

NP Integrate



Semi-Integrated Payment Environment

Semi-integrated payment solutions limit the necessity for communication between the PIN pad and the EPoS system to non-sensitive exchanges. Instead it is encrypted and routed directly from the smart terminal to the merchant's card processor or gateway, improving security, simplifying the chip and pin process, meeting PCI compliance processes and therefore reducing the cost of chip and pin acceptance.

Key Benefits:

- Streamlines chip and pin migration and certification
- Improves security by eliminating sensitive data from the EPoS (electronic point of sale)
- Simplifies PCI compliance by reducing the cardholder data environment
- Processor and gateway agnostic
- Widely available SDKs (software development kits) based integration – provides "quick to market" cost effective solution
- Generic drivers such as uPOS, JavaPOS etc are available and supported by the existing POS systems


Semi-Integrated Solution


An integrator links an EPoS to an Ingenico corded terminal (PIN pad) iPP350 or iWL252 (Bluetooth terminal), so the EPoS can send the transaction amount directly to the terminal reducing the risk of error and fraud.

A software development kit includes source and executable code for a EPoS test application, so integrators can explore the features of the semi-integrated solution and access the relevant source code. This will provide examples of how the functions of this API may be used, although the exact functions will be specific to the environment. The EPoS test application also enables integrators to confirm the PIN pad is working correctly, which is useful should they encounter problems during their own integration.

Development Environment

The table below shows the operating systems and connection methods supported by Ingenico:

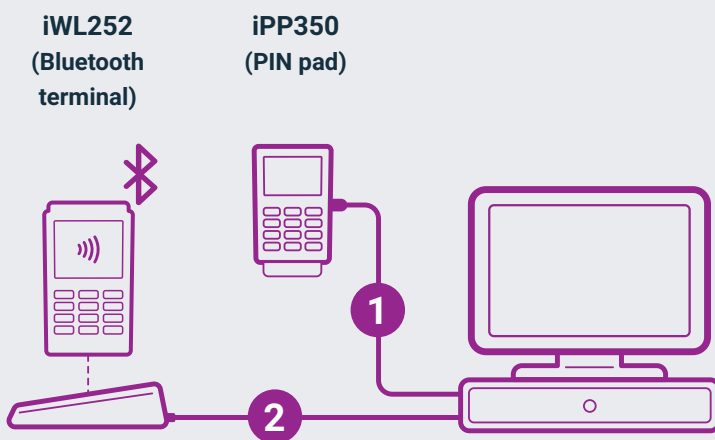
Ingenico PIN pad	EPoS Operating System	Connection to EPoS	Connection to acquirer / GEMS
iPP350 PIN pad, no integrated printer 	Windows CE	Ethernet	Through POS
	Windows XP	RS232	
	Windows XP	Ethernet	
		USB	
		RS232	
	Windows 7	Ethernet	
	Windows 8	Ethernet	
	Linux (Ubuntu & Fedora)	Ethernet	
USB			
RS232			

Ingenico terminal	EPoS Operating System	Connection to EPoS	Connection to acquirer / GEMS
iWL252 Portable terminal using Bluetooth technology to base unit attached to POS 	Windows XP	USB	Ethernet direct into LAN
	Windows 7		
	Windows 8		
	Linux (Ubuntu & Fedora)		



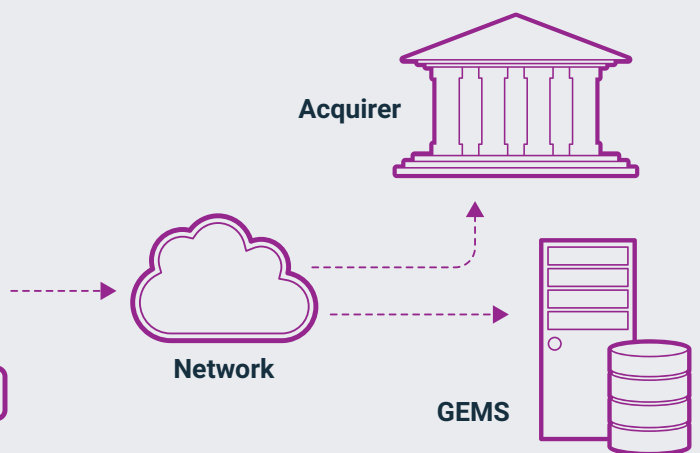
1 The standard configuration of EPoS and PIN pad connectivity using an iPP350

The iPP350 PIN pad does not provide an integrated printer, receipts conform to APACS, scheme and acquirer rules and are streamed to the EPoS.



2 The standard configuration of EPoS and terminal connectivity using an iWL252

The iWL252 is a portable terminal using Bluetooth technology to communicate between the handset and base unit, the base is connected to the EPoS by cable. It provides an integrated printer, receipts conform to APACS, scheme and acquirer rules. All merchant prompts and receipt printing is carried out on the handset.



Testing

A test iPP350 PIN pad or iWL252 terminal can be purchased along with a set of cards to test your software processes payments correctly for a selection of different card types, schemes and scenarios.

The table below shows you the cards, pack options and their features:

Basic Pack	Extension Pack
VISA Credit card	Blocked VISA Credit Card
VISA Debit card Dual	Expired VISA Credit Card
MasterCard Credit card Dual	VISA Debit Card with PIN and Signature
MasterCard Debit card Dual	MasterCard Credit card with 1 PIN try remaining
Maestro Debit card	MasterCard Debit card with blocked PIN
Electron Debit card	Domestic card
Diners Club Credit card	VISA card that causes fallback to magstripe
	VISA card Dual that causes fallback to chip

Key Benefits:

- Test packs are made to order and can be produced with any currency and country of issue
- A dual card is one where both contact and contactless payments are enabled
- The country and currency codes are printed on the test cards
- The public keys for these test cards are industry standard and are loaded on the FDMS (First Data Merchant Services) test simulator, so your cards will work instantly
- There is no PIN pad configuration required for test cards

EPoS Accreditation

When the EPoS software has finished its development phase, it will require accreditation by the acquirer.

NetPay will sponsor and expedite this part of the solution on behalf of the customer, if the accreditation is successful then the acquirer will issue an Approval Certificate. There may be costs associated with this which will be discussed at the start of the process.