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A PYMNTS.com report

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A Monthly Update of the State of the Mobile Point of Sale Ecosystem

A PYMNTS.com Report   December 2014

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Mobile solutions

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The December 2014 MPOS Tracker™

Holiday shoppers have a reason to be slightly more merry this holiday season — they'll find even more stores with sales associates equipped with mPOS devices ready to provide better service and expedite the checkout process. While we've yet to see the huge upticks in holiday sales that the pundits have forecast this holiday shopping season, retailers, nonetheless, are prepared for the last minute rush and for one very important reason.

To reduce shopping cart abandonment.

Shopping cart abandonment is a concept that we talk a lot about online but rarely in the physical retail setting. Yet, we have seen reports recently that suggest that the typical shopper will wait patiently in line for four minutes before leaving the store and abandoning their shopping cart. mPOS is a real solution to that problem, and we're seeing retailers embrace the flexibility, ease and increase in checkout speed at an attractive ROI in order to avoid losing customers who can't bear a seven-minute wait. Another added benefit to mobile POS, particularly during the holiday season, is its ease of use for the temporary holiday employees for which training on complex, less intuitive point of sale cash wraps may not be cost or time effective.

So, here's another interesting mPOS development. It seems that Black Friday and Cyber Monday gave bitcoin collectors a reason to use those bitcoin as a method of payment at the merchants who accept it. It was reported that bitcoin drove ~$300 million ($296 million) of volume online. At around that same time, NCR Silver, NCR's cloud-based point of sale platform, announced that it will now offer merchants the ability to accept bitcoin as a payment method. In fact, NCR Silver says, somewhat surprisingly, that more merchants have an interest in accepting bitcoin over Apple Pay.

That seemed to surprise NCR Silver as well. The company reported that it was, at first, hesitant to offer bitcoin payment acceptance, but was persuaded that cryptocurrency as a payment option is flexible for small and growing merchants, at least for those that they are targeting and serving. Still seems like an odd payment method to prioritize over others, particularly given two recent data points: the price of bitcoin is dropping and transactions values aren't increasing. It doesn't appear as though mPOS merchants are (or will be) getting a lot of demand for bitcoin.

And, finally, as we've been tracking, mPOS this month is also finding its footing in the less urban/traditional locations including small towns and villages in India and lower-income Chinese cities. Both Ezetap and Qiandaibao announced their plans to cover areas that haven't previously been available for point-of-sale terminals and credit cards. Ezetap in India now serves more than 6,000,000 villages and is converting mPOS terminals into micro-ATMs for cash out, in addition to offering traditional payment processing. In China, the mPOS startup Qiandaibao raised a hefty investment round this month to further its focus on lower-tier cities with poor payment structures. Evidence of just how critical services like this are, Qiandaibao reports daily transaction volume of over $81.4 million. It's a lesson to be learned for the value of having a payments solution that solves a real problem for consumers.

This month's report adds four new players to the mPOS pyramid: **Bypass Mobile, Positron, QNB Mobile** and **Qiandaibao.** We updated eight players' profiles: **Payment Blade, Aptito, Ezetap, Clover, PayAnywhere, Revel Systems, ROAM and Pogo.** In addition and six players saw score changes: **Anywhere Commerce, Clover, Ezetap, Mswipe, PayAnywhere and Swish.** The details on these entrants and updates can be found inside the report.

The three takeaways this month are:

Merchants make merry with mPOS this holiday season . Or at least that's the hope. mPOS-enabled sales associates will be on hand to make the experience inside the store efficient for the consumers who enter. The benefits, in addition to happier consumers, is a reduction in shopping cart abandonment, as well as a reduction of time spent in training temporary sales associates.
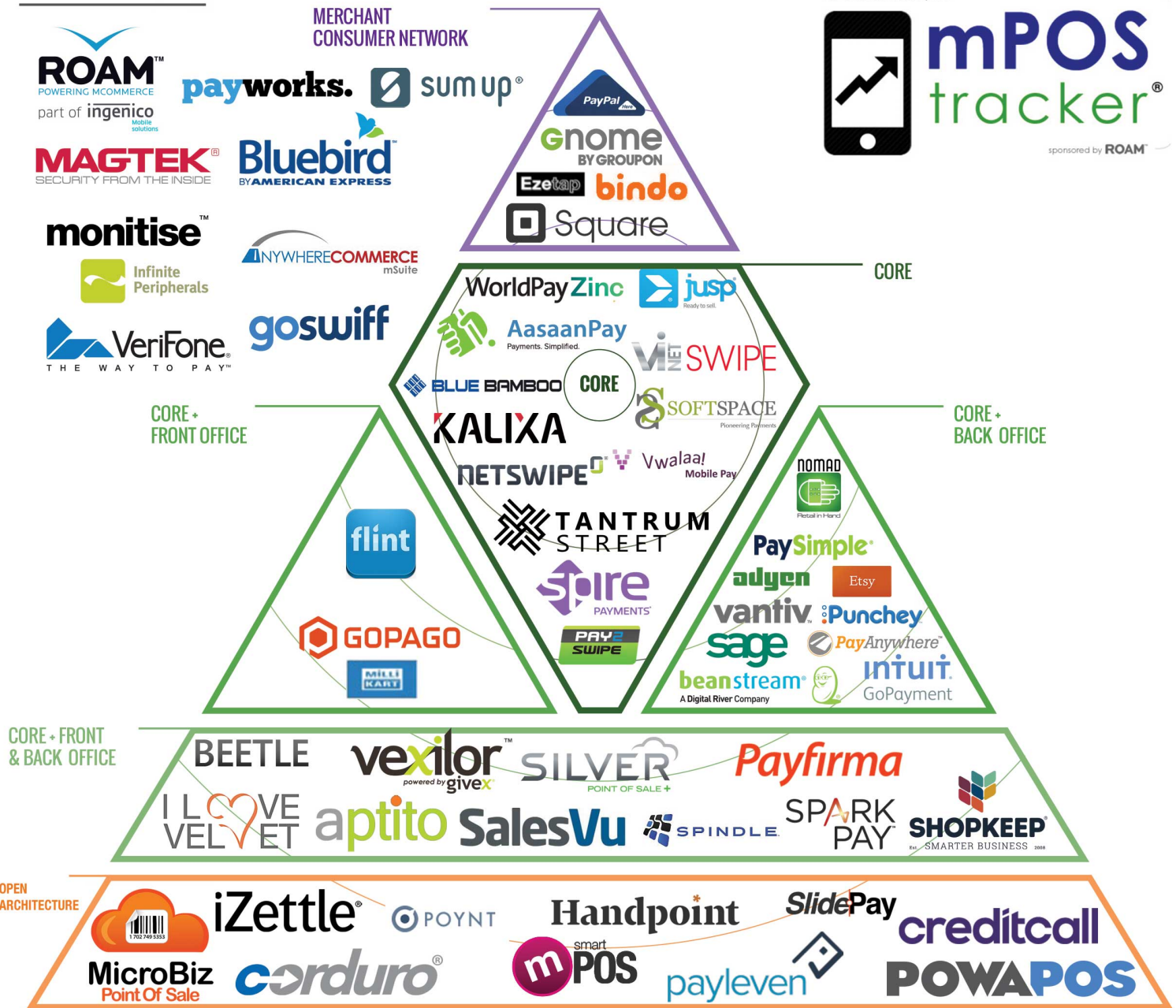
mPOS goes bitcoin? Well, someone has to accept those bitcoins that the early adopters bought, and now need to spend (but don't seem to be doing – bitcoin transaction values are down as is the price of bitcoin). NCR Silver reports that its small merchants, in particular, are interested in accepting bitcoin expressed an interest in being able to accept bitcoin due to its ease of integration and alleged flexibility. It's seems a bit hard to understand how that can top their interest in accepting Apple Pay, but who know, perhaps the merchants surveyed were in the St. Petersburg Florida market where the Bitcoin St. Petersburg Bowl Game is being played.

mPOS delivers big gains in (seemingly) small places: We tend to forget about the use cases for mPOS where there are real payments problems to be solved and no real infrastructure to easily solve it. But, as we've seen in rural India and China, using mPOS devices to create mobile micro-ATMs and enabling the easy payment for goods and services drives volume, and economic prosperity, in the region.

The mPOS Pyramid | December 2014

PLATFORMS

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Mobile solutions

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monitise™

Infinite Peripherals

ANYWHERECOMMERCE
mSuite

VeriFone
THE WAY TO PAY™

goswiff

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MERCHANT CONSUMER NETWORK

PayPal Here

Gnome BY GROUPON

Ezetap bindo

Square

CORE

WorldPay Zinc jusp Ready to sell.

AasaanPay Payments. Simplified.

