

# PCI Applicability To Retail IT Infrastructure

Innoviti Embedded Solutions Pvt Ltd

## Brief Introduction to Innoviti

- Founded in 2002
- Leading provider of technology solutions for financial services and retail industries
- Winner of Red Herring, Business World, WIC and other awards



# Solution Space



Financial Inclusion

Biometric solutions for stronger KYC in financial inclusion delivery



Payment Processing

Centralized, integrated retail payment systems for reducing operational costs



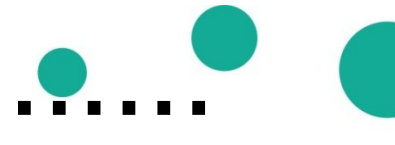
Marketing Technology

Retail POS marketing technology for targeted, measurable marketing programs with full financial control

innoviti

simplifying communications

# Our Customers...

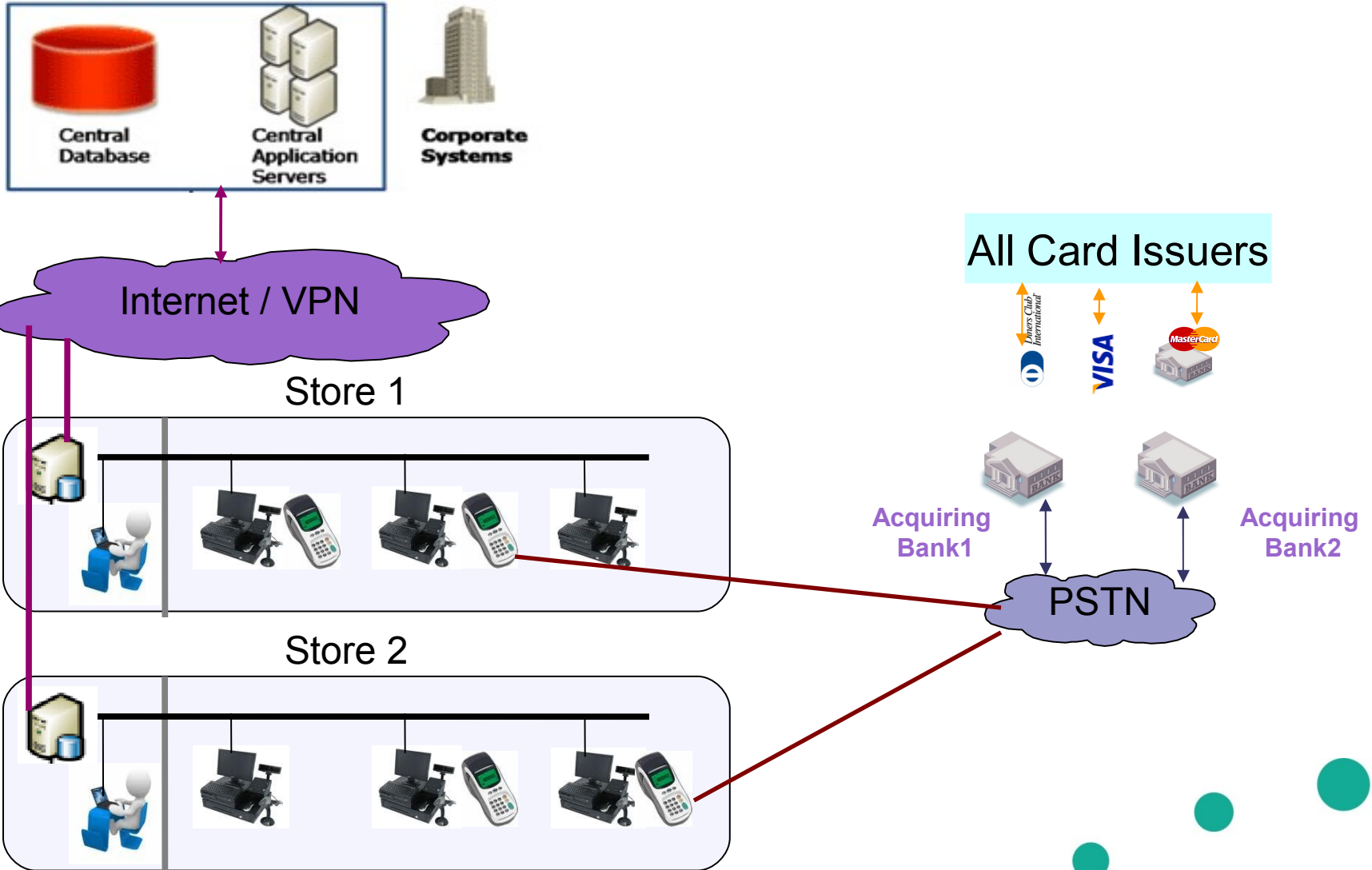


# Card Acceptance Architecture In Retail

## Definitions

- **Merchant:** A retailer accepting credit/debit cards to provide services or goods
- **Acquiring Bank:** A bank that accepts credit/debit card transactions at merchant location and funds merchant for transactions done
- **Association:** A network that connects acquirers and issuers to promote electronic payment
- **Issuer Bank:** A bank that issues credit/debit cards to consumers

