

TELIUM **TETRA**

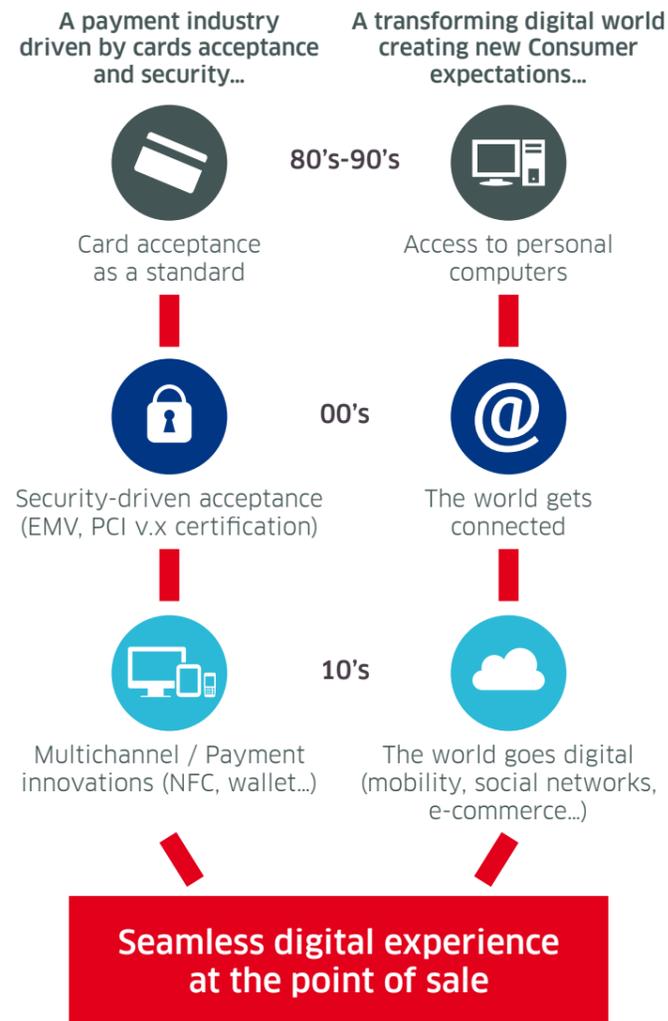
Seamless integration between
business & payment



Consumer at the core of the Payment Experience

Over the past three decades, the payment industry has been shaped by card acceptance and security requirements.

In parallel, new technologies have transformed people's lives, providing permanent, global access to the digital world. New consumer behaviors have given rise to new, personalized services available wherever they are, 24/7.



A new world of opportunities opens up

The advent of the digital era also impacted banks and merchants, pushing them to re-think their relationship with customers. They created a new "Consumer Journey" to build a unique, strongly defined consumer experience reflecting the identity of their brand or store.

To Ingenico Group, this consumer experience goes beyond the delivery of secure payment solutions to delivering new value-added services based on the content a customer cares about during their in-store

journey. For example, using a coupon or loyalty services when paying, upselling accessories at the check-out, or proposing a lottery ticket; the list of services is unlimited. To merchants, this means turning their payment device from a point of sale into a point of service, and transforming the act of payment into a more positive experience.

To define these services, it is key to understand what the consumer values most. Ingenico Group has decided to leverage the creativity

and agility of web content providers to provide a secure bridge between the open digital world and the payment industry. Ingenico Group capitalizes on the core language of the Internet, HTML5, which has been embedded in the highly secured TELIUM TETRA Operating System to achieve seamless integration between business and payment.

Mobile phone market size in 2014

1 billion+
smartphones

95%

of Chinese consumers are willing to receive offers on their mobile device while in store