VNET SWIPE

BLUE BAMBOO CORE

SOFTSPACE Pioneering Payments

KALIXA

netswipe Vwalaa! Mobile Pay

TANTRUM STREET

spire PAYMENTS

PAY2 SWIPE

CORE + FRONT OFFICE

flint

GOPAGO

MILLI KART

CORE + BACK OFFICE

NOMAD Retail in Hand

PaySimple

adyen Etsy

vantiv Punchey

sage PayAnywhere™

beanstream
A Digital River Company

intuit GoPayment

CORE + FRONT & BACK OFFICE

BEETLE vexilor powered by givex

SILVER POINT OF SALE +

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OPEN ARCHITECTURE

iZettle® POYNT Handpoint* SlidePay creditcall

MicroBiz Point Of Sale Corduro® smart mPOS payleven POWAPOS

PLATFORMS
Those who "power" merchant-facing organizations and supply them with the mPOS hardware, software, tools and services

MERCHANT CONSUMER NETWORK
These players use mobile devices and other assets on both the consumer and merchant side to create a network enabled by mobile devices (phones and tablets) and relevant applications

CORE
Basic hardware/card reader solutions

CORE + FRONT OFFICE
Loyalty, marketing, CRM and advertising solutions

CORE + BACK OFFICE
Applications that assist merchants and SMBs in managing their back office

CORE + FRONT & BACK OFFICE
Loyalty, marketing, CRM and advertising solutions

Applications that assist merchants and SMBs in managing their back office

OPEN ARCHITECTURE
Merchant-facing players serving merchants directly but have also made a decision to open their hardware/software services to developers via APIs

Updates from around the mPOS Universe | December 2014

NEW ADDITIONS

BYPASS

Bypass Mobile was designed to enable commerce for sports and entertainment properties. The companies solutions combines tablet technology with software tailored to the volumes demanded by sports and entertainment businesses. The software was designed to support the merchants entire base with both portable and fixed POS stations.

پوزیترون

Positron launched in November 2014 in Iran. The company has 10,000 mPOS devices in distribution and can accept credit and debit cards via magstripe or chip&PIN payment acceptance. The device currently supports Android smartphones and tablets and the company plans to launch an iOS compatible device soon.

QNB

Qatar National Bank (QNB) launched the first mobile POS solution in Qatar, QNB mPOS. The solution works with both smartphones and tablets and accepts EMV Chip & PIN payments as well as mag stripe payments. QNB aims to support a variety of merchants, including retailers, delivery services, transport services, restaurants and merchants at exhibitions.

钱袋宝 qiandai.com

Qiandaibao is a mobile POS startup in China which targets lower-tier cities in China that have a poor payment infrastructure. The company reportedly processes RMB 500 million (US$81.4 million) per day and provides services to over one million small businesses. In november, the company reportedly raised hundreds of millions of RMB, translating to anywhere between $16.3 million to $163 million.

Updates from around the mPOS Universe | December 2014

UPDATES FROM EXISTING PLAYERS

ABSA

Payment Pebble announced plans to release an all-in-one mPOS solution which will include a smartphone. The new device, called Payment Blade, will be launched in Q1 2015 and cost about 80 South African Rand ($7 USD) per month.

aptito

Aptito 2.0 was launched by Net Element, Inc. The 2.0 version has many updates including : offline mode, tableside ordering, an interactive ordering kiosk and enhanced business management and analytics.

Ezetap

Ezetap launched a POS payment solution on Windows devices. This will enable POS systems to be used on smartphone devices that

clover

First Data announced a new version of their product, Clover Mobile in November 2014. the tablet system is smaller than traditional Clover and designed to accept card swipe, chip-and-pin cards, NFC payments and barcode scans. The company also announced that they have sold over 26,000 units.

Updates from around the mPOS Universe | December 2014

UPDATES FROM EXISTING PLAYERS

PayAnywhere

PayAnywhere 3.0 launched which will include integration with PayPal through Discover's processing network. The newest platform also offers swipe to Sell and Express Sale functions to decrease the amount of time it takes to complete a transaction.

Revel SYSTEMS

Revel Systems announced that they raised as much as $100 million in Series C funding, led by PE firm, Welsh, Carson, Anderson & Stowe.

ROAM DATA
IMPROVING COMMERCE, IMPROVING LIVES

ROAMpayX5 was debuted in November 2015, with a completely redesigned user interface designed to enhance consumer purchasing experience. This is the only native application for both iOS and Android devices which supports all mobile payment types. ROAMpayX5 also offers real-time SMS receipts.

Pogo

First Data announced that they have launched Pogo in Singapore. Pogo is targeted to SMEs whom without mPOS can only accept cash.

The mPOS Pyramid – Scoring Details | December 2014

The top 10 players (and their score) from each section of the mPOS Pyramid are detailed below. Each player can only appear in one section. Also, not all sections have 10 players. In the event that a tie occurs, both players will be features. This leads to some sections have more than 10 players.

MERCHANT CONSUMER NETWORK

30	PayPal Here
16	Square
11	Groupon
8	Bindo
8	Ezetap

CORE

15	Kalixa pro
14	PayTooSwipe
14	Soft Space
12	Spire Payments
12	WorldPay Zinc
12	JUSP
11	Aasaanpay
11	Blue Bamboo
11	Tantrum Street
11	Visalus Vi-Net Swipe
11	Vwalaa!
11	Netswipe

CORE + FRONT OFFICE

10	GoPago
10	Flint
8	MilliKart

CORE + BACK OFFICE

19	Adyen Shuttle
18	Intuit Go Payment
13	PayAnywhere
13	Sage
12	Beanstream Mobile
12	Vantiv
12	Nomad
12	PaySimple
12	Punchey
11	Etsy

CORE + FRONT & BACK OFFICE

27	Vexilor from Givex
24	I Love Velvet
23	Payfirma
22	Beetle
19	Aptito
17	ShopKeep
12	NCR Silver
12	Sales VU
12	SparkPay
12	Spindle

OPEN PLATFORM/API

26	Creditcall
22	Payleven
19	PowaPOS
18	iZettle
13	Handpoint
13	Smart mPOS
13	Microbiz
12	Corduro
12	Poynt
11	Slide Pay

PLATFORMS

28	ROAM
27	Infinite Peripherals
25	Bluebird
24	Anywhere Commerce
22	goSwiff
22	MagTek
22	SumUp
20	Monitise
19	Payworks
13	VeriFone

Player Score Updates | December 2014

Players who have had seen their score change are detailed in this section. The graph below visually shows how their score has changed with additional information behind the changed detailed in each player's individual narrative.

Payment Methods **5** / Geography **12** / **24** / Operating Systems **4** / Devices Supported **3**	Anywhere Commerce's score was updated to reflect all geographies covered.
Payment Methods **4** / Geography **5** / **8** / Operating Systems **1** / Devices Supported **2**	Clover's score was updated with new payment methods and additional devices being supported
Payment Methods **2** / Geography **4** / **8** / Operating Systems **2** / Devices Supported **1**	Ezetap announced compatibility with Windows smartphones.
Payment Methods **2** / Geography **6** / **12** / Operating Systems **3** / Devices Supported **1**	Mswipe's score was updated with the addition of new geographies.
Payment Methods **4** / Geography **5** / **14** / Operating Systems **2** / Devices Supported **3**	PayAnywhere's score was updated with the integration with PayPal.
Payment Methods **3** / Geography **7** / **15** / Operating Systems **2** / Devices Supported **3**	Swish's score increased due to the addition of new geographies.

Player Directory

All players are listed by section in alphabetical order.

MERCHANT / CONSUMER NETWORK

bindo

Payment Methods	2	5	Geography
		9	
Operating Systems	1	1	Devices Supported

Launch Date	December 2013
Customers/Volume	Not available
Customer Focus	Small Merchants
Pricing	Between $79-$229 per month + card processing

Bindo, a retail technology company aims to close the gap between online and offline retailers announced the the launch of their tablet POS system. Bindo aims to create a different mPOS offering than its competitors by creating "hyperlocal" marketplaces. Bindo Marketplace, the consumer facing app, lets customers see stores near them that use their system and their inventories. This will hopefully encourage customers to shop local rather than online. In addition to offering promotional and targeted offers, Bindo's system provides business insights and metrics.

Ezetap UPDATED!

Payment Methods	2	4	Geography
		8	
Operating Systems	2	1	Devices Supported
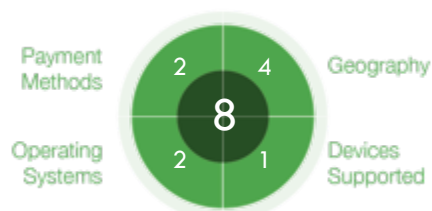
Launch Date	July 2013
Customers/Volume	7,000 devices and adding 2,000+ devices a month
Customer Focus	SMB
Pricing	Less than $50. It is priced as a SAAS service (purely on subscriptions and not on transactions, but the merchant's bank may have a transaction-fee based model)

Ezetap was chosen by State Bank of India, the largest public sector bank, to launch a 5-year 500k m-POS deployment. The goal is to change the landscape of payments and commerce in India by enabling electronic payments. Ezetap now offers acceptance with Windows devices.

