



## **Ingenico, Merchant Link To Market Combined Services To Reduce Merchant Risk**

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Ingenico SA and Merchant Link, a Silver Spring, Md., provider of payment gateway and data-security services, said they would offer Ingenico's On Guard with Merchant Link's TransactionVault tokenization technology.

The companies announced Monday that they plan to market their joint service, dubbed On Guard with TransactionVault, primarily to integrated multilane merchants interested in reducing their business risks and liabilities associated with potential data breaches by eliminating the transmission and storage of plain-text cardholder data from the merchant environments.

Developed in-house by the French point of sale terminal maker, On Guard encrypts transactions at the point of sale and sends the information along to processors using a unique number representing sensitive cardholder data. The information is indecipherable without the correct technology to decrypt it, making it less valuable to hackers who might try to intercept the data.

<http://www.americanbanker.com/cardline/ingenico-merchant-link-to-market-combined-services-to-reduce-merchant-risk-1031292-1.html>