88%

of people use at least one social network

2,500+
payment applications

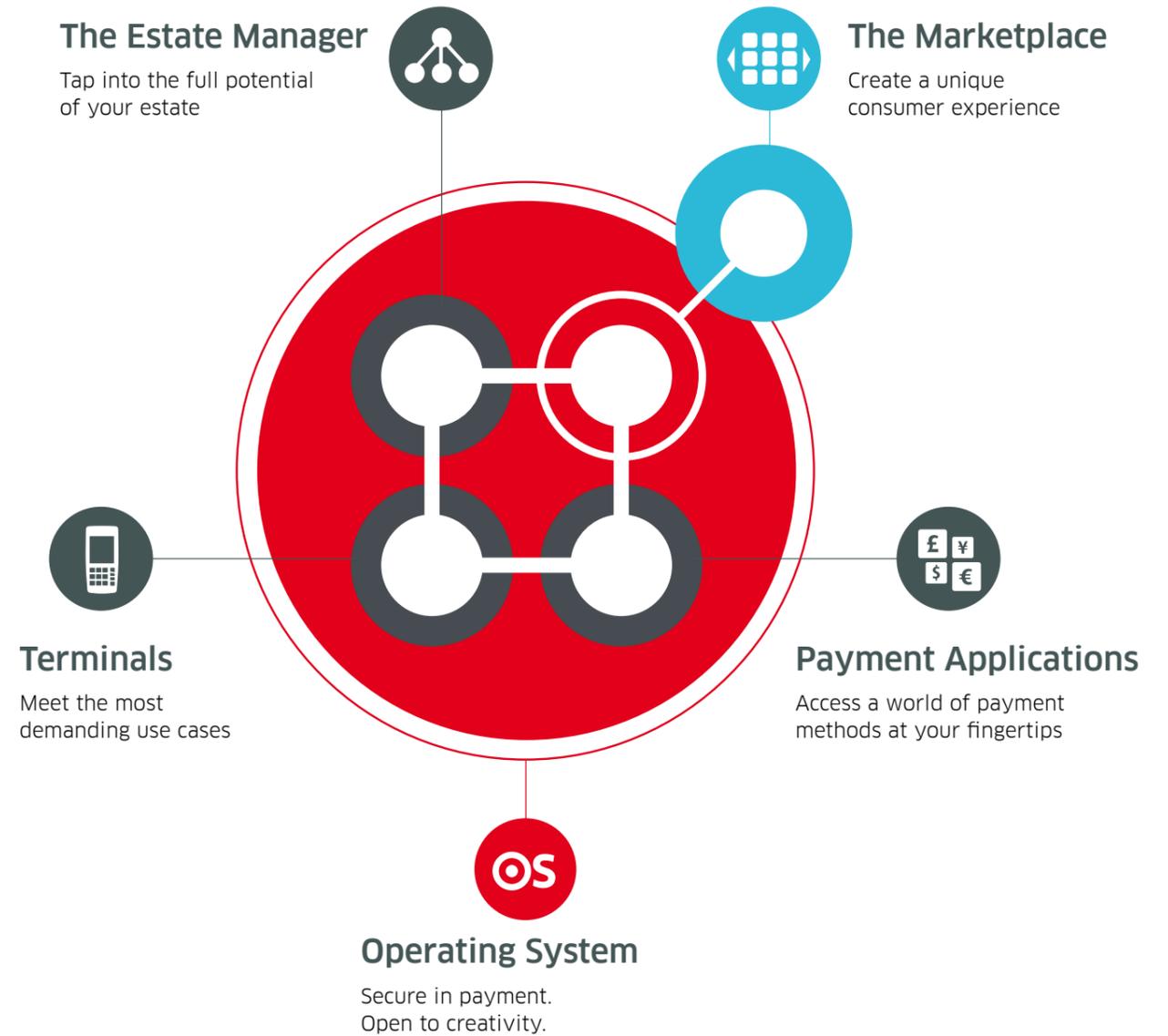
300+
payment methods

HTML5
web language

Next
generation of security technology

TELIUM TETRA

Seamless integration between business & payment



The TELIUM TETRA global offer allows value-added services to be seamlessly deployed in the payment value chain. It creates a breakthrough in the way payment service providers can operate their fleet and finally handle legacy payment activities while transitioning to the digital age. This makes it a unique ecosystem

and a perfect opportunity for the payment industry to enhance the consumer experience. The new TELIUM TETRA suite relies on a new generation operating system and 4 major offers: Terminals, Payment Applications, the Estate Manager and the Marketplace.



TELIUM TETRA OS

TELIUM TETRA Operating System combines our expertise in secure payment and the agility of the web

Secure in payment. Open to creativity.

With a user-friendly interface, openness to web standards and security at its core, TELIUM TETRA Operating System is the foundation of the new TELIUM TETRA suite of offerings.

This new future-proof operating system embeds powerful and innovative security mechanisms to bridge secure payment with an open web-based environment.

A new experience is within reach for developers, users and end customers.



HTML5 Web-based business apps.



A Proven OS for Payment

30 years of experience recognized worldwide, TELIUM 2 inheritance, contactless leadership.

Designed for User Experience

High performance, new graphical capabilities, optimized for rich multimedia.

Best-in-class security

First to introduce Elliptic Curve Cryptography, TrustZone®, Ingenico Public Key Infrastructure, future-proof (PCI v4.0 and beyond).

Open to Worldwide Apps

- A standard and secure HTML5 web OS to develop and address new use cases in payment terminals.
- Cross-platform app portability (Android, Microsoft, iOS).