Gnome BY GROUPON

Payment Methods	2	5	Geography
		11	
Operating Systems	1	3	Devices Supported

Launch Date	September 2012
Customers/Volume	Not available
Customer Focus	Groupon merchants
Pricing	1.8% + $.15/tran for Visa, MC and Disc, 3% for AMEX + $.15 (Breadcrumb pricing)

Groupon has launched an iPad based POS system called Gnome. This register will accept traditional payments as well as Groupon vouchers, integrated customer relationship management software, accounting software and more. The goal of this platform is to help merchants that are using Groupon deals to better track customers and create custom marketing campaigns using customer purchase history and other preferences.

Player Directory

All players are listed by section in alphabetical order.

MERCHANT / CONSUMER NETWORK

PayPal Here™

Payment Methods	5	20	Geography
	30		
Operating Systems	2	3	Devices Supported
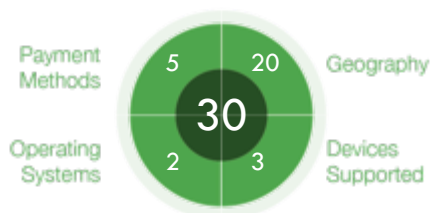
Launch Date	March 2012
Customers/Volume	200,000+ Merchants
Customer Focus	All merchants – Micro, SMB, Enterprise
Pricing	2.7% transaction fee, with no monthly fee. The fee for non-swipes goes up to 3.5%, with a $ 0.15 fee

In London, at the Covent Garden Market, sellers have started accepting digital payments with PayPal Here. This move breaks the 800 year old tradition of accepting cash payments only. One trader at the market reported that his sales increased by 30% on the first day of using PayPal Here. PayPal Here is now available for Android tablets.

Square

Payment Methods	4	7	Geography
	16		
Operating Systems	2	3	Devices Supported
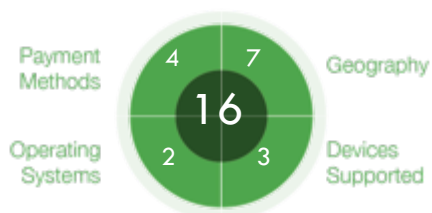
Launch Date	2010
Customers/Volume	$15B Annually
Customer Focus	All merchants – Micro, SMB, Enterprise
Pricing	2.75% per swipe for Visa, MasterCard, Discover and American Express or $275 per month

Square announced that it is shutting down its Wallet product and replacing it with Square Order. The new app will allow shoppers to place pick-up orders from, and pay at, coffee shops, cafes and other Square merchants from their smartphone.

Player Directory

CORE

Launch Date	June 2014
Customers/Volume	Not Available
Customer Focus	All merchants
Pricing	Not Available

Was launched in to enable payments in the Philippines via smartphone. The reader enables payments via swipe and via chip and pin card payment. Epic has seen a high demand for mPOS payments from doctors, lawyer, beauticians, consultants and trainers who want to reduce the risk and hassle of collecting cash. Epic also offers a range of small printers that work via Bluetooth connection.

Launch Date	December 2013
Customers/Volume	Not Available
Customer Focus	Businesses with mobile sales forces, home delivery services and outdoor sales operations.
Pricing	Not Available

Hong Kong mobile operator 1010 has partnered with Global Payments to release a mPOS reader that enables card acceptance. Compatible with both iOS and Android devices and powered by 1O1O's 4G LTE network, the new EMV-ready mPOS dongle was designed for businesses with mobile sales forces, home delivery services and outdoor sales operations. The readers are on sale at selected 1010 retail stores. The EMV readers accept Visa, MasterCard and JBC card payments.

Launch Date	2013
Customers/Volume	Not Available
Customer Focus	Retailers
Pricing	Not Available

An Indian based payments startup to enable mobile payments. Users log in to a mobile phone, use the EMV ready card reader to process the payment and then confirm on the mobile phone to complete the payment. The device is compatible with iPads, iPhones and iPods as well as Androids, versions V4 and above. The solution has met the requirements for MasterCard's mPOS best practices program and offers both a mag swipe and EMV chip reader that supports signature verification.

Player Directory

CORE

Launch Date   August 2013

Customers/Volume   Not Available

Customer Focus   All industries

Pricing   Bt 2,000 for the reader

Thailand's AEON bank has launched a mPOS solution aimed at giving its insurance services division an easy way to collect insurance premiums from customers. It expects that mPOS will be the main way that it will support its insurance brokerage business since most customers prefer to pay their insurance premiums by credit card. AEON hopes to both leverage and serve its 600,000 credit card customers and projects a 50 percent increase in the overall volume of premiums collected using mPOS.

BLUE BAMBOO®

Launch Date   December 2012

Customers/Volume   Not Available

Customer Focus   Mobile sales and services, transportation and delivery

Pricing   Not Available

The Blue Bamboo PocketPOS Card Reader allows the transaction of iOS and Android products, other smart phones and tablets into a secure POS solution to read the cards that follows the standards of ISO 7813. It supports Bluetooth Smartcard, contactless, MSR, Pin Entry technology, in addition to wireless mobile application printing.
Blue Bamboo has achieved the MasterCard mPOS self-certification agreement and all devices will meet the MasterCard Mobile POS Best Practices criteria. The P25 and P200 family of printers can also be certified by the program.

Sabadell

Launch Date   July 2013

Customers/Volume   Not Available

Customer Focus   SMB

Pricing   Not Available

Banco Sabadell partnered with Ingenico to launch a mPOS app and dongle in Spain. Designed for the Apple platform, the BS mPOS accepts Chip and PIN, mag stripe and contactless payments. The bank announced that they plan to also design a mPOS service for the Android platform as well.

Player Directory

CORE

Bank of America
Merchant Services

Launch Date	November 2012
Customers/Volume	Not Available
Customer Focus	BAMS Merchant Customers
Pricing	2.70%/swiped trans & 3.50% + 15¢ per keyed trans

Payment Methods: 1 | Geography: 5 | **9** | Operating Systems: 2 | Devices Supported: 1

A pay-as-you-go solution when for businesses that are new card accepting merchants and looking to control costs as their business grows. Payments are processed on Android and Apple platforms in real time with an e-receipt generated and emailed or sent by SMS text to the customer after the transaction is complete.

Banamex

Launch Date	July 2013
Customers/Volume	Not Available
Customer Focus	Merchants
Pricing	Not Available

Payment Methods: 2 | Geography: 2 | **5** | Operating Systems: 1 | Devices Supported: 0

BANAMEX, Mexico's second largest financial institution launched its mPOS solution this month. Called S-Pay Mobile, it meets EMV certifications and can accept payments from MasterCard or Visa chip cards. The reader is the first mPOS solution from BANAMEX that meets EMV certifications. The technology was developed by Stratus Technologies Mexico/ Central America.

cartwheel register

Launch Date	December 2013
Customers/Volume	Not Available
Customer Focus	Small and Independent Merchants
Pricing	Not Available

Payment Methods: 2 | Geography: 5 | **11** | Operating Systems: 1 | Devices Supported: 3

Tantrum Street created a dongle free mPOS solution for small merchants to enable payments. The mobile app, Cartwheel Register, includes number-recognition technology that scans an image of card numbers and an expiration date without storing the information on a device. The device is unlike check scanning technology, where an image is taken. Consumers may pay with Cartwheel by entering their Skip Wallet payname and PIN or via card.

Player Directory

CORE

CHASE Paymentech™

Launch Date	August 2013
Customers/Volume	Not Available
Customer Focus	SMB
Pricing	Based on Chase Paymentech merchant account

Payment Methods: 1 | Geography: 5 | Operating Systems: 2 | Devices Supported: 2 | **10**

Chase Paymentech released a new offering to their point of sale technology for small businesses. This mPOS system allows merchants to accept card payments through an encrypted card reader on existing mobile phones (iPhone or Android devices). Chase Mobile Checkout is designed to work with the Chase Paymentech's other offerings, such as its iTerminal software for retail checkout. The reader will process mag stripe credit, signature debit and gift cards. Merchants will be able to monitor and process voids from their smartphones, view sales and transaction summaries from the app. Also, merchants may create a catalog of items descriptions and can send receipts via email and text messages.

circleitup

Launch Date	September 2012
Customers/Volume	Not Available
Customer Focus	SMB
Pricing	Not Available

Payment Methods: 2 | Geography: 2 | Operating Systems: 5 | Devices Supported: 1 | **10**

Circle It Up is a strategic brand of Brainy Lions Online Services (P) Ltd, designed to enable quick payments and fund merchants quickly though Android, iOS and Blackberry systems. Circle it Up offers flexible pricing such as pay as you go options and without long-term financial commitments or fixed fees.

citibank

Launch Date	January 2013
Customers/Volume	Not Available
Customer Focus	Citibank card customers
Pricing	Not Available

Payment Methods: 1 | Geography: 2 | Operating Systems: 3 | Devices Supported: 2 | **8**

Citibank India is offering its first fully integrated and certified mobile payment solution in India. The reader will be powered by Ezetap Mobile solutions to plug into a smartphone or tablet and will handle payments and give Citibank card customers the same benefits they have with their cards, including the ability to instantly redeem rewards points for payment and earn accelerated rewards.

