ingenico

TETRA Semi-Integrated Payment Solution

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

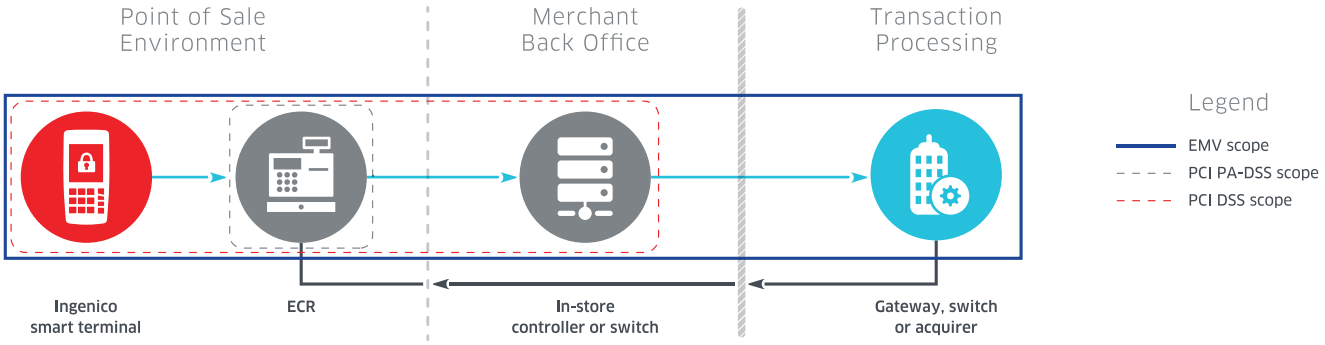
- Streamline the EMV implementation and reduce certification bottlenecks
- Improve security by eliminating sensitive data from the POS
- Simplify PCI compliance by reducing the cardholder data environment, saving valuable time, resources and money
- Maintain complete control over the consumer experience
- 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.