Terminals

Leverage 30+ years' experience in its next-generation acceptance terminals. Where security & open world meet to combine payment & business services.

Meet the most demanding use cases

The new range of terminals provides a consumer-friendly experience wherever you transact.

Desk/series

desktop acceptance solution

Lane/series

retail acceptance solution

Move/series

portable acceptance solution



Leverage TELIUM payment application catalog

All in-store and on-the-go payment needs in any retail or merchant environment

Fully-featured for consumer experience

Rich multimedia interfaces, data capture (integrated camera, GPS...)

Compliant with the highest security requirements

PCI-PTS 4.x certified and designed to accommodate future regulations

Designed for new payment methods

Intuitive contactless/ NFC, signature capture and all the latest payment methods (QR code, NFC, wallet)

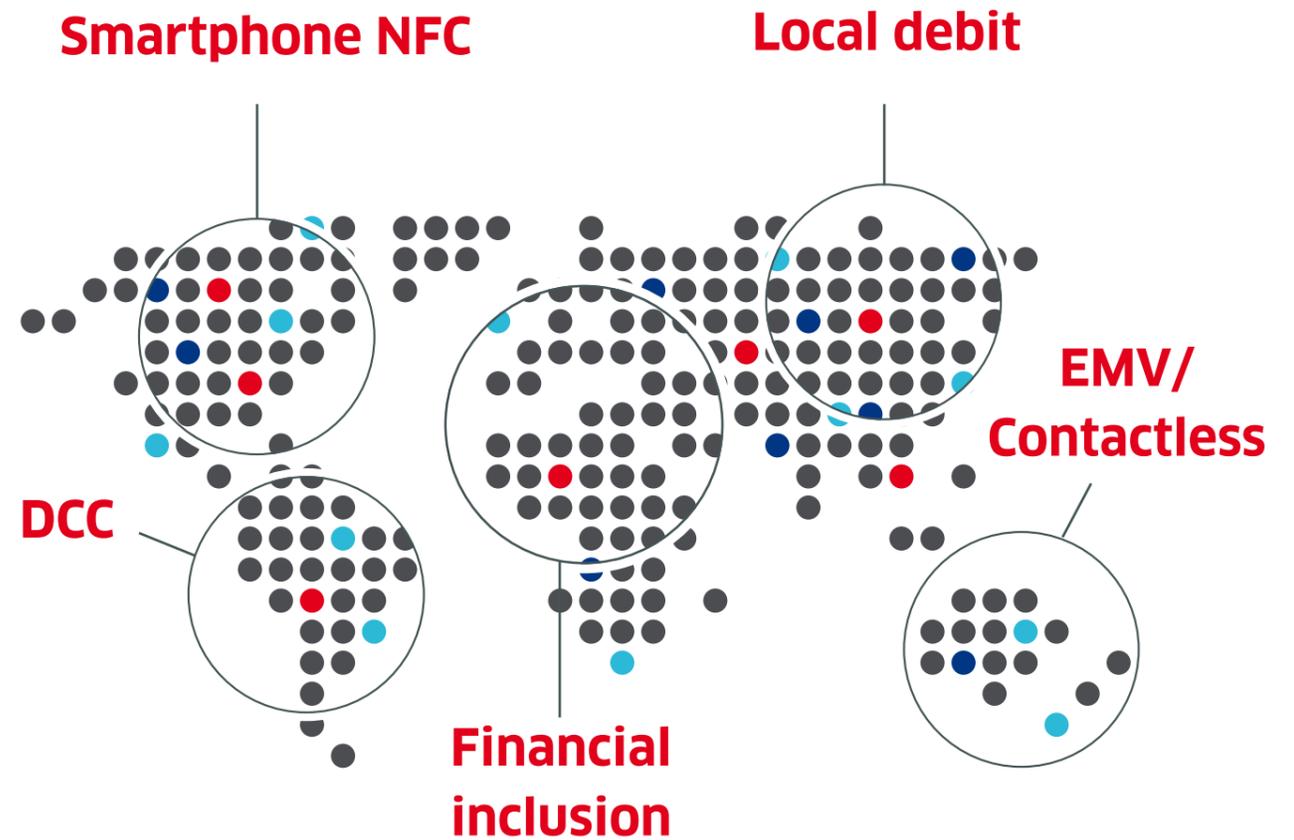


Payment Applications

Provide a unique catalog of 2,500+ payment applications in 170+ countries

Access a world of payment methods at your fingertips

Whatever the country, we provide the right methods to drive new sales opportunities.



With its strong geographic coverage and its unique expertise, Ingenico Group can support all payment needs from standardized schemes, to the latest payment innovations and tailored solutions.