Player Directory

CORE

Launch Date	May 2013
Customers/Volume	Not Available
Customer Focus	Spanish Speaking Market
Pricing	3.60% / Transaction

Clip was founded by former PayPal executives and is designed to offer small merchants in Mexico and Spanish speaking America the opportunity to accept cards. Card acceptance is difficult due the high cost of installing terminals and the high level of distrust that Mexican citizens given the high incidences of fraud in the country. Clip offers military-grade encryption and ClipLock technology. Clip announced a partnership with mobile wallet platform WingCash to grow consumer base among merchants and consumers in Mexico.

Launch Date	July 2012
Customers/Volume	Not available
Customer Focus	CommBank Pi Customers
Pricing	Between $30 - $150 AUD

Commonwealth Bank Australia has introduced a suite of mPOS offerings to service their small business customers. CommBank Albert is described as an integrated tablet device that leverages the Android OS and includes an interactive touchscreen, secure EMV/PIN, and print capabilities. CommBank Leo attaches to Apple devices to transform iPhones into merchant terminals. Leo can also integrate with existing point of sale system

Launch Date	August 2013
Customers/Volume	Not Available
Customer Focus	SMEs
Pricing	Bundled rates to include phone service, dongle & data

Dialog Axiata with Global Payments Asia-Pacific has launched the first ever mPOS solution in Sri Lanka that enables merchants to accept MasterCard and Visa card payments through a smartphone or tablet. A business can download an app provided by Global Payments on their mobile device and connect it to a secure card reader to start accepting card payments instantly. The service is compatible with iOS and Android devices.

Player Directory

CORE

EMERGE MOBILE

Launch Date	January 2014
Customers/Volume	Not Available
Customer Focus	SMEs
Pricing	

Payment Methods 2 · Geography 2 · Operating Systems 2 · Devices Supported 3 · **9**

The first mPOS solution out of South Africa was launched across Africa. The reader can process both chip and PIN and mag stripe card payments with iOS or Android devices. The platform can accept and process payments from third-party mobile wallets and redeem mobile vouchers and coupons.
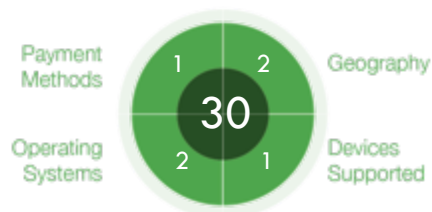
EVERTEC.

Launch Date	July 2013
Customers/Volume	Not Available
Customer Focus	Large Merchants
Pricing	Not Available

Payment Methods 1 · Geography 2 · Operating Systems 2 · Devices Supported 1 · **30**

EverPay is the latest product of Evertech, which offers a range of financial services products including traditional POS terminals, ATM services, acquiring, card issuing and payment networks. Evertech, which recently filed an IPO, typically focuses on larger merchants to quickly expand payment acceptance across major retailers and established companies in Latin and South America. EverPay is often referred to as the "Square of Latin America" and is available in 19 countries.

Globe Charge

Launch Date	March 2014
Customers/Volume	Not Available
Customer Focus	SMEs
Pricing	Not Available

Payment Methods 1 · Geography 2 · Operating Systems 1 · Devices Supported 1 · **5**

Created from a partnership between Swiff and Globe Telcom, Globe change was designed to enable small businesses to accept card payment in the Philippines. The solution is EMV Level 2 certified and can accommodate Chip & Pin, Chip & Sign and Swipe & Sign.

Player Directory

CORE

ikaaz
MOBILE PAYMENTS

Launch Date	October 2012
Customers/Volume	Not Available
Customer Focus	SMBs
Pricing	Not Available

Payment Methods 3 | Geography 2 | Operating Systems 3 | Devices Supported 0 | Center: 8

This solution enables mobile phones to accept NFC payments. Merchants are able to buy an NFC reader for under $20 and NFC stickers may be purchased for less than $2 each. iKaaz was launched by former Nokia Money veterans to expand secure, low cost payment acceptance in territories with low card acceptance.

iPay Wallet

Launch Date	July 2013
Customers/Volume	Not Available
Customer Focus	Small Retailers
Pricing	

Payment Methods 0 | Geography 2 | Operating Systems 0 | Devices Supported 0 | Center: 2

Ukrainian financial intuition PrivatBank has launched a mPOS solution for small businesses that uses the smartphone camera to take a picture of a customer's credit or debit card. PrivatBank is regarded as a financial services innovator, using technology to improve the customer experience. For example, it was one of the first banks to use QR codes and voice-activated control to its banking services, such as paying bills and accessing account information.

iVeri
PAYMENT TECHNOLOGIES

Launch Date	November 2013
Customers/Volume	Not Available
Customer Focus	Merchants
Pricing	Not Available

Payment Methods 2 | Geography 2 | Operating Systems 3 | Devices Supported 1 | Center: 8

iVerifi mPress is a Visa Ready certified mobile POS solution that is approved for use within Visa Inc. territories and the first EMV Chip and PIN certified solution in Africa. It also meets MasterCard's mPOS Best Practices. This device is PCI DSS Level 1 certified and can process debit and credit card payments using Android, Apple and Blackberry devices.

Player Directory
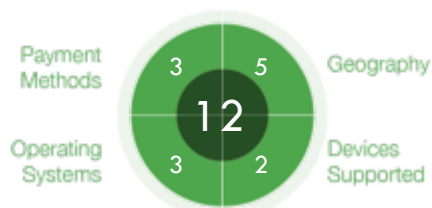
CORE

JUSP

Launch Date	September 2013
Customers/Volume	Not Available
Customer Focus	All Sized Businesses
Pricing	2.5% per transaction and €39 + VAT for the card reader

Payment Methods 3 | Geography 5 | 12 | Operating Systems 3 | Devices Supported 2

JUSP announced that their mPOS certification is now for sale after having received most stringent security level certifications for mobile point of sale devices: EMV level 1 and 2,PCI PTS 3.1 SRED. JUSP will sell its solution through its website, starting with customers in Italy and expanding to European Countries and later the US. The solution will be used by a major Italian insurance provider and have distributed over 3,000 readers in Italy.

KALIXA

Launch Date	February 2013
Customers/Volume	Not Available
Customer Focus	Small Businesses
Pricing	Not Available

Payment Methods 2 | Geography 10 | 15 | Operating Systems 1 | Devices Supported 2

Kalixa Pro launched their service, that has no annual or monthly contract fees, and will operate on a pay as you go basis. With a flat rate 1.99% transaction fee and settlement, the solution provides access to cash within three working days and the reader costs £59.99 + VAT.

mintmpos

Launch Date	September 2013
Customers/Volume	Not Available
Customer Focus	SMBs
Pricing	Not Available

Payment Methods 2 | Geography 3 | 9 | Operating Systems 2 | Devices Supported 2

Mint Wireless Limited (MNW) is a global mobile payments and transactions processing. MNW has a mobile payment technology platform that enables corporate enterprises to accept credit and debit card payments on various mobile phones, tablets and mobile computing devices. The Company has invested and built a bank grade payments technology and infrastructure that has allowed it to become a multi-channel and multi-national payments organization.

