

## Ingenico and Nexi test in Italy an innovative PIN-on-Mobile solution compliant with VISA and Mastercard requirements

Ingenico Group (Euronext: FR0000125346 - ING), the global leader in seamless payment, will partner with Nexi, the Italian market leader in digital payments, to deliver a pioneering PIN-on-Mobile pilot in Italy before September 2018. Ingenico and Nexi aim to assess merchant and customer acceptance and prepare the future launch of an innovative solution promoting card payments through smartphone which is fully compliant with PCI requirements.

Designed primarily for micro-merchants, PIN-on-Mobile (PoM), also known as PIN-on-Glass (PoG) or PIN-on-COTS (Commercial Off The Shelf), enables secure payment processing on a consumer-grade mobile device. With PIN-on-Mobile card owners manually enter their PIN on a non PCI-PTS device owned by a merchant, such as a smartphone or tablet. The transactions are considered as 'card present'.

The goal of the new payment solution is to leverage the increasing market penetration of mobile connected devices to foster card acceptance among smaller merchants, helping banks and acquirers to design new business models and grow their businesses. It is also ideally suited to small and medium businesses seeking backup solutions in addition to existing payment terminals, or companies in vertical segments with a low volume of transactions such as public transportation, logistics, or postal services.

***"We are proud to be the first to introduce PIN-on-Mobile solution on the market",*** said Luciano Cavazzana, EVP EMEA & Global Sales, Banks & Acquirers Business Unit, Ingenico Group. ***"The pilot will target primarily micro-merchants, who currently rely on cash, process a low volume of transactions and are willing to accept card payments. This solution enables them to accept payments with a low upfront investment, using familiar consumer-led technology. As it is a pay-per-use solution, there is no long-term commitment and onboarding is easy. The 1000-units pilot demonstrates the strength of our commitment to this technology. This is a sizeable roll-out into the Italian market done with Nexi, the biggest payment service provider in Italy."***

***"Nexi is always looking for technological evolutions enabling us to offer our partner banks innovative solutions and effective. The PIN-on-Mobile solution will allow us to expand our offer and to promote a smarter solution to all the professionals: a market segment featured by high mobility and strong use of smartphones for business and services. We are pleased to be the first worldwide operator to carry out a PIN-on-Mobile pilot based on Ingenico technology, confirming the consolidated partnership between the companies"*** - added Enrico Trovati, Merchant Services Director, Nexi.

This solution will be on a 6-month trial period and the pilot project will include:

- 1000+ secure card readers (SCR) to read EMV and contactless bank cards,

- a mobile PIN entry application (MPEA) to enter the PIN on the merchant's device,
- a back-end Trust Service to analyze and verify the merchant's device is secure before manual PIN entry,
- a Merchant Business App Nexi branded.

The solution will be closely monitored and results assessed in terms of solution performance, fraud and risk, merchant acceptance, cardholder acceptance and general robustness.

The PIN-on-Mobile concept was originally developed with Ingenico technological partner, MYPINPAD, a global leader in payment authentication software solutions headquartered in the United Kingdom, and has been approved by the main card schemes such as VISA and Mastercard.

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## About Ingenico Group

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.

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## Contact

### Communication

Coba Taillefer  
External Communications Manager  
[coba.taillefer@ingenico.com](mailto:coba.taillefer@ingenico.com)  
T./ +33 1 58 01 89 62