

STATE OF THE ART

- Highly flexible, industry-leading solution
- Fully integrated with ACI's estate management capabilities

SECURITY AND RISK MANAGEMENT

- Puts discipline around P2PE operations and devices
- Significantly reduces compliance costs
- Potential to reduce cyber security insurance costs
- Reduces the number of security controls required to validate cardholder data

COMPLIANCE

- Provides merchants with additional PCI-compliance burden relief beyond P2PE alone
- Offers visibility and control of device compliance
- Independently certified by a third-party qualified security assessor
- Recognized by the PCI Council as a validated P2PE solution

Protecting Payments and Reducing the Burden of Compliance

Protecting Data in a Fast Moving Environment

ACI's validated point-to-point encryption (VP2PE) offering is designed to instill a discipline around the process of protecting payments data "in flight" during the transaction process. It ensures that data is encrypted in a compliant manner at the point of interaction (POI)—within the card acceptance point—and remains encrypted all the way to the payments switch or safe harbor. Point-to-point encryption (P2PE) deals with the actual encryption and decryption process, which ensures that your customers' payments data is not exposed even if it is intercepted, or if your network or POS system is breached. VP2PE is the discipline that is built around P2PE to ensure that PCI-mandated P2PE protocols are correctly observed to maintain the integrity of the merchant's P2PE process.





The ACI VP2PE offering is PCI-validated and meets the gold standard for secure encryption capabilities. It offers you the opportunity to reduce and possibly de-scope store POS systems from PCI-compliance audit and provides the tools you need to audit your device inventory, track changes in assets and identify potential issues.

ACI's validated P2PE considers the entire lifecycle of your POI devices along with embedded software, firmware and the associated deployment processes. This includes discipline around encryption capabilities, the storage, transportation and updating of devices, and a variety of other processes and procedures. By taking advantage of ACI's VP2PE, you can be confident that sensitive payments data will be fully protected throughout your payments environment and the scope of your PCI compliance will be significantly reduced.

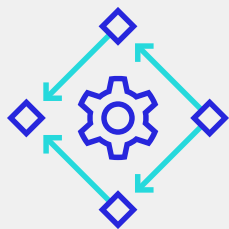
Adding Visibility and Control

Our validated P2PE offering includes a comprehensive hardware estate management capability. This stores information required by PCI DSS rules for validated P2PE solutions and helps you meet your "chain of custody" tracking obligations. The capability allows you to track each POI device, flag any unexpected locations or unapproved devices on the network, and manage asset changes throughout their lifecycle.

ACI's asset management capabilities also:

- Easily integrate with your existing payment processing operations
- Provide actionable, real-time data across all devices, regardless of manufacturer, make or model
- Streamline API integration to allow third-party applications (approved during setup) to update the status of devices
- Facilitate procurement, device provisioning, shipment, storage and installation of devices

Asset management capabilities can be fully configured to meet your individual processes and requirements.



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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Providing Clarity and Confidence

ACI's hosted validated P2PE has been certified by a third-party qualified security assessor and approved by the PCI Council. This means the offering has end-to-end certification and covers a growing list of POS devices from different manufacturers using ACI device drivers. It also interfaces with ACI's payments authorization system to send the payments through to the host switch.

The solution is available across most devices that ACI supports, including VeriFone, Ingenico and PAX devices. Please contact us for a full list of supported devices. As part of our delivery, we provide a certified P2PE instruction manual (PIM) that gives clear guidelines on your compliance obligations and how to meet them.

For more information on validated P2PE with asset management, please contact merchantpayments@aciworldwide.