ingenico
a Worldline brand

TETRA Semi-Integrated Payment Solution

Simplify EMV implementation and reduce PCI scope with our TETRA Semi-Integrated solution

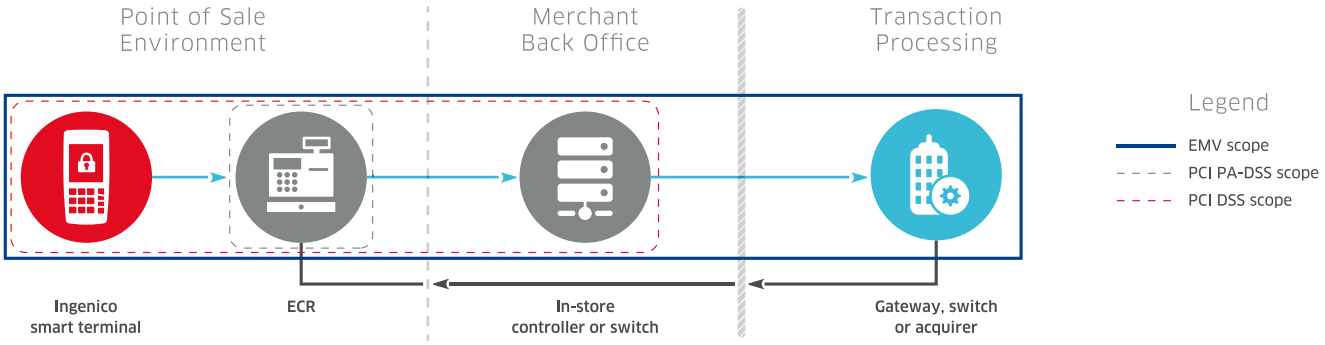
- Streamline the EMV implementation and reduce certification bottlenecks
- Improve security by eliminating sensitive data from the POS
- Simplify PCI compliance by reducing the cardholder data environment, saving valuable time, resources and money
- Maintain complete control over the consumer experience
- Connect with the processor or gateway of your choice
- Seamlessly integrate with other payment systems

Time to rethink the traditional payment architecture

Data breaches across the U.S. are driving businesses to rethink their traditional approach to payments. A semi-integrated architecture not only helps protect the payments infrastructure, but it also makes it easier to update the solution without the need for expensive and time-consuming re-certifications. Today, both merchants and merchant service providers are seeking this flexible, semi-integrated approach to help streamline payments in their businesses and manage PCI scope.

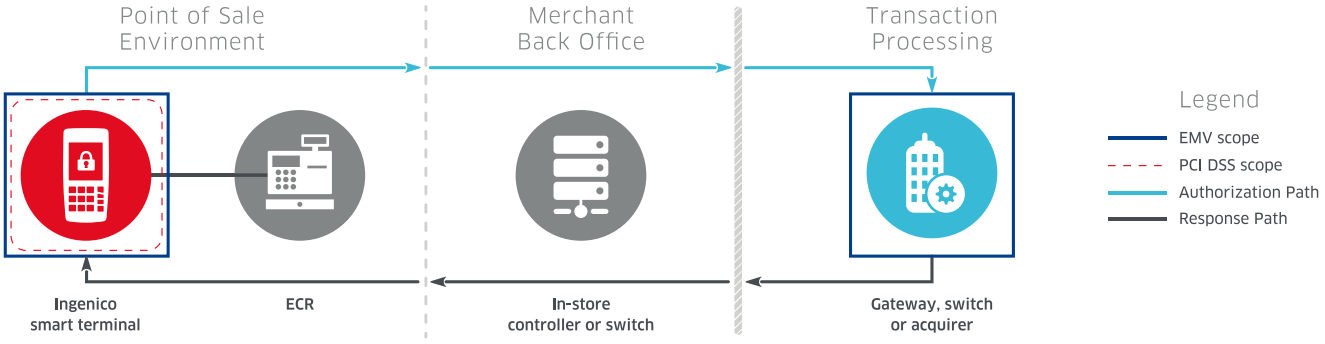
Traditional Integrated Environment

Within a traditional, integrated retail environment, a physical connection is maintained between the ECR (Electronic Cash Register) and the payment terminal. In the diagram below, you can see that in a traditional authorization path, the card data passes through the ECR and the merchant's back-office systems on its way to the host(s) or gateway.



Semi-Integrated Environment

Within a semi-integrated architecture, the communications are limited between the terminal and the ECR system to non-sensitive commands. Card data never enters the ECR, instead it is encrypted and routed directly from the terminal to the intended processing host/s or gateway.



Ingenico's TETRA Semi-Integrated Solution

Ingenico's TETRA Semi-Integrated (TETRA SI) solution provides merchants with the most flexible and secure way to seamlessly implement EMV, protect cardholder data and simplify PCI compliance. Ingenico's processor and gateway agnostic solution routes sensitive data around a merchant's point of sale (POS) and back-office infrastructure, directly to the host. The TETRA SI solution is also built to be backward compatible to Ingenico's Telium 2 range of devices.

This secure, semi-integrated architecture enables the business owner's systems to quickly adapt to changing market needs, while simultaneously reducing costs and dependence on integration partners.

Simplify EMV support / reduce certification bottlenecks

By routing the secure payment data around the POS and back-office systems, merchants are able to eliminate or decrease the role of these systems, thus drastically reducing the time, cost, resources, certifications and number of parties involved in EMV implementation.

Improve security / eliminate cardholder data from the POS

Merchants want to reduce their vulnerability to cyber criminals by keeping secure data out of their environment. Our TETRA SI solution helps protect customers by eliminating sensitive data in the POS, while providing a seamless path for adding point-to-point encryption (P2PE) and tokenization.

Reduce PCI audit scope / save valuable time and money

Merchants are seeking ways to simplify and limit the scope of PCI security standards by reducing the footprint where cardholder data is located on their systems. Our TETRA SI solution can help decrease this scope, thus lowering the cost of PCI compliance and increasing the chance of audit success. This solution also provides the opportunity for PA-DSS removal.

Maintain complete control / decouple the POS from payment

Today's merchants need to be agile, capable of responding to changing customer demands. By decoupling the retailer's systems from the payment process, they are more prepared to adapt with changes to their point of sale. This process also helps avoid expensive and time-consuming re-certification to the payment solution.

Gain flexibility / connect with the processor or gateway of your choice

TETRA SI takes an open approach by enabling connections direct to the processor or routing through any one of our gateway partners to ensure that each merchant has the flexibility that they demand.

Seamless integration / cross-platform SDK and web interface

Using a simple, cross-platform SDK with support for Windows, Linux, Android, and iOS, developers and ISVs can easily add pre-certified EMV-enabled smart terminals to their POS systems, while providing merchants with a faster route to EMV acceptance. ISVs and developers will also benefits from SDK's support for browser-friendly APIs. Additionally, Ingenico has also introduced a better web-based API support to facilitate cross-platform and browser-based ECR/POS applications.

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