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Press Release

Ingenico Group's Mobile Solutions Division Launches Industry's Most Flexible mPOS EMV SDK to Provide Mobile ISVs and Developers with a Fast Path to EMV

New pre-certified, semi-integrated toolkit enables seamless integration with iOS and Android applications, mobile card readers, and EMV gateway

LAS VEGAS, Nev. – April 19, 2016 – From ETA's TRANSACT 16 conference, Ingenico Group (Euronext: FR0000125346 - ING), the global leader in seamless payment, announced today that Ingenico Mobile Solutions, its mobile point of sale (mPOS) division, launched a new developer-friendly mPOS EMV SDK that enables ISVs and developers to seamlessly integrate EMV payment acceptance within their applications, while avoiding the complexities, costs, and time associated with EMV certification. The Ingenico Mobile Solutions mPOS EMV SDK is the most flexible and innovative toolkit of its kind, providing ISVs and developers with everything they need to quickly enable their mobile application with EMV payment acceptance.

Using the pre-certified, semi-integrated, all-in-one mPOS EMV SDK, ISVs and developers can reduce their time to market and easily integrate their own iOS or Android application with any <u>Ingenico Mobile Solutions card reader</u> and its EMV gateway that connects to all of the major U.S. processors. Now, instead of going to multiple vendors to build a complete solution and pursuing multiple time-consuming and expensive certifications, ISVs and developers can work with Ingenico Mobile Solutions to get everything they need in one place, from one partner, with support from an entire team of payment industry experts.

The SDK's semi-integrated approach handles all the payment logic and enables ISVs and developers to bypass the EMV certification process and reduce their PCI scope. This allows ISVs and developers to focus on their core competency – building mobile applications - rather than trying to keep pace with the latest payment standards, certifications and compliance requirements.

Ingenico Group's new mPOS EMV SDK provides ISVs and developers access to:

- A developer friendly toolkit, including iOS and Android libraries, SDK documentation, sample code, and test applications;
- A wide range of EMV-ready card readers, with support for EMV chip & sign, EMV chip & PIN, NFC, and magstripe in a variety of form factors;
- An EMV gateway, with connections to all major processors in the U.S., thus offering ISVs and their customers the flexibility to use the processor of their choice; and
- A future-proof solution, offering the ability to easily upgrade to new Ingenico Mobile Solutions readers as they emerge or support additional processors without having to re-certify.

"APIs and SDKs are taking hold in financial services as a way to accelerate innovation," said David Szczepanski, Chief Operating Officer at Ingenico Mobile Solutions. "Whether or not they have payment experience, ISVs and developers building mobile applications don't want to focus on EMV payment acceptance. It's complicated, time consuming and risky. Ingenico Group is removing all of that complexity with our SDK, greatly simplifying the process and enabling ISVs to get to market quickly with the solutions that their customers need."

"Developing EMV-enabled mPOS applications has been a significant challenge for even the most experienced ISVs and developers," said Jordan McKee, Senior Analyst, Payments at 451 Research. "EMV necessitates a far more complex application development and certification process, posing significant hurdles on the path to

implementation. Pre-certified solutions that encompass hardware, software and processor connections help developers looking to integrate EMV payment acceptance into their applications save time and capital while accelerating speed to market."

Ingenico Group will demonstrate its mPOS EMV SDK for the first time during <u>TRANSACT 16</u>: powered by <u>ETA</u>, taking place in Las Vegas April 19-21, 2016, in booth #1004. For more information about the mPOS EMV SDK, visit: http://info.ingenico.us/mpos-emv-sdk-pr or watch our new video at https://youtu.be/TzihVR8DCOI.

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.

Contact

Ingenico Group North America Rachel Texeira Director of Marketing Rachel.texeira@ingenico.com tel: 857-254-2352