



HOW MOBILE POS IS EVOLVING: ADDED VALUE SERVICES AND NEW USE CASES

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mPOS: a
closer view

mPOS : a disruptive innovation



Mobile is the king: we are all mobile addicted !

New **applications** and added value services for the merchants

Lower cost to access to the card acceptance for occasional merchants and small businesses

A new **competitive scenario** which brings more innovation on the face-to-face payments, challenging the traditional manufacturers and financial institutions

New **rules** from card schemes: Visa Ready Program, Mastercard Mobile POS program

Enhanced **security**: PCI P2PE standard

Mobile acceptance – plenty of solutions

iWL Bluetooth connected to Android and iOS for mobile payments



Tablets connected to iWL, iCT220, iSMP companion, iCMP in-store



iSMP Companion connected to a PDA + external printer

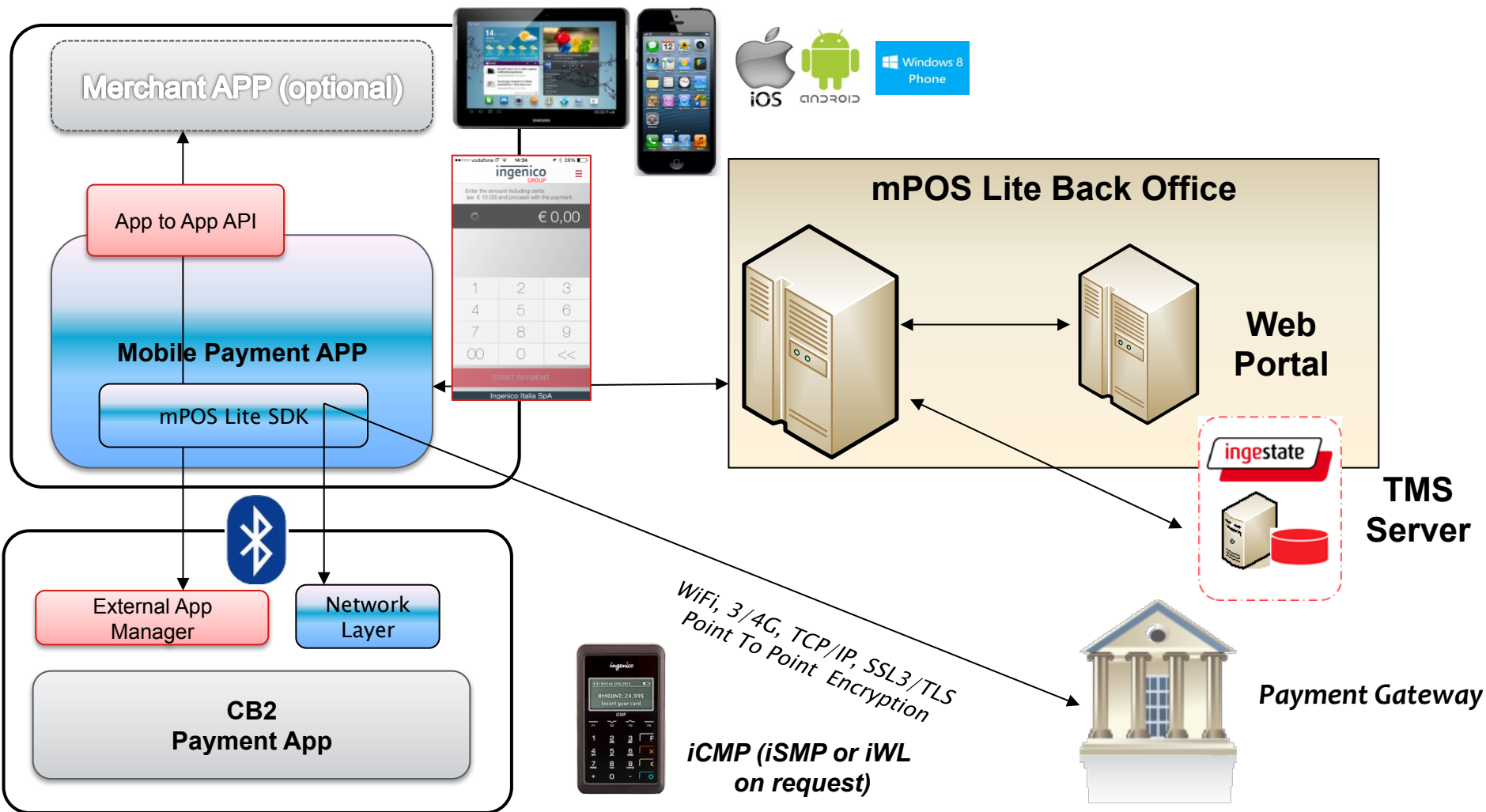


iCMP → full mPOS Solution

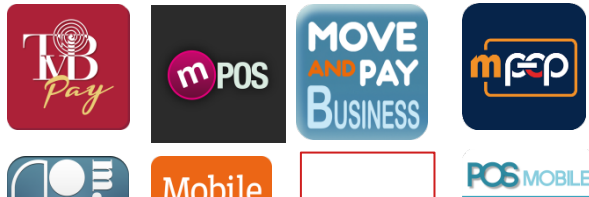


120.000 devices in field in Italy

Ingenico *mPOS Lite* Solution – Overview



mPOS Lite – 10 months later



40 Apps



Available for 3 platforms



63.000 devices



Used by 30 banks

New partnerships



Registered on the



MasterCard MPOS Program

How mPOS is used

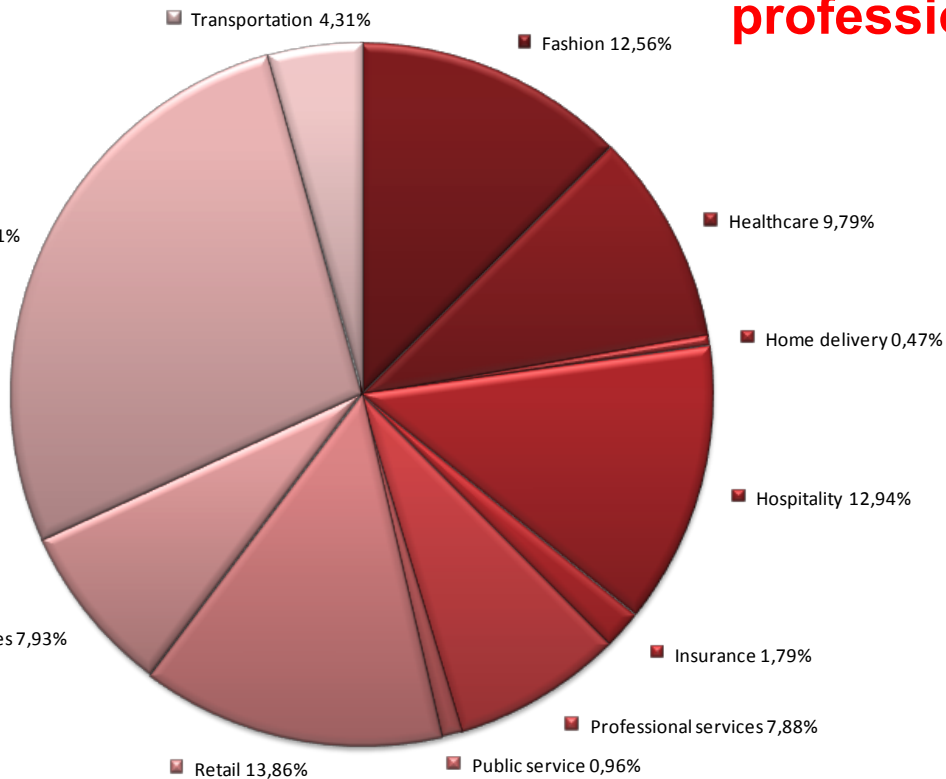
Small retailers, healthcare and professional services are growing

SMS preferred method for the receipt (70%)

€ 95 average transaction amount

Cards: 59% Credit Cards, 41% PagoBancomat

Operating System: Android (58%), iOS (42%)



* Professional services: notary, lawyer, surveyor, financial experts...

* Services: real estate, advertising agency, sporting associations...