# Typical Store Network

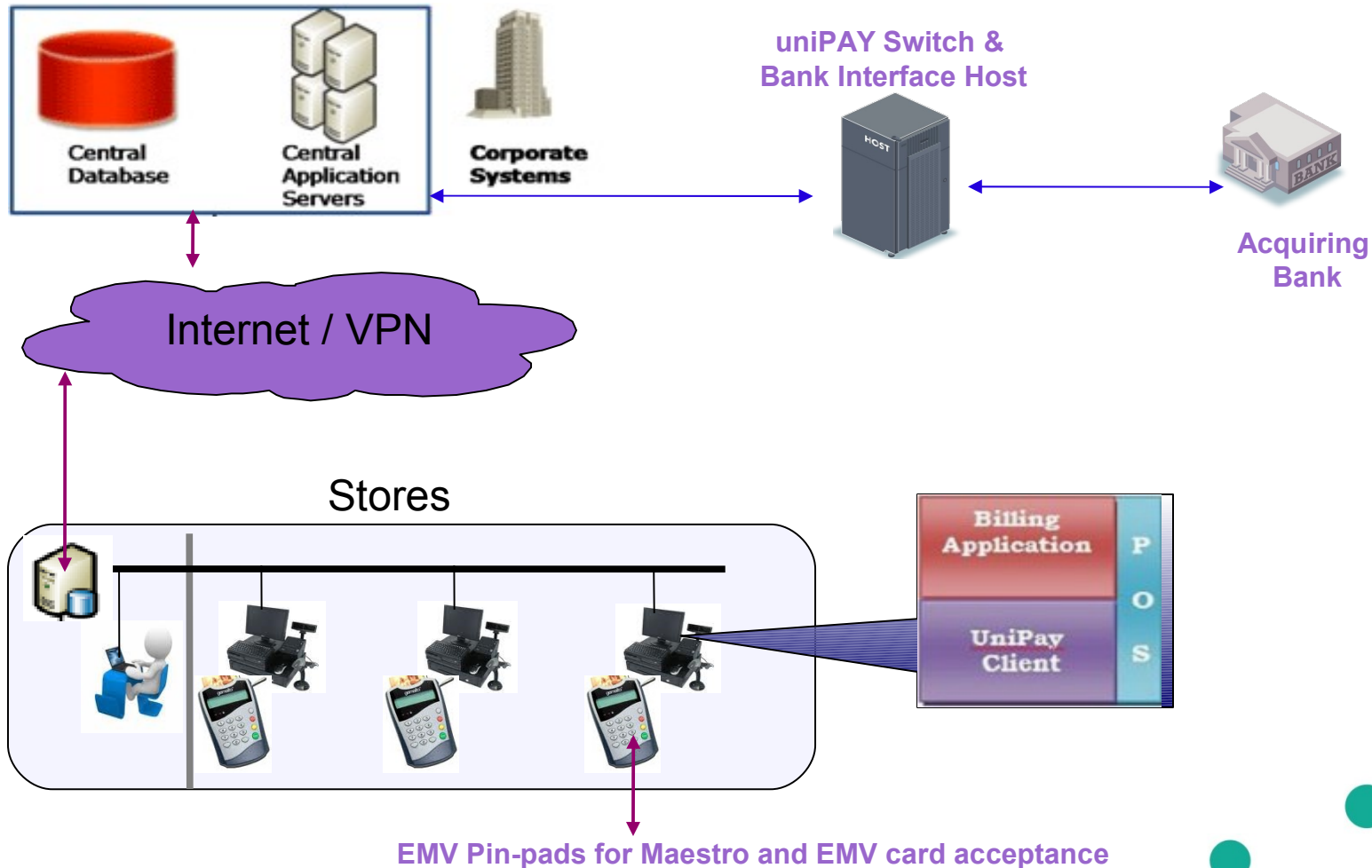


## Wastage Elements In Existing Methods

- Human error in payment and billing reconciliation-  
manpower costs
- Acquiring bank hardware, maintenance and  
technology costs
- Telephone charges
- Time taken for authorization
- Settlement delays due to EDC failures