Ingenico Group can handle **more than 300 methods** of payment, above and beyond traditional credit and debit cards, including EMV standard, closed-loop payment networks, contactless or NFC technologies, e-wallets and QR code payment solutions.

The TELIUM TETRA offer has been designed to fully leverage Ingenico Group's large applications portfolio and accelerate the deployment of new solutions.



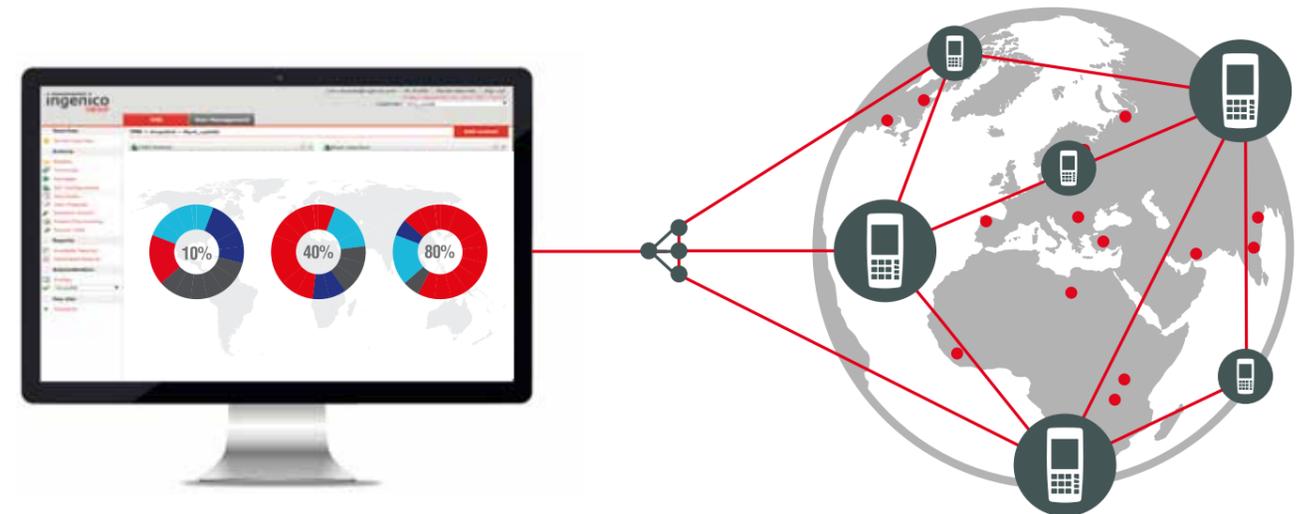
The Estate Manager

Maximize the availability of acceptance services at the point of sale, in full compliance with security standards

Tap into the full potential of your estate

The Estate Manager answers the need for productivity improvement for estate owners, service providers, and maintenance companies.

The Estate Manager gathers all solutions needed to provision, deploy, update, monitor, diagnose, connect, inject keys and track down terminals, wherever they are.



Maximize terminal uptime to perform transactions at merchant locations

Accelerate the time-to-market of your payment solution at the point of sale

Keep your estate at your fingertips to fully control terminal lifecycle and maximize usage

Manage all your Ingenico devices thanks to international standards



The Marketplace

Provide a marketplace of merchant business apps where estate owners, content providers and merchants can meet to create new consumer experience



Content Providers

Promote apps to worldwide merchants through the Marketplace from Ingenico Group.



Estate Owners

Get new revenue streams from the acceptance estate and reach new merchants by offering innovative services.

Create a unique consumer experience

Ingenico Group introduces a place where content providers, acquirers and estate owners can all interact, contribute and join forces to create new business opportunities in near-real-time.

Experience a powerful business network dedicated to accelerating commercial activity for merchants

Leverage a universal HTML5 web standard for developing business apps

Get closer to merchants and consumers, leveraging interactions at the point of sale

Combine business apps with payment to create new consumer experience

Embrace an ecosystem where stakeholders build innovative consumer engagement



HTML5 Web-based business apps.



Merchants

Pick and choose the apps that fit specific business needs, increase consumer engagement and earn new revenue from payment terminals.



Consumers

Benefit from an enriched experience through value-added services provided on the terminal.

Ingenico Group is the global leader in seamless payment, providing smart, trusted and secure solutions to empower commerce across all channels, in-store, online and mobile.

With the world's largest payment acceptance network, we deliver secure payment solutions with a local, national and international scope.

We are the trusted world-class partner for financial institutions and retailers, from small merchants to some of the world's best known global brands.

Our solutions enable merchants to simplify payment and deliver their brand promise.

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