

# Simplifying EMV Migration with PoT

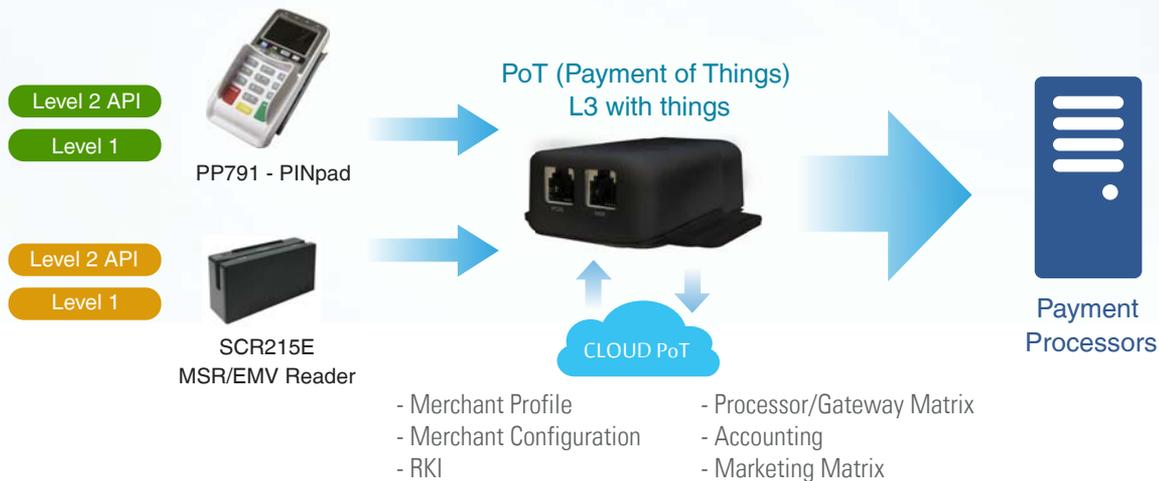
Making L1, L2, L3 and processor certification a seamless action



Payment of Things (PoT) is the internetworking of payment devices – embedded with electronics, software and network connectivity that enable these devices to process highly secure payment transactions, transparent from PCI-DSS (Out of Scope), making the certification process a seamless action.

## Product Benefits

1. Lower the cost of maintaining PCI validation and compliance
2. Keeps the POS/host platform outside of dependency
3. Automatic offline transaction available when network is down
4. Eliminate the POS "maintain update future payment" mandates
5. Allow merchants to be less concerned about PCI DSS
6. Speed up time to market for both processors and merchants
7. Reconfigurable payment device for different readers
8. Fast performance Quick/Fast Chip embedded



## Product Features

- Robust embedded hardware with low power consumption and "always on" payment device
- TCP/IP enabled
- Level 3 MSR + EMV Payment applications
- Uses SSL encryption
- USB, RS232 interfaces
- Allows for remote download of both PoT and connected reader firmware and /or configuration
- Transparent end-to-end encryption
- Processor and merchant profiles can be stored and /or retrieved using the cloud
- Connects to devices such as MSR, EMV, Contactless, Hybrid MSR/EMV, PIN pad, payment terminals, POS systems (Windows/iOS/Android)
- 2nd Ethernet port options for POS terminals
- Out of PA-DSS Scope with processor certifications

## EMV is complex and costly for many businesses

Retail, Restaurants, QSRs and many businesses are migrating to EMV, but have realized that this effort is actually quite time consuming and is a very costly process.

