

AIPA

Agnostic intercept Payment Application



Description

AIPA is a powerful software application designed to enable EMV payments in validators with minimal integration effort. It acts as a standardized intermediary between the validator software and EMV L1 readers, such as SCR916 and VSAM.

This hardware-agnostic solution is compatible with both Planeta readers and third-party EMVCo L1-certified readers, and connects with leading PSPs in the market through our Connector module, tested and validated. AIPA's architecture is completely non-intrusive: it remains inactive until activated as an exception handler for unrecognized media, ensuring that the performance of legacy systems is never compromised.

The Advantage of the "Connector"

A key differentiator of our system is the Connector: a dedicated software module that manages the interface with Payment Service Providers (PSPs).

Ready to use: integrates immediately with major global PSPs from day one.

Custom development tools: we provide specialized tools that allow customers to create new PSP connectors, offering independence and

exceptional flexibility for expansion into new markets.

Plug-and-Play Setup: the only solution that offers immediate EMV functionality after installation, through a dedicated test server with full data visibility.

Operation Modes: Adapted to Transaction Speed

The choice between modes is strictly defined by the environment's transaction time requirements:

- **Deferred mode (standard in public transport):** processes validations locally to maintain constant and ultra-fast transaction time, transmitting data afterward. It is the reference standard for high-flow environments.
- **Online mode:** processes validations directly on the server for real-time authorization, and is used when the application allows a broader communication window.

Advanced Security and Efficient List Management

AIPA incorporates a multilevel Deny List to block unwanted transactions according to specific criteria:

