



**SECURE BUSINESS  
THROUGH POINT-TO-POINT  
ENCRYPTION (P2PE).**

**Verifone®**

# MAJOR INVESTMENT.

## VERIFONE IS INVESTING IN OUR PAYMENT AS A SERVICE PLATFORM TO HELP RETAILERS MEET THE REQUIREMENTS OF POINT-TO-POINT ENCRYPTION (P2PE).

Verifone's payment as a service platform is PCI P2PE compliant and designed for all types of payment environments including retail, hospitality, call centre, mail order and e-commerce.

## P2PE REQUIREMENTS.

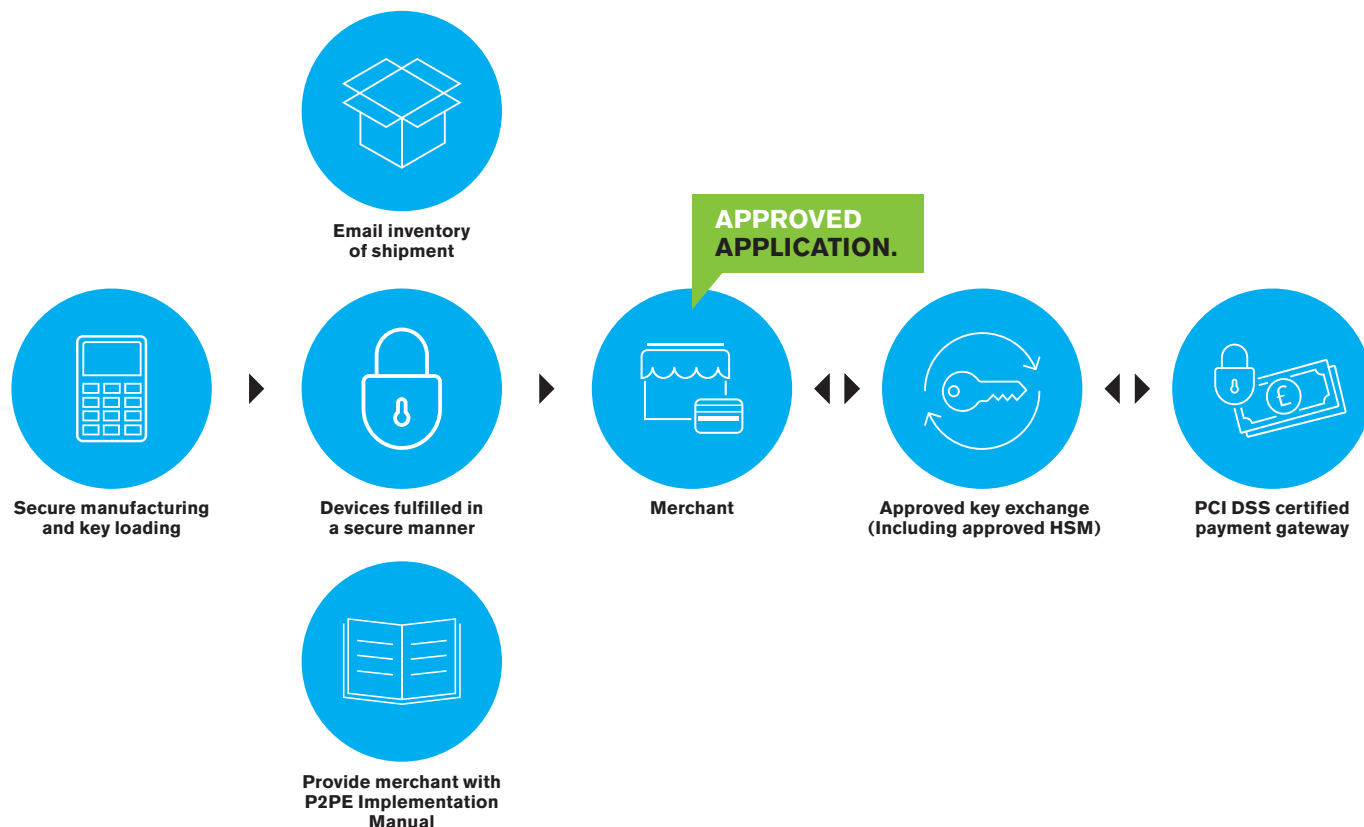
In an uncertain world, where the threats to company and customer data through payments devices and networks are changing by the day, Verifone is committed to delivering security on all hardware and software solutions and applications for its customers.

The PCI Council has specified that P2PE solutions must use a PCI-approved point-of-interaction device (POI), which has been evaluated and approved via the PCI PTS program. This means that the implementation guidelines for hardware are now more stringent.

Verifone provides the most comprehensive and integrated managed service solution for P2PE, for every type of payment environment.