Player Directory

CORE

miTPV

Launch Date	March 2014
Customers/Volume	550 customers, 2500 POS
Customer Focus	SMBs
Pricing	$40 per device, rate dependent on acquirer

Mercadotecnia, Ideas y Tecnologia was established in 2004 and in March of 2014 they launched a mPOS reader. The company processes 1.5 million payment transactions per week in Mexico and expanded to convert a tablet or smartphone into a POS terminal with the *miTPV* solution. The device costs $40 and the discount rate is negotiated with the acquirer bank. Currently the company has 550 customers using 2,500 mPOS solutions.

m

Launch Date	September 2014
Customers/Volume	Not Available
Customer Focus	Retailers
Pricing	Not Available

Jakarta, Indonesia based mPOS startup Moka announced that they received a seed funding round from a local venture capital firm, East Ventures. Moka runs on an iPad through a cloud based service. Moka will monetize via a monthly subscription service and offer three plans. The service has arranged for a merchant discount rate arrangement with local banks. The founders of Mokay are inspired by the growth in Indonesia's middle-class which is expected to grow by 70 million from now and 2020.

mosambee

Launch Date	September 2012
Customers/Volume	Not Available
Customer Focus	Corporate home service/delivery in insurance, healthcare, auto service and more. Also acts as Merchant as ATM
Pricing	Not Available

Mosambee launched its first pilot in Fall of 2012 in India after a soft launch in Dubai. The Founders wanted to respond to home delivery, including Cash on Demand, which in developing economies is a very common method of sending and payment for merchandise. Using Mosambee's solution, and leveraging its open payment tender architecture which can integrate with cards, checks, mobile wallets, bank accounts and loyalty payments, a merchant can deliver merchandise and be paid.

Player Directory

CORE

mswipe™ **UPDATED!**

Launch Date	July 2012
Customers/Volume	Not Available
Customer Focus	All Merchants
Pricing	$50 per mPOS and 1.8% -3.0%/swipe + $5 monthly fee

Mswipe offers a range of point of sale devices like card swipers which plugs into the mobile phone's audio jack to enable POS payments in India. Mswipe acquired its first round of funding from Matrix Partners. The amount is undisclosed. Mswipe has raised an undisclosed about of Series B funding from existing investors Matrix Partners and Axis Bank.

MTS

Launch Date	June 2012
Customers/Volume	Not Available
Customer Focus	Retail, home delivery, small merchants
Pricing	Between Rs. 200 – Rs. 300 / month

MTS is a mobile telecom service in India that offers a complete MPOS bundle, smartphone, mPOS hardware attachment and a one year data plan, enabling customers to use the solution right out of the box. MTS claims that service is fully secure and the Debit / Credit card details are fully encrypted at the time of transactions and that the MTS mPOS is based on PCI – DSS standards. The company tested their product with online Indian internet retailers like Flipkart.com and Yebhi.com.

Launch Date	May 2012
Customers/Volume	Not Available
Customer Focus	Consumer internet companies, gaming companies, retailers and financial intuitions
Pricing	Not Available

PagoSeguro is a leading Brazilian online commerce and payments provider with more than 23 million buyers on the Web and 300,000-plus merchants. PagSeguro enables transactions with a card reader that plugs into a mobile phone or tablet's audio jack. There are no monthly charges or subscription costs for the merchant, PagoSeguro is hoping that it can expand its commerce play offline by having its existing merchants and even new ones become part of its marketplace.

Player Directory

CORE

pagseguro UOL

Launch Date	May 2013
Customers/Volume	Not Available
Customer Focus	Small and Independent Businesses
Pricing	Reader is R$118.80

PagoSeguro is a leading Brazilian online commerce and payments provider with more than 23 million buyers on the Web and 300,000-plus merchants. PagSeguro enables transactions with a card reader that plugs into a mobile phone or tablet's audio jack. There are no monthly charges or subscription costs for the merchant, PagoSeguro is hoping that it can expand its commerce play offline by having its existing merchants and even new ones become part of its marketplace.

大新銀行 DAH SING BANK

Launch Date	December 2012
Customers/Volume	Not Available
Customer Focus	SMEs
Pricing	Not Available

Pay@Mobile was launched by Dah Sing Bank and Visa and accepts both chip and magnetic stripe Visa cards. It is the MPOS service issued by a bank in Hong Kong to accept both card types. Pay@Mobile aims to lower set-up costs and raises operating efficiency, while reducing the risk of managing cash.

ABSA **UPDATED!**

Launch Date	April 2014
Customers/Volume	Not Available
Customer Focus	SMBs
Pricing	Not Available

Payment Pebble's next pilot phase will introduce the device to the open market in South Africa with pre-selected merchants. The Pebble is a small card-reader device that plugs into a 3.5mm audio input on any mobile smartphone or tablet and includes a mobile app. This device enables secure payment acceptance as a PIN-entry device for both chip and mag swipe cards. The company announced plans for the Payment blade, an all-in-one mPOS solution that includes a smartphone.

Player Directory

CORE

Paynear

Launch Date	December 2013
Customers/Volume	Not Available
Customer Focus	All Merchants
Pricing	Not Available

Payment Methods 2 · Geography 2 · Operating Systems 2 · Devices Supported 2 — **8**

Paynear is fully compliant with PCI PTS and EMV Level 1 & 2 certifications and can accept both Chip & PIN and mag-stripe transactions. The multi-function factor allows merchants to track the reader and the transactions, which are instantly transferred to the participating bank. The card reader connects to all platforms of smartphones, tables and feature phones via Bluetooth and WiFi. Paynear plans to deploy 20,000 devices in 2014 to increase digital payment acceptance in India.

PayPocket PAYMENT SOLUTIONS

Launch Date	January 2013
Customers/Volume	Not Available
Customer Focus	SMBs
Pricing	2.50% +$0.20 per transaction and $6.95 monthly fee

Payment Methods 1 · Geography 2 · Operating Systems 1 · Devices Supported 1 — **5**

PayPocket is an mPOS solution launched by Paytech, a cloud-based card processor founded in 2004. The solution can support Visa, MasterCard and Discover transactions and provides full online reporting. There is no charge for the reader but there is a monthly charge and per transaction charge. PayPocket released its Apple iOS version in the early part of 2013 and the Android version this month.

go PAYTOO

Launch Date	May 2013
Customers/Volume	Not Available
Customer Focus	All Sized Businesses
Pricing	Credit: 2.69% + $0.29/swipe, Debit 1% + $0.29/swipe

Payment Methods 4 · Geography 5 · Operating Systems 2 · Devices Supported 3 — **14**

The mobile wallet platform Paytoo entered an agreement with mobile payment provider Mobilepaid and Anywhere Commerce to create a MPOS solution that will support a variety of payment presentation technologies on a mobile device. With this reader, merchants can accept payment with mag swipe, EMV chip or NFC in addition to direct payments from the PayToo mobile wallet.

Player Directory

CORE
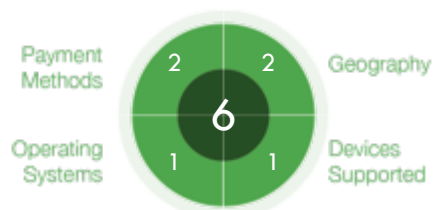
Paymax™

Launch Date	March 2014
Customers/Volume	100+
Customer Focus	Taxis & Restaurants
Pricing	339 PLN net - purchase of PIN-Pad Paymax, No more than 2.75% + 19 gr - trx commision

Payment Methods 2 | Geography 2 | **6** | Operating Systems 1 | Devices Supported 1

The first Polish mPOS provider, Paymax is dedicated to small and medium sized enterprises and merchants. This new solution may be used with a smartphone or tablet via an Android tablet. The reader is EMV and PCI compliant and has earned approval and reached standards set by Visa and MasterCard.

Pogo> UPDATED!

Launch Date	November 2012
Customers/Volume	Not Available
Customer Focus	Small businesses and emerging merchants
Pricing	2.69% + $0.15/swipe, 3.69% + $0.15/keyed in entry

Payment Methods 2 | Geography 2 | **9** | Operating Systems 2 | Devices Supported 3

First Data and MasterCard launched Pogo> to enable card acceptance remotely and via web-enabled mobile devices or tablets. The device features EMV Level 2 security and will be distributed by First Data Merchant Solutions, First Data's direct-to-market merchant acquiring business. The insurance firm, The Prudential Insurance Company Limited Hong Kong is the first enterprise client and will be launching the solution across its agency to offer customers additional choice and convenience.

پوزیترون

Launch Date	November 2014
Customers/Volume	Over 10,000
Customer Focus	Merchants in Iran
Pricing	Varies

Payment Methods 2 | Geography 2 | **7** | Operating Systems 2 | Devices Supported 1

Positron launched in November 2014 in Iran. The company has 10,000 mPOS devices in distribution and can accept credit and debit cards via magstripe or chip&PIN payment acceptance. The device currently supports Android smartphones and tablets and the company plans to launch an iOS compatible device soon.

Player Directory

CORE

punto

Launch Date	June 2012
Customers/Volume	Not Available
Customer Focus	Merchants and Financial Institutions
Pricing	Not Available

Punto has launched its EMV and mag stripe mPOS solution for the Central American and Caribbean markets. The company has paired with major POS distributors in the region to distribute the device. The apps that Punto offers for the mPOS device include a feature to measure bandwidth to inform users how long it will take to process the transaction. Punto is available for Android and Apple.