# Introducing uniPAY

# Card Acceptance At PoS Using uniPAY

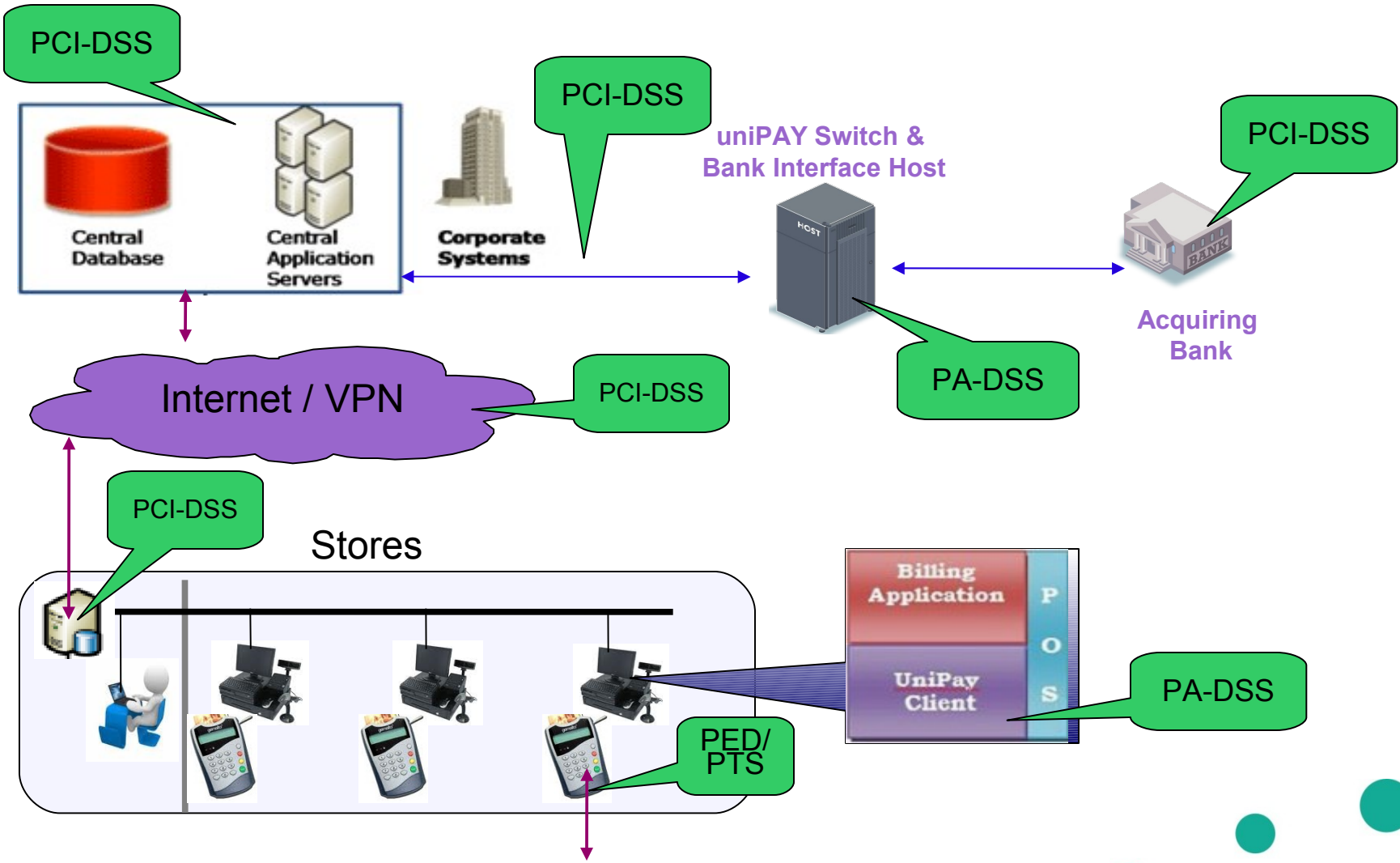


## Benefits

- Eliminate reconciliation issues
- Reduce telecommunication costs
- Reduce transaction time(~4 sec)
- Eliminate settlement delays
- Multi-bank routing
- Allow for targeted, measurable delivery of card issuer marketing programs
- Allow for real-time redemption of issuer points for purchase at merchant

