

# AiPA

Agnostic intercept Payment Application

## Description

The AiPA is a powerful software application that enables EMV payments on validators with minimal integration effort. It works as an intermediary between the validator software and the EMV L1 reader, standardizing the interface and communication protocol. The validator can also communicate directly with the reader, allowing seamless integration with existing applications. It is compatible with various payment service providers (PSPs), simplifying the connection and configuration process. The AiPA can operate in two modes: online or deferred. In online mode, it processes all validations on the server, ensuring real-time authorization and security. In deferred mode, it processes validations locally and transmits them to the server later, reducing transaction time, network dependency, and costs. The AiPA is optimized to work with the VSAM and e-VSAM devices, which are EMV L1 readers with advanced features and performance. It can also work with third-party L2 kernels, key management systems (KMS), and secure access modules (SAMs), providing flexibility and compatibility. The AiPA has a multilevel deny list feature that allows you to block unwanted transactions based on different criteria, such as:

- **PAN list:** A standard list of card numbers that must be denied.
- **PAR list:** An advanced list of mobile device identifiers that must be denied.
- **BIN list:** A customized list of card issuer identification numbers that allows you to apply different rules for different types of cards, such as prepaid cards.

The deny list updates are done in an encrypted and incremental way, reducing the amount of data transferred and the update time. The updates also involve other components, such as VSAM, e-VSAM firmware and configuration, and the AiPA itself, ensuring consistency and security. The AiPA is a validated component that speeds up the EMV acceptance process and enhances closed-loop card enablement. It is a cost-effective

and reliable solution for validators to accept open payments.

## Partnumbers

- AiPA (I0298))

## Licensing

- Per device

## Applications

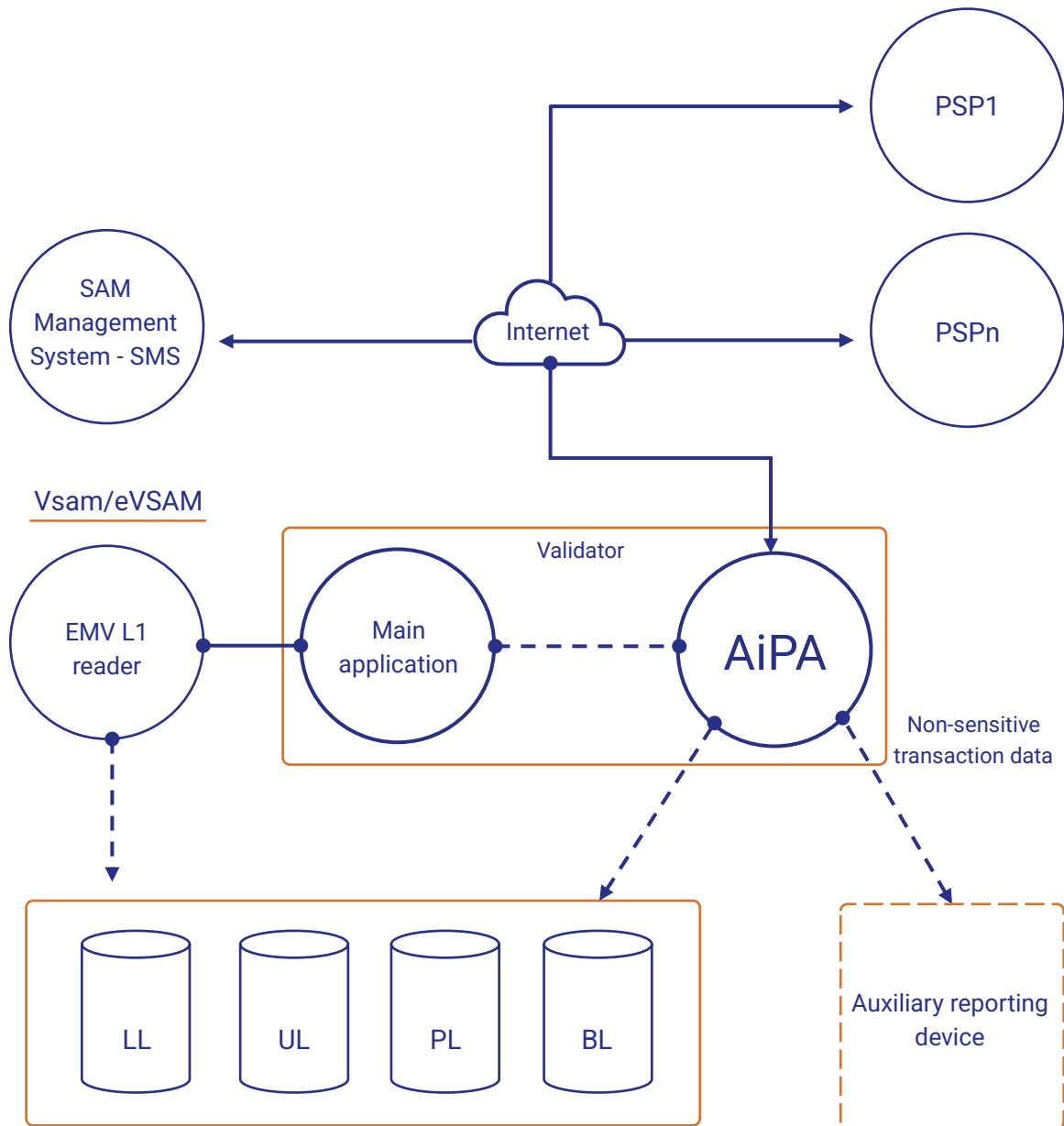
- EMV acceptance
- Enhanced closed loop acceptance
- Transit application
- POS upgrade

## Main features

- Enables EMV payments on validators.
- Easily integrated with existing systems.
- Multiplatform.
- Based on validated technology.
- Compatible with a variety of PSPs.
- Works in either online or deferred mode.
- Works off the shelf with VSAM and e-VSAM.
- Works off the shelf with SMS management software to control the updates.
- Can be used with different L2 kernels and SAMs.
- Advanced list management.
- Advanced updates.
- Can be updated and upgraded over the air.
- Optimized to work with VSAM and e-VSAM devices.

## Compatibility

- Windows
- Linux
- Android



The picture above shows the AiPA internal structure with the elements previously described and the detailing of the lists:

- LL: Load list
- UL: Unified list used as a deny or accept list
- PL: PAR list
- BL: Bin list