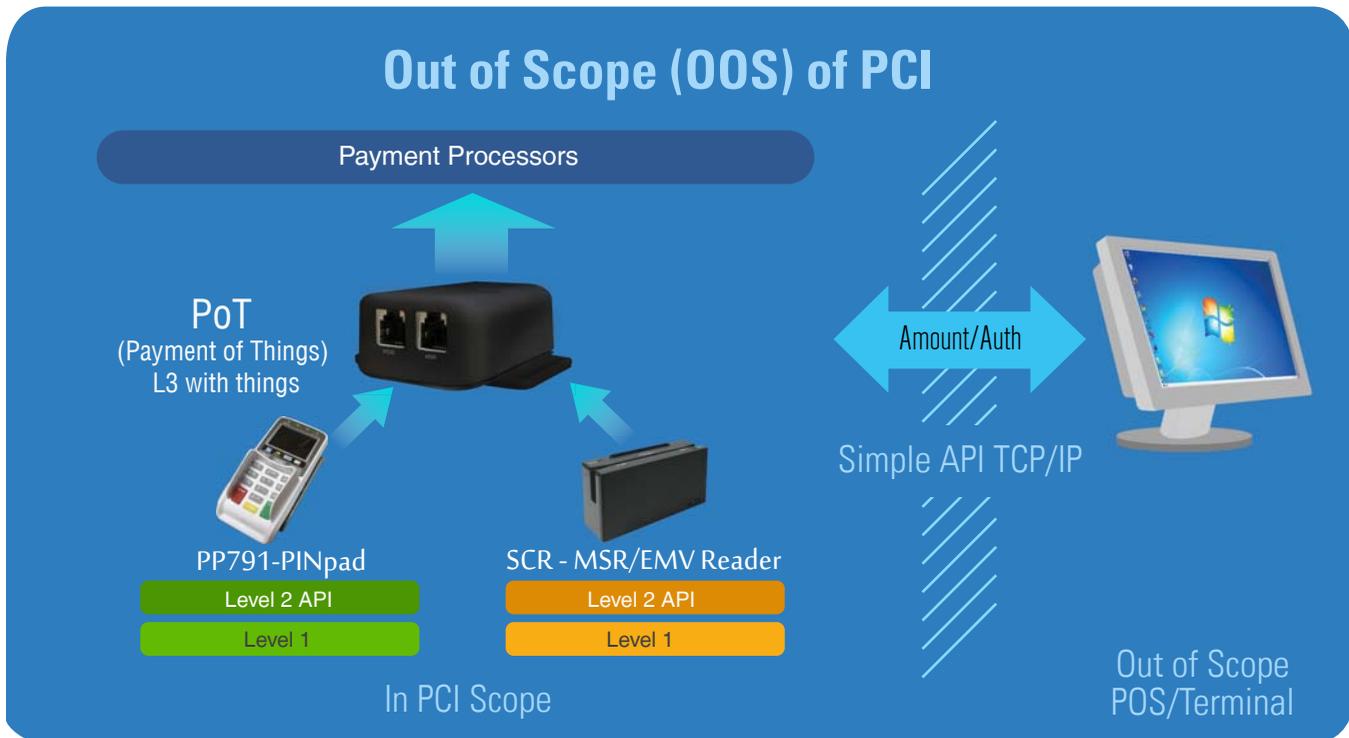
The conventional way to enable EMV payment configuration is to offer software integration to EMV certified payment peripherals and perform EMV certifications with acquires and processors to accept the EMV transactions.

This process is completed by thoroughly testing the platform from VISA, MasterCard, American Express, and Discover. Countless test cases and operational and communication mistakes are encountered in this entire process. Another costly item is the actual time and resources needed to complete these processes.

## The Solution: Out of PA-DSS Scope (PoT – Payment of Things)

UIC's (PoT) out of PA-DSS scope is offering the perfect solution to overcome these challenges by reducing the efforts from a time and cost perspective. This process allows the VARs/SIs to focus on their merchant applications and can use PoT to communicate via a simple networking API (e.g. Amount, Authorization). Thus, all POS or merchant systems will not require any further engagement for any PA-DSS and EMV certification processes.

PoT is a solution that allows for the reuse of the payment configuration and any changes the configuration and compliance needs once they have gone through the PCI/EMV mandate. It will have its cloud services available to maintain each merchant account with a specific configuration. Because of this, merchants will not have to be concerned with any mandate and/or payment service changes in the future. PoT will also lay out the entire groundwork with EMV, PCI, and acquires and offer a simple SDK to interact with and make the implementation of EMV a very quick and painless process.



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