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Ingenico Group's Semi-Integrated Payment Solution Helps Merchants and Partners Ease PCI Compliance and EMV Migration

Designed to enable partners to easily build and deploy secure EMV and NFC solutions

From the RSPA RetailNOW conference, Ingenico Group (Nasdaq: INGIY, Euronext: FR0000125346-ING), the global leader in seamless payment, announced today that its Telium Semi-Integrated (TSI) payment solution provides an easy path for point-of-sale (POS) providers and other ISVs/VARs to start enabling EMV payments. Ingenico Group has been working with partners for years on Semi-Integrated offerings, and has used that expertise to create a flexible integration toolkit to simplify the process of developing these solutions.

Semi-Integrated payment solutions limit communications between the PINpad and POS system to nonsensitive exchanges, preventing card data from entering the POS – instead, it is encrypted and routed directly from Ingenico Group's smart terminal to the merchant's card processor or gateway. Taking the POS out of the payment flow improves security and simplifies the EMV certification and PCI compliance processes. It can also reduce the costs of enabling EMV acceptance.

Ingenico Group provides a flexible, processor and gateway-agnostic approach, suitable for small to large merchants, with Basic and Enterprise options. Both provide partners with the tools to develop their own semi-integrated offerings with a range of Ingenico Group smart terminals to best support their business needs. TSI Basic is a turnkey solution that leverages Ingenico Group's pre-certified connections to major acquirers and gateways. TSI Enterprise goes a step further and enables the POS to maintain an unprecedented level of control over the terminal, managing functionality such as on-screen prompts and signature capture.

With Ingenico Group's TSI, partners are empowered to focus on building their core product and can integrate payment with their tablet POS or desktop applications using Ingenico Group's cross platform SDK – for iOS, Android, Windows, and Linux. iMobile3 is the first custom application developer to integrate with TSI and is demonstrating its tablet POS platform at the Ingenico Group booth #725 at RSPA RetailNOW.

Key benefits:

- Streamlines EMV migration & certification
- Improves security by eliminating sensitive data from the POS
- Simplifies PCI compliance by reducing the cardholder data environment
- Flexible approach with 2 options TSI Enterprise & TSI Basic
- Processor- and gateway-agnostic

"With Ingenico Group's pre-certified payment applications, partners don't have to worry about dealing with the complexities of payment and instead can focus on their core business," said Gregory Boardman, Chief Technology Officer for Ingenico Group, North America. "Interest in these solutions is strong, particularly amid the transition to EMV as retailers are rethinking their existing POS posture and seeking to reduce PCI scope."

"We chose to partner with Ingenico Group because its customizable solution offers a quick path to accepting EMV and NFC/contactless/Apple Pay through the flexibility of the cross platform mobile SDK," said Bob Leonard, CEO of iMobile3. "With Ingenico's Telium Semi-Integrated solution, we were able to get to market quickly and offer our customers a way to avoid the EMV certification bottleneck – the backlog of ISVs and merchants simultaneously looking for processor certifications – with a fully PCI-DSS certified tablet POS platform ideally suited for multi-unit operating merchants."

About Ingenico

Ingenico Group (Euronext: FR0000125346 - ING) is the global leader in seamless payment, providing smart, trusted and secure solutions to empower commerce across all channels, in-store, online and mobile. With the world's largest payment acceptance network, we deliver secure payment solutions with a local, national and international scope. We are the trusted world-class partner for financial institutions and retailers, from small merchants to several of the world's best known global brands. Our solutions enable merchants to simplify payment and deliver their brand promise. Learn more at www.ingenico.com or twitter.com/Ingenico.

About iMobile3

iMobile3, LLC is the payment industry's go-to partner for mobile payment application platforms. More processors, financial institutions, merchant acquirers, and ISOs partner with iMobile3 to deliver their next generation merchant payment offerings than any other provider. Our mobile platforms put a merchant's point of sale to work for the business by connecting every transaction to a customer, building customer loyalty and retention, supporting order ahead for pickup and delivery, accepting all modern forms of payment, increasing visit frequency, improving average ticket value, and growing revenue. Learn more at www.imobile3.com.

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