



PRESS RELEASE

Ingenico Secures Deal with Heartland Payment Systems® for Heartland's Next Generation E3™ End-to-End Encryption and EMV Terminals

Telium Technology Powers Processor's New Flagship Terminals for U.S. Smartcard Payments

Atlanta, GA – May 3, 2013. Ingenico, a leading worldwide provider of payment solutions, and [Heartland Payment Systems](#) (NYSE: [HPY](#)), one of the nation's largest [payments processors](#), are teaming up on the development of E3 and EMV-capable attended terminals for rollout to Heartland's relationship managers nationwide.

After extensive research and testing, Heartland selected Ingenico's innovative Telium2 software technology, and will call on Ingenico's global EMV expertise to help deliver its new flagship terminals and PIN pads. The processor will begin offering and deploying the new terminal to merchants across the country starting in the fourth quarter of 2013.

As a result of this partnership, Heartland will integrate its best-in-class [E3 End-To-End Encryption](#) solution into Ingenico's EMV-ready terminals and PIN pads to fortify payment data protection and security for magnetic stripe and EMV transactions. Both EMV and E3 solutions are powerful card authentication and data protection tools when used individually, but when combined with a Telium2-powered terminal, they offer merchants the highest level of payment card security and risk mitigation. Once activated and installed in a merchant's location, the new terminals and PIN pads will provide secure acceptance of all forms of payment, including EMV contact, contactless, and NFC-enabled mobile transactions, while using Heartland's tokenization technology to replace a cardholder's data.

“*Merchants of all sizes are rushing to embrace new payment innovations and technologies in response to changing consumer behaviour, the demand for secure acceptance of all forms of payment, as well as to respond to the convergence of mobile marketing, coupons and offers with payments,*” commented **Michael English, Heartland's executive director of product development.** *“Heartland continues to stay ahead of the quickly changing payments space and mobile commerce. Our partnership with Ingenico will blend three critical components – innovative payment transaction technology, mobile marketing acceptance and a payment data security solution – to bring mutual benefits to both merchants and consumers. Merchants will be able to mitigate electronic payment acceptance risk while reducing their PCI compliance scope. Consumers will have the convenience of choice to pay with whatever method of payment they choose and feel confident that their card data is protected.”*

Thierry Denis, president of Ingenico, North America, added,

“*Tech-savvy consumers are challenging merchants to change their business model by engaging more with a brand, rather than a specific shopping channel. In turn, merchants are pushing their processors to provide innovative technologies to enable them to meet consumers on their terms.*



Considering today's dynamic marketplace and shifting ecosystem of payments, our partnership with Heartland is a logical choice for both our companies. Collectively we will equip merchants with the most secure and innovative POS technology, giving them the opportunity to grow their business and revenue while their consumers will enjoy the convenience of choice of payment."

With over 20 million Ingenico's terminals installed globally, Telium2 technology securely powers millions of transactions daily, offering a unique level of insight and understanding of consumer preferences at the point-of-sale, along with technology performance. The company continues to maintain its rapid pace of innovation by investing close to eight percent of its annual revenue in R&D, covering all segments of electronic payment technology, including EMV smartcard, contactless, and mobile payments. The comprehensive portfolio of Ingenico EMV certified devices include bankcard countertop devices, multi-lane integrated retail terminals, as well as wireless and mobile POS devices.



Ingenico is exhibiting at the upcoming Electronic Transactions Association (ETA) [2013 Annual Expo](#) in New Orleans this week. Please visit their Expo booth #544 to learn more about EMV chip card payments and the latest innovative payment technologies.

About Ingenico (Euronext: FR0000125346 – ING)

Ingenico is a leading provider of payment solutions, with over 20 million terminals deployed in more than 125 countries. Its 4,000 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. More information on www.ingenico.com | twitter.com/Ingenico.

About Heartland Payment Systems

[Heartland Payment Systems](#), Inc. (NYSE: [HPY](#)), the fifth largest [payments processor](#) in the United States, delivers credit/debit/prepaid [card processing](#), mobile commerce, eCommerce, [marketing solutions](#), [security technology](#), [payroll solutions](#), and related business solutions and services to more than 250,000 business and educational locations nationwide. A FORTUNE 1000 company, Heartland is the founding supporter of [The Merchant Bill of Rights](#), a public advocacy initiative that educates merchants about fair credit and debit card processing practices. Heartland also established [The Sales Professional Bill of Rights](#) to advocate for the rights of sales professionals everywhere. More detailed information can be found by visiting [HeartlandPaymentSystems.com](#), [HeartlandPaymentSystems.com/Careers](#), [Heartlandpaymentsystems.com/Blog](#) or following the company on Twitter [@HeartlandHPY](#) and Facebook at [facebook.com/HeartlandHPY](#).

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