

SECURITY AND RISK MANAGEMENT

- Securely encrypts payment card data at the point of interaction (POI)
- Protects card data throughout the transaction process
- Reduces the risk of usable cardholder data being stolen during transmission
- Protects against the reputational damage of a breach

COMPLIANCE

- Helps merchants reduce the scope of PCI compliance

Protecting Payments and Merchant Reputations

ACI Point-to-Point Encryption

Shoppers want a fast, secure and friction-free in-store payments experience, using the payment method of their choice. At the same time, protecting customer data is paramount for merchants. Rapidly changing payments technology and compliance requirements have increased the technical and operational complexity for merchants, and PCI compliance is an ongoing pain point for many.



ACI Worldwide is a global software company that provides mission-critical real-time payment solutions to corporations. Customers use our proven, scalable and secure solutions to process and manage digital payments, enable omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

LEARN MORE

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End-to-End Encryption

ACI P2PE is designed to protect payments data "in flight" during the transaction process. Data is encrypted at the POI within the card acceptance point, and remains encrypted throughout the payments process, all the way to the payments host system or safe harbor. This ensures that your customers' payments data is not exposed even if it is intercepted, or if your network or POS system is breached. Data is decrypted at the host to route securely to your acquiring bank. Whitelist handling is available for private-label cards.

This approach offers you the opportunity to reduce the scope of PCI-compliance audits by minimizing sensitive payments data in your environment.

ACI's P2PE capability is available across most devices ACI supports, including VeriFone, Ingenico and PAX devices. It can also interface with ACI's payments authorization system to send the payment through to the host switch. ACI P2PE can either be provided in our cloud environment or for you to host on your own premises.

ACI also offers PCI-certified validated point-to-point encryption (VP2PE) to give merchants additional PCI-compliance relief beyond that provided by P2PE alone. For more information on both our P2PE solutions, including a full list of supported devices, please contact merchantpayments@aciworldwide.com.