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Press Release

Ingenico Group's P2PE Solution On-Guard Powers Three out of Four PCI-validated P2PE Offerings in the US

Market demand for point-to-point-encryption drives 10x adoption of On-Guard in 2015

New York, NY – January 18, 2016 – At the annual [NRF Conference & EXPO](#), Retail's BIG Show, in New York City, [Ingenico Group](#) (Euronext: FR0000125346 - ING), global leader in seamless payment, announced that three out of four PCI-validated point-to-point-encryption (P2PE) offerings available in the US are powered by its [On-Guard P2PE solution](#). In 2015, adoption of Ingenico Group's On-Guard grew by 10x as US merchants upgraded their systems for EMV and concurrently implemented additional security measures to help fortify their payment acceptance infrastructures.

In a P2PE environment, sensitive card data is encrypted at the point of entry and remains protected until decrypted at a secure end point so that it's never exposed to retailer internal systems or legible to cybercriminals. P2PE solutions like Ingenico Group's On-Guard can help merchants reduce their PCI DSS scope, decrease their vulnerability to cybercriminal attacks, and protect their brand reputation.

As the demand for P2PE solutions accelerated in 2015, several leading payment solution providers selected Ingenico Group's On-Guard technology and obtained PCI P2PE validation for their end-to-end payment solutions, including Bluefin Payment Systems, CardConnect LLC, and FreedomPay Inc. These On-Guard-based solutions now represent 75 percent of the PCI-validated P2PE solutions in the US. Additionally, several leading gateways and processors anticipate offering the On-Guard powered solutions to their retail clients in 2016. Through these various channels, On-Guard is now fueling the protection of card data within retail environments across all merchant tiers – from small businesses to national retailers.

Industry experts, including [analyst firms such as Gartner](#), recommend that merchants upgrade their security infrastructure to incorporate P2PE as they upgrade their point of sale systems for EMV and NFC acceptance.

One retailer using the Bluefin/Ingenico Group solution is HoneyBaked Ham, a premium food retailer with more than 400 locations nationwide. "Protecting your customers and your corporate brand continue to be the biggest challenges faced by IT executives. To meet that challenge, we began working with Bluefin and Ingenico Group to adopt a PCI-validated P2PE payment solution across all our stores in a simplified and cost-effective way," said Bill Bolton, VP, Information Technology, HoneyBaked Ham.

Greg Boardman, CTO, North America at Ingenico Group, said, "P2PE is a simple concept, but many merchants did not consider implementing it until last year – when the EMV deadline created the right inflection point for retailers to bear the implementation. Because EMV enablement requires changes to the terminal and/or POS infrastructure, adding P2PE to the project became an achievable and timely resolution. We are continuing to see our P2PE adoption rates grow month-over-month, and anticipate continued growth into 2016 and beyond as the overall US retail market penetration of this technology charges ahead."

Companies that want to learn more about Ingenico Group's P2PE solutions can visit <http://ingenico.us/security-solutions/point-to-point-encryption-on-guard>. Ingenico Group will demonstrate its full line of secure payment acceptance solutions during the annual NRF Conference & EXPO, Retail's BIG Show, taking place Jan. 17-20, 2016 in New York City (Booth 1743).

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. Learn more at www.ingenico.com or twitter.com/Ingenico.

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