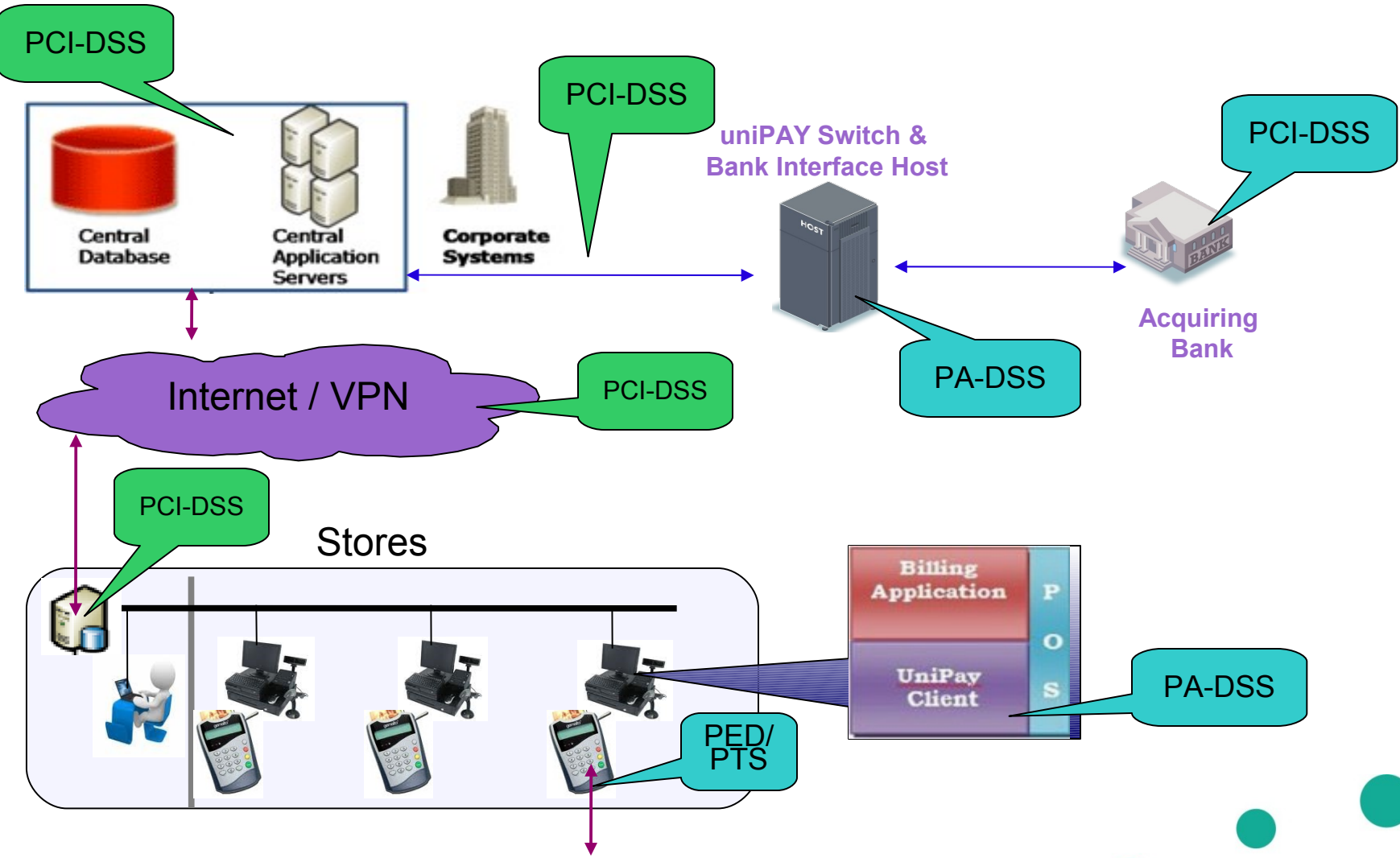
# PCI Applicability

# PCI Standards in Retail IT Infrastructure



EMV Pin-pads for Maestro and EMV card acceptance

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EMV Pin-pads for Maestro and EMV card acceptance

## uniPAY Client

### Retail Outlets



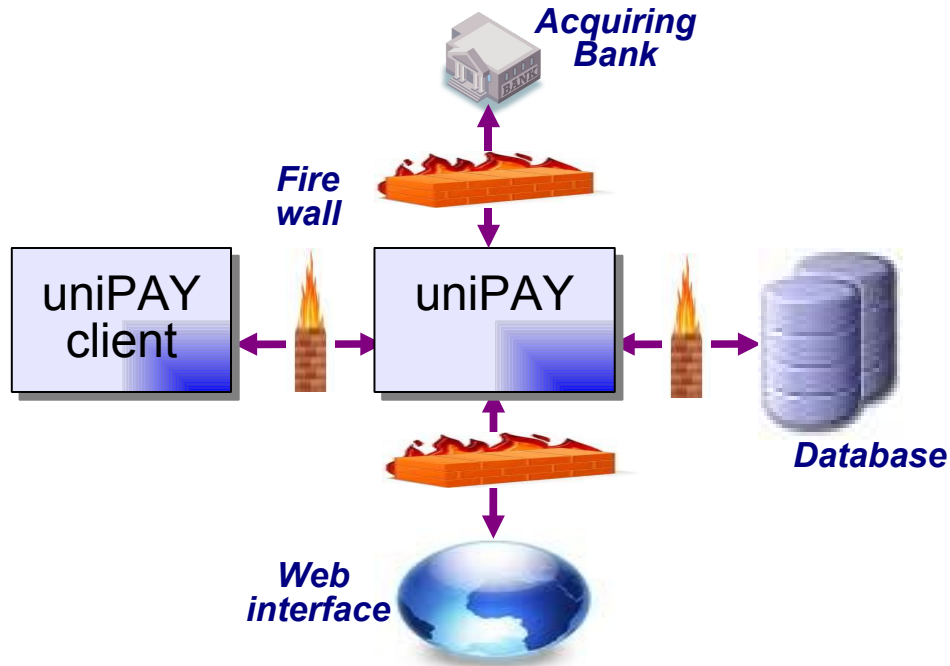
#### Security

- Card data handled only by uniPAY, 3DES encrypted, no local storage
- PA-DSS v1.1 certified
- EMV Pin-Pad for Maestro, EMV

#### Technology

- Windows, Linux
- Integration with multiple billing apps – TPLinux, TP.net, LS, NAVision, Retailix etc.

## uniPAY Switch & Bank Interface Host



### Security

- DMZ architecture
- 128-bit SSL, using 3DES
- PA-DSS v1.1 certified

### Technology

- Windows, Linux
- DB: mySQL, MS-SQL, Oracle
- TPS: 52

**Thank You**