钱袋宝 qiandai.com

Launch Date	November 2014
Customers/Volume	Not Available
Customer Focus	Merchants in Lower-tier cities in China
Pricing	Not Available

Qiandaibao is a mobile POS startup in China which targets lower-tier cities in China that have a poor payment infrastructure. The company reportedly processes RMB 500 million (US$81.4 million) per day and provides services to over one million small businesses. In November, the company reportedly raised hundreds of millions of RMB, translating to anywhere between $16.3 million to $163 million.

QNB

Launch Date	November 2014
Customers/Volume	Not Available
Customer Focus	Merchants and Financial Institutions
Pricing	Not Available

Qatar National Bank (QNB) launched the first mobile POS solution in Qatar, QNB mPOS. The solution works with both smartphones and tablets and accepts EMV Chip & PIN payments as well as mag stripe payments. QNB aims to support a variety of merchants, including retailers, delivery services, transport services, restaurants and merchants at exhibitions.

Player Directory

CORE

Sacombank

Launch Date	June 2014
Customers/Volume	300+ merchants
Customer Focus	Merchants at Ben Thanh Market
Pricing	Not Available

Payment Methods: 1 | Geography: 2 | Operating Systems: 2 | Devices Supported: 2 | **7**

MasterCard and Sacombank entered a strategic partnership to equip small merchants at the Ben Thanh market in Vietnam with mobile Point-of-Sale (mPOS) terminals. This iconic marketplace has been in business over 100 years and this is the first time customers will be able to accept payments via cards. Over 300 terminals have been deployed at the market in an attempt to reduce the limited acceptance rate that is hindering the development of electronic payments.

SOFTSPACE
Pioneering Payments

Launch Date	March 2012
Customers/Volume	Not Available
Customer Focus	Banks
Pricing	Not Available

Payment Methods: 2 | Geography: 5 | Operating Systems: 4 | Devices Supported: 3 | **14**

The Soft Space solution is certified by EMV (Europay, MasterCard & Visa) and is known as the first company in Asia to obtain EMV Level 2 certification for MPOS (Mobile Point of Sales). The solution is also listed as one of MasterCard's preferred MPOS solution providers and is certified by the Visa Ready Program.

spire PAYMENTS
Transaction. Interaction. Convergence.

Launch Date	March 2013
Customers/Volume	Not Available
Customer Focus	Financial and Retail Organizations
Pricing	Not Available

Payment Methods: 1 | Geography: 10 | Operating Systems: 1 | Devices Supported: 0 | **12**

Spire and Thales released new details on their partnership for mPOS solution. PosMate Smart from Spire is a chip and PIN mPOS terminal that allows merchants to accept card payments securely in a mobile environment by connecting to any smartphone or tablet via Bluetooth. PosMateSmart is certified to EMV level 1 and 2 and compliant to PCI PTS 2.0 SRED, delivering the same security as familiar in-store point of sale terminals.

Player Directory

CORE

Sr. Pago

Payment Methods	2
Geography	2
Operating Systems	2
Devices Supported	2
Total	**8**

Launch Date	June 2014
Customers/Volume	Not Available
Customer Focus	Unbanked customers, micro merchants, independent professionals
Pricing	$50 + transaction fees

The Sr. Pago card system combines a smartphone chip credit card reader with a debit card that can be reloaded with payments accepted through the card reader. The Sr. Pago Card System is offered to individuals and small businesses in Mexico that have been underserved by existing banking services. Many of Mexico's citizens are unbanked and Sr. Pago works to serve the market that is unbanked about 61% of the population or more than 73 million people).

SureSwipe

Payment Methods	2
Geography	2
Operating Systems	2
Devices Supported	2
Total	**8**

Launch Date	July 2014
Customers/Volume	Not Available
Customer Focus	SMBs and merchants looking for a safe way to accept payments
Pricing	Not Available

SureSwipe Move from SureSwipe, a Payment Services Provider, was launched in South Africa. The company claims to the the first solution in South Africa to achieve Point-to-Point Encryption (P2PE) certification from the PCI Security Standards Council. SureSwipe Move is powered by Handpoint and can process card payments via phone and tablet.

snappay

Payment Methods	2
Geography	5
Operating Systems	2
Devices Supported	3
Total	**12**

Launch Date	2011
Customers/Volume	Not Available
Customer Focus	Small Businesses
Pricing	Processed via PayPal

Snappay enables payments via card scanning technology. The credit card numbers are scanned into a smartphone or tablet and then the payment is processed by PayPal. The solution was designed for businesses that have yet to accept credit or debit card payments, such as musicians, artists, plumbers and service oriented companies. A large target of Snappay is the trade show and conference business.

Player Directory

CORE

WorldPay Zinc

Launch Date	June 2013
Customers/Volume	Not Available (Trial was 3,000 SB in UK)
Customer Focus	Small Businesses
Pricing	Between 1.95% - 2.75% /Transaction

WorldPay, the UK's biggest UK merchant acquirer and payment processor by volume launched its Zinc mobile point-of-sale device with Chip and PIN capability on Apple iOS and by Google Android-powered tablets or smartphones. The launch followed a 6-month trial involving 3,000 small businesses in the UK. Small businesses can receive payments and review payment details within 24 hours after applying, and settlement will take four days.

Vwalaa! Mobile Pay

Launch Date	September 2013
Customers/Volume	Not Available
Customer Focus	SMBs
Pricing	2.95%/Transaction

Powered by ROAM Data, Vwalaa! Mobile pay was released Cynergy Data. The reader accepts card and cash payments and can process voids, refunds and offline transactions as needed. The reader is offered as part of the Vwalaa! Mobile Pay solution. The application employs 3DES end-to-end encryption of cardholder data and follows all PCI DSS guidelines.

YES BANK

Launch Date	December 2012
Customers/Volume	Not Available
Customer Focus	SMBs and Merchants Collecting At Home Payments
Pricing	Not Available

In India, targeted to merchants that require home delivery services for payment collection, specifically high-end corporates, insurance agents, restaurant chains and eCommerce platforms among others offering cash delivery. To collect payment a merchant must have a GPRS enabled mobile phone. YES Bank has partnered with insurance agents and running tests with retailers in the internet space as well as food retailers.

Player Directory

CORE + FRONT OFFICE

flint
SPARKING BUSINESS ON-THE-GO

Launch Date	May 2012
Customers/Volume	Approx. 1,100 merchants
Customer Focus	SMB, Restaurants in particular
Pricing	2.85% per transaction + a 5% premium when consumers use its "line skipping" feature

Flint Mobile offers merchants and small businesses the ability to turn their mobile devices into credit card terminals, using the embedded camera on smartphones to capture card information. The app reads the card, recognizes the card number, expiration date and more for processing.

GOPAGO

Launch Date	June 2011
Customers/Volume	Approx. 1,100 merchants
Customer Focus	SMB, Restaurants in particular
Pricing	2.85% per transaction + a 5% premium when consumers use its "line skipping" feature

In December 2013, Amazon acquired the rights to license GoPago, the technology and the engineering/product team of the company. The existing point of sale business and merchant relationships were acquired by DoubleBeam.

MiLLi KART

Launch Date	September 2014
Customers/Volume	Not Available
Customer Focus	Small Merchants
Pricing	Not Available

The first mobile POS product, M+, was launched in Azerbajan, and in the Trans Caucasus region by card processing bureau MilliKart. The product was launched in collboration with goSwiff. Many businesses in Azerbaijan only accept cash and banks will now be able to offer their merchants a low cost way to accept more efficient and secure payments. M+ uses Chip & PIN card reader technology and will improve the customer experience by offering tools to reward customer loyalty.

Player Directory

CORE + BACK OFFICE

amazon local register

Launch Date	August 2014
Customers/Volume	N/A
Customer Focus	Small and Medium Merchants
Pricing	$10 per reader and 1.75% per transaction through January 2016

Circle diagram: Payment Methods 1, Geography 5, center 10, Operating Systems 2, Devices Supported 2

Amazon launched their mPOS solution, Amazon Local Reader, which is for sale for $10 on Amazon.com. All users that sign up before October 31, 2014 will be eligible for a special rate of 1.75% per swipe on both debit and credit transactions through January 1, 2016. This rate is a full percentage point lower than Square's transaction. The reader processes credit or debit card payments via the Amazon and is compatible with Fire tablets, iPhones, iPads and select Android phones.

adyen

Launch Date	2006
Customers/Volume	Three Merchants: Gidsy, Teicketscript, and De Bijenkorf
Customer Focus	High Volume Merchants
Pricing	1.4% per transaction + 13 cents for debit transaction, Keyed in 2.3% plus $0.15 per transaction

Circle diagram: Payment Methods 2, Geography 12, center 19, Operating Systems 2, Devices Supported 3

Adyen is a global provider of international and Omni-channel payment solutions. The platform is highly scalable and can accept many local payment methods. Adyen has expanded to additional markets, now available in 17 European countries

beanstream® electronic payment processing
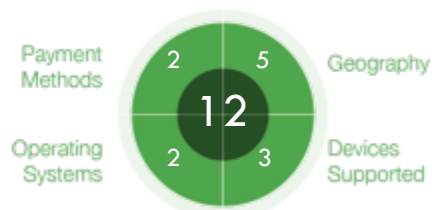
Launch Date	2000
Customers/Volume	~5,000 customers / processing ~$500M
Customer Focus	Direct to merchants, white labeled to FI's or as API's to developers
Pricing	2.75% card present, 2.9% + $.30 for CNP. $50 per mobile reader

Circle diagram: Payment Methods 2, Geography 5, center 12, Operating Systems 2, Devices Supported 3

Beanstream Mobile was launched by Digital River to provide a suite of mpayment solutions for iOS and Android devices. The platform is available direct for merchants, may be white labeled for financial institutions and is also offered as an API for developers.

