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Unified Semi-Integrated Payment Solution

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

Today, both merchants and merchant service providers are seeking a flexible semi-integrated approach to help streamline payments in their businesses and manage PCI scope. Ingenico's Unified Semi-Integrated (Unified-SI) solution can provide them with a secure payment environment along with feature flexibility for enhanced user experience.

- 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 with additional feature flexibility

- Connect with the processor or gateway of your choice

- Seamlessly integrate with other payment systems

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Ingenico's Unified Semi-Integrated Solution

Ingenico's Unified Semi-Integrated (Unified-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 POS system and back-office infrastructure, directly to the host while providing the flexibility of a fully integrated solution.

This new 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 implementation / reduce certification bottlenecks

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

Enhance security / eliminate cardholder data from the POS

Merchants want to reduce their vulnerability to cybercriminals by keeping secure data out of their environment. Our Unified-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 the scope of PCI audit / save 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 Unified- SI solution can help decrease this scope to lower the cost of PCI compliance and increase the chances of a successful audit. 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 to changes to their point of sale. This process also helps avoid expensive and time-consuming re-certification to the payment solution.

Customizable user experience / delight your customers with convenience

Provide your customers with convenience of securely paying with multiple payment methods while supporting them with all transaction types including, sale, refund, adjust and more. The solution also supports non-payment related features such as customization of user interface with specialized forms, terms & conditions presentation, signature capture, and more.

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

Unified- 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. Additionally, it also makes it easy to change processors assuring the best services and allows merchants to make adjustments to avoid performance or high cost issues.

Seamless integration / web-based interface allows for easy access

By using Ingenico's WebSockets with JSON API, customers can implement the Unified-SI solution directly from a web browser, the cloud or a traditional point of sale. This provides them with the flexibility to implement the best solution for their payment environment. Also, Ingenico's Payment Communication Layer (PCL) solution allows customers to leverage the same WebSockets and JSON API using Bluetooth (mobile devices) and USB connected devices on multiple platforms (Windows, iOS, Android, Linux and Mac OS). This PCL is also leveraged for communication to the POS, Ingenico's Estate Manager and gateway/processor for transaction authorization, eliminating the need for additional Ethernet drops at each payment device.

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