

PRESS RELEASE

Ingenico and First Data Combat Fraud Using TransArmor® Data Security Across Telium Products

Highly Secure Telium Platform is EMV and NFC ready

Atlanta, GA. April 4, 2012 – Ingenico (Euronext: FR0000125346 - ING), leading worldwide provider of payment solutions, and First Data Corporation, a global leader in electronic commerce and payment processing, serving more than six million merchant locations worldwide, today announced that the companies are working together to enable retail customers in the U.S. with the First Data® TransArmor® solution.

This development enables Ingenico and First Data customers to significantly increase payment security by incorporating TransArmor data encryption and tokenization technologies across the Ingenico Telium range of products. The new range features payment acceptance for EMV, NFC and magnetic stripe cards in a highly secure platform.

Ingenico is already working with First Data retailers, to emphasize card data security and to understand the advantages of First Data decryption. In 2012, beginning with Telium retail devices, the TransArmor solution will be available to merchants in every Telium form factor including customer facing, countertop and mobile payment devices.

Security is and will remain a critical success factor for merchants as consumers continue to drive a payments revolution in how they make purchases in store, online and through a mobile device," said Tim Horton, vice president of Merchant Product Management, First Data. "With nearly 230,000 U.S. merchants already using the TransArmor solution, we are confident that the powerful combination of encryption and tokenization technologies will establish a security standard that will help secure customers' payment card data and ultimately enable Universal Commerce. We are pleased to join forces with Ingenico to be able to offer this level of data protection to Telium clients across the country."

With the TransArmor solution, payment card data is more secure from the moment it enters the merchant environment throughout the entire transaction with encryption. After the payment is authorized, sensitive payment card data is replaced with a non-sensitive, random token number that preserves the value of card data for merchant business operations and marketing purposes but removes all cardholder or transaction information that criminals may find useful.

As a result, merchants are able to better secure their environment and significantly reduce the scope and costs associated with Payment Card Industry (PCI) compliance. Additionally, the TransArmor solution meets the PCI





Security Standards Council guidelines for encryption and tokenization, and First Data agrees with their assessment that EMV adds an additional layer of security to those solutions. The Ingenico Telium range of payment devices offers the latest in PCI PTS hardware security, and each device is armed for EMV acceptance including options for NFC and EMV contactless payments.

When retailers have the option of selecting encryption and tokenization solutions that leverage the advantages of their transaction service provider, there is tremendous value for them. Not only are their transactions better shielded from compromise from data breach threats, but they preserve the reporting, risk management, and support they receive from their processor," said Gregory Boardman, senior vice president of Product and Development, Ingenico. "The demand for Telium products in the North American market is gaining momentum. Ingenico is the worldwide leader in EMV deployments and is best prepared to enable U.S. customers for the next wave of payments. These added acceptance types will be critical for the future of payments which clearly includes EMV just over the horizon. Telium is EMV and NFC ready so merchants that select Ingenico products using the TransArmor solution encryption and tokenization win big."

Innovative Telium features such as high definition color screens, small form factor wireless, the popular iSMP mobile payment companion for the Apple iPod touch® and iPhone® have made the platform a leader in the payment space. When you combine the fraud fighting technology of the TransArmor solution with the feature-rich Telium platform, merchants can take advantage of one the most powerful combinations in next generation product features and security. Telium and the TransArmor solution work together to reduce the risks of card data exposure, and help to maximize retailers' security investment.

About First Data

Around the world, every second of every day, <u>First Data</u> makes payment transactions secure, fast and easy for merchants, financial institutions and their customers. First Data leverages its vast product portfolio and expertise to drive customer revenue and profitability. Whether the choice of payment is by debit or credit card, gift card, check or mobile phone, online or at the checkout counter, First Data takes every opportunity to go beyond the transaction.

About Ingenico

Ingenico is a leading provider of payment solutions, with over 17 million terminals deployed in more than 125 countries. Its 3,600 employees worldwide support retailers, banks and service providers to optimize and secure their electronic payments solutions, develop their offer of services and increase their point of sales revenue.

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