Player Directory

CORE + BACK OFFICE

clover UPDATED!

Launch Date	March 2012
Customers/Volume	26,000 +
Customer Focus	SMB
Pricing	Not available

Clover was acquired by First Data in 2012. The Clover Station product was launched in October 2013 and features an offline mode to conduct transactions when the Internet is not available. Clover can replace the entire cash register, offering a payment terminal, receipt printer, barcode scanner and cash drawer in an all in one solution. The company announced a more portable version, Clover Mobile in November 2014.

Coiney

Launch Date	February 2012
Customers/Volume	Not available
Customer Focus	SMB
Pricing	3.24%

Coiney is the first mPOS service in Japan which accepts Visa, MasterCard and Saison Card. The reader is compatible with both Android and Apple smartphones and tablets. When processing a transaction that is 10,000 yen or less, Coiney does not require a signature. The cloud based application offers backend facing applications including staff management and settlement operations. The solution meets global security standards and is PCI-DSS compliant.

Etsy NEW!

Launch Date	October 2014
Customers/Volume	Not Available
Customer Focus	Etsy Merchants
Pricing	2.75% per transaction

Etsy announced the launch of Sell on Etsy Reader that is compatible with the companies Sell on Etsy app for iOS and Android. The reader will enable sellers to process credit and debit card transactions as well as record cash sales that are made in person. The reader will help sellers manage their Etsy shop and offline sales more cohesively, enabling users to update their inventory automatically to prevent overselling. Accounting will become more seamless with funds from credit card sales deposited automatically into bank account.

Player Directory

CORE + BACK OFFICE

Intuit GoPayment
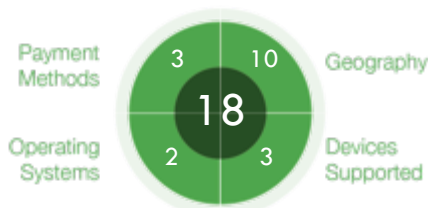
Launch Date	May 2009
Customers/Volume	Over 200,000
Customer Focus	SMB
Pricing	2.75% swipe and 3.75% keyed in rate or $12.95 per month. 1.7% per swipe 2.75% keyed in rate in the US

Payment Methods 3 | 10 Geography | 18 | Operating Systems 2 | 3 Devices Supported

Since launching GoPayment in 2008, GoPayment has expanded beyond payment card acceptance to add a magswipe strip. GoPayment has also developed a concept demo to process NFC using GoPayment and has integration with Intuit's QuickBooks Point of Sale and financial software, including inventory management, reporting, trends, etc.

mandiri

Launch Date	September 2014
Customers/Volume	Not Available
Customer Focus	SMB
Pricing	Not Available

Payment Methods 2 | 2 Geography | 8 | Operating Systems 2 | 2 Devices Supported

The largest bank in Indonesia, Mandiri, launched a mobile pamyent solution, Mandiri Mobile POS in collaboration with goSwiff and the bank's local partner Indopay. The Indonesian government is encouraging a cashless society and Mandiri Mobile POS is in the market to offer a channel for cashless payments. The mPOS system is quipped with functions to take services orders, provide inventory reports and offer loyalty programs. The mPOS solution can be integrated with existing POS as well.

MYOB

Launch Date	November 2013
Customers/Volume	Not available
Customer Focus	SMB
Pricing	2.7% per swiped transaction & 3.5% + 15¢ for CNP

Payment Methods 3 | 3 Geography | 10 | Operating Systems 2 | 2 Devices Supported

MYOB mPOS was launched to help small and medium enterprises save at least 18 hours a month on invoicing by being able to accept payment on the spot and send receipts instantly. The app offers deep integration into the MYOB cloud accounting system, AccountRight Live. The goal of the app is to offer an increasingly paperless office, to reduce data entry, improve accuracy and save time. There are three payment plans that offer a variety of options based on the needs of the SME.

Player Directory

CORE + BACK OFFICE

nomad

Launch Date	July 2013
Customers/Volume	Not available
Customer Focus	QSR/Home Delivery and Mobile Field Service
Pricing	$15 per terminal per month and $29 per store per month (integrating with existing POS systems).

The company is the first mPOS solution available in the Australian market, it is part of a full product suite that includes an online store, web-based point of sale and consumer app. Nomad POS announced that it has many large retailers in Australia using its platform. The company also provides a white label application for banks or other companies that would like to use the Nomad POS platform.
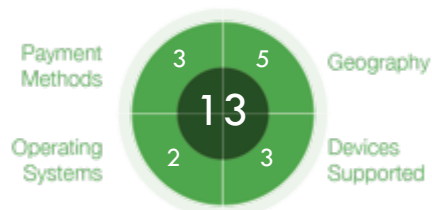
PayAnywhere™ **UPDATED!**

Launch Date	January 2011
Customers/Volume	Not available
Customer Focus	All merchants – Micro, SMB, Enterprise
Pricing	2.69% per transaction

PayAnywhere offers a card reader and mobile app to turn tablets and smartphones into terminals. The solution is owned by North American Bancard. The company has created a partnership with MasterCard, for MasterCard to distribute a mPOS solution to help small businesses reduce friction at the checkout. PayAnwhere and Discover partnered to process PayPal payments within the app.

PaySimple·

Launch Date	2006
Customers/Volume	Not available
Customer Focus	SMB
Pricing	Monthly subscription fee of $34.95. 2.29% + .29 for credit card transactions and $.55 for ACH

PaySimple, creates cloud-based, receivables automation technology for small businesses that help them collect and manage their receivables and payables. In addition to processing debit and credit cards, these apps also process ACH payments, can create and access customer lists and profiles, and collect payments from existing customers without making merchants re-enter payment credentials. The device is provided by Anywhere Commerce.

Player Directory

CORE + BACK OFFICE
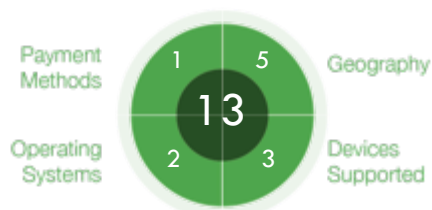
Punchey

Launch Date	2011
Customers/Volume	Approx. 500 businesses
Customer Focus	SMB with focus on service businesses
Pricing	.75% + interchange (Typically between 1% to 3%)

Punchey is a dongle-based solution that is positioning itself in the mobile point of sale market as the "low cost" provider. It offers dongles in a variety of colors and custom pricing which is pegged to merchant categories. Its software platform provides access to customer relationship management tools, e-invoicing and loyalty and rewards capabilities that can be used by small merchants. It recently raised a $1.7M Series A round of funding from Stevens Ventures.

QuickSwipe

Launch Date	January 2014
Customers/Volume	1,000+ Merchants
Customer Focus	All merchants – Micro, SMB, Enterprise
Pricing	Varies by volume

Bluefin Payment Systems has partnered with GoSmallBiz.com to provide Bluefin's QuickSwipe mobile point-of-sale system to GoSmallBiz.com clients.

sage

Launch Date	February 2013
Customers/Volume	Not available
Customer Focus	SMB
Pricing	Not available

Sage helps companies to accept payments on both Apple or Android mobile devices. They are the company that has powered the Girl Scouts to accept card payments. Sage North America announced the new Sage ERP X3 Version 7, a global business management solution for midsized companies, designed to address businesses' challenges of winning new customers, reducing operating costs and growing revenue.

