

The logo for Aptos, featuring the word "aptos" in a white, lowercase, sans-serif font. A small yellow triangle is positioned above the letter 'o'. A registered trademark symbol (®) is located to the right of the word. The logo is set against a dark blue background.

aptos®

The text "Aptos Payment and Secure Data Management" is displayed in a yellow, sans-serif font. It is positioned on a dark blue background that is part of a larger graphic design. The design includes a diagonal split between dark blue and light blue, and a diagonal split between dark blue and light green. The background of the entire page is a photograph of a hand holding a smartphone, with another hand holding a white envelope or card above it. The lighting is warm and soft, suggesting an indoor setting with natural light.

Aptos® Payment  
and Secure Data  
Management

## Aptos: Engaging Customers Differently

To succeed in today's demanding retail environments, you must be able to fully understand your customers; to profitably align your offerings with their traits and preferences in every channel and touchpoint; and to support rich, effortless, customer-centric shopping journeys.

Aptos delivers that advantage to apparel, footwear, specialty and general merchandise retailers. Our singular retail platform and innovative Cloud solutions unify complex omni-channel environments with the power of one product, one customer and one order, plus advanced analytics and data management, to enable seamless customer experiences and optimized management of your entire enterprise.

The Aptos retail suite includes:

- Store / Mobile Store
- Enterprise Order Management
- Digital Commerce
- Customer Relationship Management
- Merchandising Suite
- Merchandise Lifecycle Management
- Audit and Operations Management
- Analytics
- Professional Services and Support

Yet the Aptos advantage is about far more than just our solutions. We leverage more than 45 years of best practices; utilize the Cloud to drive efficiency, productivity and growth; support our clients through collaborative, long-term partnerships; and link our compensation directly to your satisfaction. In all these ways and more, we engage customers differently for superior results.

**#1**

Vendor for Tier 1\*

**1300**

Retail Specialists

**1000+**

Retail Brands

**130**

Websites

**130K**

Stores

**\$570B**

Annual Revenues  
Managed

\*RIS Leaderboard

# Aptos Payment & Secure Data Management

## The Power of Confidence

Protect your cardholder's data with end-to-end encryption and reinforce your compliance with the Payment Card Industry Data Security Standards.

### Total Protection for your Cardholder's Data—for Complete Peace of Mind

As your customer records and card transaction volumes continue to increase, so do the potential liabilities associated with data theft. And as a surprising number of major

retailers have discovered, those risks are all too real. In fact, compromising on data security measures in any way can be a recipe for disaster.

Recent studies show that a million stolen records can now cost a retailer more than \$160M, and that 30% of victimized consumers sever their relationships with the

companies at fault.\* How much could it cost you—and how long would it take to recover your customers' trust (assuming you ever could!)?

With Aptos Payment and Secure Data Management, these concerns will no longer pre-occupy your IT staff—or keep you awake at three am!

## Aptos Payment—Your Iron-Clad Defense

Aptos Payment ensures that your cardholders' data is never identified at any point during its journey to and from the bank. Using proven E2EE technology, cardholder data is fully encrypted on the PIN pad by a certified payment provider such as FDMS Rapid Connect or Chase/Paymentech, securely transmitted to the bank, and only decrypted by those providers when they receive the authorization request.

FDMS or Chase/Paymentech then return a token for the account number that is returned to the POS to be stored with the transaction. As a result, Aptos software

is never exposed to clear text cardholder data.

Aptos Payment also fully supports EMV and is Level 3 certified. It enables Chip-based payment cards to interact with Verifone PIN-pads and to facilitate data encryption and payment authorization during the secure transaction process.

Aptos Payment thus provides a closed loop system that seals any possible gaps that might expose your customers' card data to any unauthorized agents and eliminates the most critical points of failure in your data security chain.

\*Ponemon Institute, 2016 Cost of Data Breach Study.

## Aptos Secure Data Management

With Secure Data Management (SDM), data security is also extended throughout your retail enterprise, either when Aptos Payment is not used or for non-payment functions. SDM encrypts and tokenizes account information when Aptos Sales Audit is used with a third-party POS system.

This module also fully encrypts all store employee passwords, helping to ensure that only authorized personnel can gain access to your systems and data.

In all these ways, Aptos Payment and SDM effectively stop the potential exposure of sensitive data while reducing data management costs, resources and associated risks.

### With Aptos Payment and Secure Data Management, you get:

- ▶ A comprehensive E2EE solution that is EMV Level 3 certified
- ▶ “Closed-loop” secure collection and transmission of cardholder data
- ▶ Protection of employee passwords
- ▶ Industry-leading data and payment security resources and expertise

## Services to Enable EMV

Ensuring your payment card system complies with the industry’s EMV protocols is an essential security companion to Aptos Payment and SDM. With EMV, your acceptance of Chip-based payment cards with the cardholder’s signature or PIN will guard against unauthorized card use, and protect you from potential chargebacks in the event of card fraud.

Here too, Aptos has you covered. We can manage all aspects of your EMV set up. Together with our payment partners we streamline the complexity of the process with unified, scalable solutions that fully integrate your POS with EMV and support both FirstData and Chase Paymentech.

## Guarding your Business with More Than IT

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Aptos views data security not just as an IT issue but as a fundamental business issue—one that can impact your integrity, profitability, customer relationships and core value proposition.

With our Payment and Secure Data Management Solution we safeguard these vital assets, along with your cardholders' data and transactions. We also equip you to respond to a full range of evolving domestic

and international payment and data security issues—reliably, efficiently and for years to come.







## About

### Aptos: Engaging Customers Differently

Aptos is the largest provider of enterprise software focused exclusively on retail. Our cloud-based Singular Retail™ solutions are trusted by over 1,000 retail brands in 55 countries. With industry-leading omni-channel commerce and merchandise lifecycle management solutions, we help retailers develop dynamic and responsive assortments, streamline operations and deliver integrated, seamless experiences...wherever shoppers choose to engage. More than 1,300 colleagues share our collective passion for engaging customers differently, and we are committed to developing relationships built on trust and tangible value by partnering with our clients to create agile retail enterprises that are built to thrive in an era of constant change.

Learn more: [www.aptos.com](http://www.aptos.com).

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