-1140 or Email: security@ingenico.com

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Key Differentiators of Ingenico's E2EE Offering

COST BENEFITS

- ▶ No transaction fees
- ▶ No device license fees
- ▶ Initial Encryption Key Injection is part of the standard offering

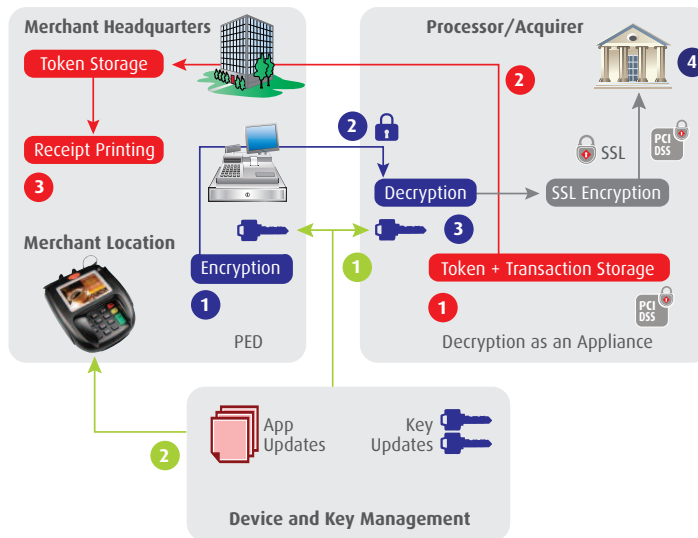
INTEROPERABILITY

- ▶ Encryption algorithms offered as freeware to SPVA members

FLEXIBLE & EXPANDABLE

- ▶ Addresses current business requirements, scalable with future needs

End-to-End Security Solutions



SECURING CARDHOLDER DATA IN FLIGHT

- 1 Sensitive data encrypted in TRSM
- 2 Transaction with encrypted data transmitted to processor/acquirer without impact to existing systems
- 3 Sensitive data decrypted in secured environment
- 4 Transaction processed by acquirer

SECURING CARDHOLDER DATA AT REST

- 1 Token generated (per transaction or per cardholder)
- 2 Token sent to merchant and stored by merchant
- 3 Token printed on end-user receipt

REMOTE KEY AND APPLICATION MANAGEMENT

- 1 Central secured server managing key life cycle and remote update
- 2 Central secured server managing PED application life cycle and remote update

Act now. Contact Ingenico to discuss how you can reduce your PCI-Compliance footprint.

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