Using mPOS devices in-store and out-of-store: supports for tablets

**Personal sale assistance
and queue busting**

Tablet based ECR





Tools for Value Added Services

Tools and features to support Value Added Services



mPOS Lite SDK

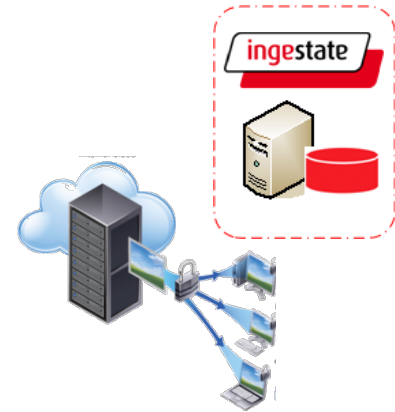
- Rich set of API for Android, iOS and Windows Phone 8 to develop custom and business Apps, reusing all the mPOS Lite features

App To App Interface

- Integrate existing Business Mobile App with Ingenico mPOS Lite App

Back Office Integration

- Reporting API
- Boarding API
- Terminal Management System (TMS) integration for updating the iCMP firmware

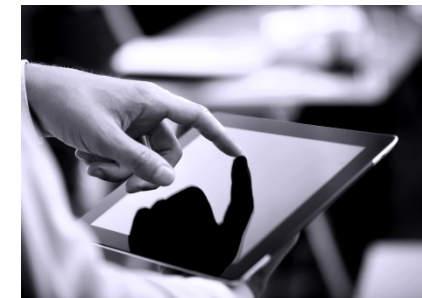


mPOS Lite APP/SDK features

- Barcode support
- Additional non-payment data (ex: Insurance ID, product code) sent to the acquirer and to the BackOffice
- Multibranding support: one solution provider, many brands/logo
- Private closed loop card management
- GPS coordinate collection
- Merchant social links (FB,TW,Web Site) collection,
- Free promotional messages to be added to the receipt
- External Bluetooth printers (3 models supported)



Use Cases



Taxi company



- 550 Taxi in Bologna
- App-To-App integration on Android
- Private closed-loop cards accepted
- Daily transaction report for the company
- Evolution: acceptance of transport contactless cards



Pagamenti bancomat obbligatori, Taxi Cotabo: 'Da settembre tutte le auto saranno attrezzate'

Già dal 2009 - spiega la cooperativa - su tutte le auto associate gli utenti del servizio hanno la possibilità di pagare la corsa con carte di credito, da settembre terminerà l'aggiornamento

BT Redazione · 30 Giugno 2014

2 Consigliata 55



Anche per i tassisti **da oggi scatta l'obbligo di accettare pagamenti attraverso POS**: «Una possibilità che noi abbiamo offerto da anni - spiega Riccardo Carboni, presidente di Cotabo, la cooperativa alla quale aderiscono 556 tassisti bolognesi - esattamente dal 2009».

Da cinque anni, infatti, su tutte le auto associate alla cooperativa gli utenti del servizio hanno la possibilità di pagare la corsa con carte di credito VISA e MasterCard; da

Insurance company

- About 1200 agents equipped with iCMP and mobile devices
- Eliminate cash acceptance: only cards as payment method, reversal not supported
- Android and iOS Business App developed by Ingenico Italia
 - Pre-calculated insurance contract prices
 - App connect to the Insurance Server and get the contracts, prices and customer e-mail
 - App execute the payment
 - App returns the result to the Insurance Server
 - Insurance Contract ID trasmitted to the Acquirer and to the Ingenico BackOffice
 - Carholder receive the mail with the POS receipt and indication of the Contract ID
- Reporting API: Insurance server connects to the Ingenico BackOffice and get all the transaction data
- Support web portal for to the Insurance Company to board new agents, re-sent welcome mail and other helpdesk features

Car rental company

- Android Tablets used in the Car Rental agencies
- Rental contracts and payment tickets dematerialized
- **Ingenico Italia Solution**
 - mPOS Lite SDK
 - mPOS Lite Back Office with provisioning and reporting API
 - Additional payment functionalities: pre-authorization and closure, refund
 - Support of DCC (Dynamic Currency Conversion) function: cardholder choose on the Tablet the currency want to use
 - Multi-acquirer: dynamic selection using the BIN
 - Automatic initialization of the POS terminals in the agency
 - iSMP Companion Terminal with docking/charging station

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Visit the demos at the Ingenico booth !

Thanks !