Verifone has total control of the end-to-end encryption journey of the terminal and plays a major role in helping retailers on their PCI DSS compliance journey.

## WHAT IS P2PE?



P2PE Scope

# COMPLETE P2PE SOLUTION.

## WHAT IS P2PE?

A P2PE solution is a combination of secure devices, applications and processes that encrypt data from the point of interaction (for example, at the point of card insertion or swipe) until the data reaches the solution provider's secure decryption environment.

The Verifone solution still provides one of the most secure encrypted transaction environments available which is a viable part of our PCI DSS compliant solution. Verifone therefore has the experience to advise you on how to meet the latest requirements.

P2PE is a PCI security challenge and our role is to help you meet the requirements. We are a single-source provider for payments hardware and software and related fulfillment, implementation, maintenance and support, all of which meet the P2PE requirements as laid down by the PCI Council.

**“VERIFONE HAS CONTROL OVER THE ENTIRE PROCESS, SO THAT YOU CAN AVOID THE BURDEN AND COMPLEXITY OF WORKING WITH MULTIPLE PROVIDERS, TO STREAMLINE OPERATIONS AND REDUCE MAINTENANCE COSTS.”**

### THE BENEFITS

- + Risk of compromise is lower because there is no access to sensitive data
- + Reduced scope for PCI DSS
- + Lower costs for compliance

## VERIFONE'S PAYMENT AS A SERVICE SOLUTION FULLY MEETS THE PCI COUNCIL'S P2PE REQUIREMENTS.

Verifone's comprehensive 'payments as a service' offering bundles hardware, software, gateway and professional services, encryption, estate management and value-adds to make card acceptance easy for multi-channel merchants of all sizes.

## PAYMENT AS A SERVICE PROVIDES A COMPLETE P2PE SOLUTION.

- Secure hardware arrives in the condition determined by the P2PE standards
- A P2PE Instruction Manual (PIM) is included, which contains instructions on the condition that the terminal should arrive in and how to implement and maintain it, for the purpose of security
- Secure encryption of payment card data at the point-of-interaction (POI)
- P2PE-validated application(s) at the point-of-interaction
- Secure management of encryption and decryption devices
- Management of the decryption environment and all decrypted account data
- Use of secure encryption methodologies and cryptographic key operations including key generation, distribution, loading/injection, administration and usage



# SECURITY FROM THE POINT OF INTERACTION.



## SECURITY AT THE POINT OF INTERACTION.

When data is inserted into a card machine there are two specific points at which the sensitive data is at risk of being exposed – at the point of entry and in the Verifone processing infrastructure – where it's decrypted. Retailers and customers need to trust that the sensitive card data has been encrypted and that it's secure. The application manages this process.

The SRED (secure read and exchange of data) module is part of this standard and ensures that card holder account data is protected at the point of acceptance, which will assist in meeting the required security considerations of the wider point-to-point security process. SRED is not in itself an answer to how to deploy P2PE, but is an important first step covering encryption at the point of entry.

**“POINT-TO-POINT ENCRYPTION (P2PE) IS THE STORY OF THE TERMINAL – FROM THE MOMENT IT IS EARMARKED FOR SHIPMENT TO A PAYMENT ENVIRONMENT TO THE MOMENT IT IS REMOVED FOR DECOMMISSIONING, AS WELL AS THE ENTIRE SOFTWARE AND PROCESSING INFRASTRUCTURE.”**

# SECURE PAYMENT INFRASTRUCTURE.

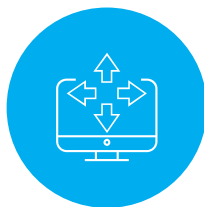
## PAYMENT AS A SERVICE DELIVERS:

- A fully managed service that lets you concentrate on your core business – leaving us to look after your payment processing
- A range of payment devices to suit your business needs – whether in-store, online or on the go
- Acceptance for all major payment types including contactless and NFC
- Ultra-secure and reliable payment processing
- On hand support 7 days a week
- Software options to help significantly reduce PCI DSS scope
- The ability to manage entire payment device estates and associated merchant accounts
- Opportunity to upsell, cross-sell and increase footfall with value-added services



Acceptance solutions

+



Gateway services  
Authorisation  
and settlement

+



Professional services  
including help desk,  
deployment and repair

+



Value-adds including  
mobile vouchers, gift  
and loyalty

=



Payment as a service

**“FOR YOUR CUSTOMERS,  
THERE WILL BE NO CHANGES  
IN THE PAYMENT PROCESS”**





**FURTHER  
RESOURCES.**

[www.pcisecuritystandards.org](http://www.pcisecuritystandards.org)

**WANT TO  
KNOW MORE?**

[info-emea@verifone.com](mailto:info-emea@verifone.com)

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