



TSYS Semi-integrated EMV® Solutions

The path to fast, seamless EMV certification



VARs are experts in their respective vertical markets and specialize in creating payment applications for merchants, oftentimes lacking the bandwidth and/or funding to attempt a fully-integrated EMV solution. Moreover, EMV and card brand certification is time consuming, expensive and requires the constant monitoring of new rules and requirements just to stay compliant.

Fraud liability has shifted to the merchant, and the standard EMV certification process involves many complex, costly and time-consuming steps, which can leave VARs with little development time, money or resources to offer EMV capability to merchants.

Fraud is one of the greatest and most costly concerns facing merchants today. When not covered by EMV's added layer of security, merchants can be held liable, incurring unwanted fees, furthermore putting cardholders at risk and potentially resulting in lost sales and customer loyalty.

The Product

TSYS' semi-integrated EMV solutions offer VAR partners a turn-key, scalable and efficient alternative to full device integration, giving a greater peace of mind by decoupling payments from your solutions and reducing PCI scope from the POS.

Using a single integration approach, these TSYS-certified solutions have the ability to offer VARs and their respective customers an easy and secure method for accepting payment types, and support most major mobile wallets.

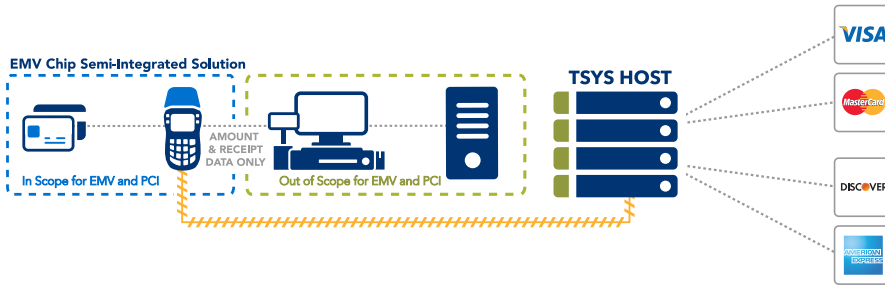
Fully certified through all major card brands, TSYS semi-integrated EMV solutions seamlessly integrate with POS devices and simplify transaction flow for your merchants.

These innovative EMV solutions help VAR partners:

- Reduce steps and time
- Avoid tedious testing with major card brands
- Reduce cost
- Increase your speed to market

The Value

Becoming EMV certified using our new semi-integrated



solutions can provide opportunities to expand your merchant base, improve merchant retention and provide secure solutions to your merchants. This can translate into potentially increased revenue and a greater partnership value for you.

By meeting all necessary requirements, this streamlined approach eliminates the need to go through the lengthy and often painstaking process of EMV certification. Additionally, VARs can quickly implement mandatory changes and add new services and features without extensive testing.

VAR partners can capitalize on the fraud liability shift by helping merchants seamlessly accept EMV transactions, which can ultimately lead to a boost in sales and a decrease in card present fraud for merchants.

This simple integration method provides VARs and ISVs with a quick-to-market solution, with robust support

from the TSYS Developer Services team, both during and after the integration, all while reducing their overall EMV implementation costs.

The Benefits

VAR Partners

- Expand your merchant base
- Improve merchant retention
- Provide secure solutions to your merchants

Merchants

- A more secure method for accepting payment types
- A simplified transaction flow
- A quick-to-market EMV solution

TSYS semi-integrated EMV solutions create a more efficient process and an enhanced customer experience - all favorably affecting the merchant's bottom line.

TSYS offers multiple pathways for enabling EMV payments.



Using reliable, PCI 3.0 compliant devices by PAX Technology, Inc., this all-in-one solution has the ability to process with both TSYS Guardian EncryptionSM and TSYS Guardian TokenizationSM, creating a secure method for accepting payments.



TSYS is the first processor to Class A certify Ingenico Group's new offering, which has the ability to process with TSYS Guardian EncryptionSM and enables partners to easily build and deploy secure EMV and NFC solutions.



Powered with a web-based system integration to co-exist with a secure TSYS application, Dejavoo Systems offers a simple, yet sophisticated cross-platform compatibility solution that includes all communication options and value-added programs.

EQUINOX

The Voyager all-in-one payment application running on the Equinox Apollo terminal is an EMV-certified lodging, retail and restaurant solution that supports multi-merchant configurations, TSYS Guardian EncryptionSM and TSYS Guardian TokenizationSM.

TO LEARN MORE

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