Player Directory

CORE + BACK OFFICE

STARMOUNT
we make shopping sense

Launch Date	January 2014
Customers/Volume	Not available
Customer Focus	All merchants – Micro, SMB, Enterprise
Pricing	Not available

Ingenico has partnered with Starmount, a provider of mobile software solutions, to incorporate a mPOS offering into the Starmount platform. Starmount's Engage mobile selling assistant application and Connect, an Omni-channel commerce platform, are now successfully certified to run on Ingenico's mobile payment solution for iOS, Android or Windows platforms.

vantiv

Launch Date	October 2012
Customers/Volume	Serves over 400,000 merchant locations
Customer Focus	SMB
Pricing	Not available

Vantiv launched a tablet-based, cloud-connected point-of-sale system with Paydiant in 2012 and has subsequently announced distribution agreements with AT&T and Sprint. Vantiv Mobile Checkout offers an the ability to track sales and profitability, analyze and report on customer trends, manage inventory, market to customers and process sales on site or on location with secure payment processing.

2can

Launch Date	April 2012
Customers/Volume	Not available
Customer Focus	SMB
Pricing	2.75% of each transaction

2Can can turn a smartphone into a terminal for accepting Visa and MasterCard payment cards. It has completed certification of the first EMV-enabled mPOS solution in Russia. The solution is certified according to EMV Level 1 and Level 2 standards and PCI DSS. This offering consists of a mobile application, combined (dual) card reader, and processing platform for all Android and iOS mobile devices.

Player Directory

CORE + FRONT & BACK OFFICE

aptito UPDATED!

Launch Date	January 2011
Customers/Volume	Not available
Customer Focus	SMB with focus on restaurant industry
Pricing	Not available

Payment Methods: 3 · Geography: 13 · Operating Systems: 2 · Devices Supported: 1 · **19**

Aptito was originally launched to provide digital menus for use on iPad and Androids. The platform expanded to create an all-in-one service that merges an iPad POS system with an inventory management, customizable reports, management functions as well as customer facing options including reservations, takeout and remote order placement. In January 2013, Aptito achieved Visa Ready status for their mPOS solution.

BYPASS

Launch Date	2010
Customers/Volume	Not available
Customer Focus	Concert and sports arenas
Pricing	Not available

Payment Methods: 2 · Geography: 5 · Operating Systems: 2 · Devices Supported: 1 · **9**

Bypass Mobile simplifies commerce for sports and entertainment properties. The solutions pair the tablet technology with software tailored to the challenges of high volume, complex operations. Bypass software modules support: parking attendants, fixed food and beverage POS, fixed retail POS, handhelds for in-seat and in-suite service, hawkers and portables.
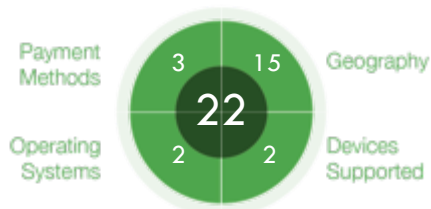
WINCOR NIXDORF

Launch Date	January 2014
Customers/Volume	Not available
Customer Focus	SMB Retail
Pricing	Not available

Payment Methods: 3 · Geography: 15 · Operating Systems: 2 · Devices Supported: 2 · **22**

Wincor Nixdorf launched the BEETLE mPOS solution as an end to end solution for the larger retailer. The tablet integrates card swipe readers to accept both Chip and PIN and mag swipe transactions and connects with cash drawers, barcode scanners, receipt printers, customer displays, scales and other checkout devices.

Player Directory

CORE + FRONT & BACK OFFICE

digio

Launch Date	July 2012
Customers/Volume	10,000 + merchants
Customer Focus	All merchants – Micro, SMB, Enterprise
Pricing	THB 2,000 per reader + MDR fee 1.8-2.5%

Payment Methods 3 | Geography 2 | 10 | Operating Systems 2 | Devices Supported 3

Digio, in partnership with Soft Space Sdn Bhd, were the first to launch an EMV compatible mobile card reader and POS system in Thailand. The card reader, combined with the system Tab2Pay, provides a point of sale system for merchants on smartphones and tablets. The solution is EMV Level 1 & Level 2 and PCI-DSS compliant with End-to-End Encryption. Tab2Pay supports both iOS and Android devices.

eMobilePOS

Launch Date	July 2011
Customers/Volume	1.3 B Sales transactions (company wide)
Customer Focus	Mobile retail, retail, restaurants, direct store delivery, field service sales and wholesale distribution
Pricing	Not available

Payment Methods 1 | Geography 5 | 10 | Operating Systems 1 | Devices Supported 3

eMobilePOS is an integrated mPOS system that provides front and back office capabilities, including inventory management, a variety of accounting, POS and ERP systems and real time access to analytic data, control of all mobile devices and transactions and the ability to manage products, pricing, contacts, discounts and sales. It's PCI DSS compliant.

I LOVE VELVET
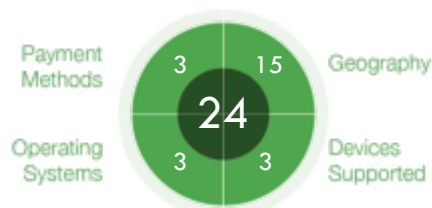
Launch Date	May 2013
Customers/Volume	50,000+ Devices in the Market
Customer Focus	Large Merchants - Retail, Restaurant & Entertainment
Pricing	Not available

Payment Methods 3 | Geography 15 | 24 | Operating Systems 3 | Devices Supported 3

The hardware device is not a dongle but a "sleeve" into which an iPhone, iPod Touch, iPad and/or iPad mini rests that has a slot for a card to be swiped. These "sleeves" accept mag stripe cards and are also EMV certified to authorize PIN and integrated chip (IC) payments from credit, debit and smart cards across the globe. The I Love Velvet software solution is supplemented by a cloud-based software suite that includes loyalty, CRM/personalization and purchase history.

Player Directory

CORE + FRONT & BACK OFFICE
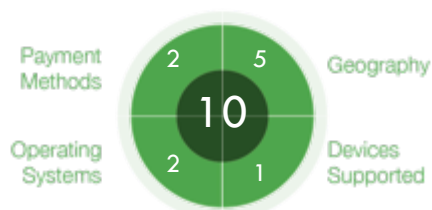
Koupah

Launch Date	April 2013
Customers/Volume	Not available
Customer Focus	Restaurants, bars, cafes and retailers
Pricing	2.69% + $.03 per transaction

Payment Methods: 2 | Geography: 5 | 10 | Operating Systems: 2 | Devices Supported: 1

Koupah is a self-described mobile "Point of Social" platform since it uses an integrated system to connect retailers and customers using customer loyalty programs tied to payments. It's pricing scheme is offset by a percent of spend when loyalty offers are redeemed. The system is activated when a customer walks into the store, taps their phone to a Koupah terminal which alerts the store employee, pulls up their preferences and then sends coupons to their phone for use at checkout.

KWI

Launch Date	December 2011
Customers/Volume	Implemented in over 500 retail stores, nearly $100 million dollars in sales, over 1.4 million transactions, and 6,000 transactions/day during
Customer Focus	Specialty retail
Pricing	Not available

Payment Methods: 1 | Geography: 5 | 9 | Operating Systems: 1 | Devices Supported: 2

KWI entered the market in 1985 as a traditional POS solution and was actually the first to offer cloud-based retail solutions. Its systems include merchandising, POS, Mobile POS, CRM, and loss prevention. Powered by Global Bay it offers inventory control functions, in store dashboard/KPI of performance indicators, CRM/Marketworks to deploy customer incentives at a store level.

Leaf

Launch Date	March 2013
Customers/Volume	Not available
Customer Focus	Restaurants, Boutique Retail, Quick Service, Services
Pricing	$50/month for the service + connection with Credit card processing, $250 for tablet

Payment Methods: 2 | Geography: 5 | 11 | Operating Systems: 2 | Devices Supported: 2

Heartland Payment Systems acquired Leaf. Leaf was designed to be a complete mPOS system that enables merchants to operate the accounting end of their business and strengthen their relationships with their customers. It is an open platform that gives merchants the option to custom build the platform to be a cash register, credit card terminal & POS.

Player Directory

CORE + FRONT & BACK OFFICE

NCR | SILVER POINT OF SALE
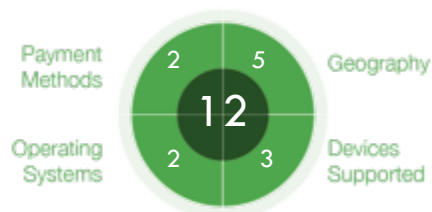
Launch Date	June 2012
Customers/Volume	More than 30,000 mobile app installed
Customer Focus	SMB
Pricing	Full hardware package is $599 flat fee for the year to connect a mobile device. First device is $79/month and additional are up to $29/month. ($.10 per transaction up to $29).

The company announced a new release of its POS system for iPad with new features. NCR Silver now supports multiple locations and can scale to meet needs of cafes, restaurants, bars and small businesses that are expanding. Also, Sprint and Vantiv announced they have launched a tablet based POS system that will be powered by NCR Silver.

NEXT GEN DINE

Launch Date	July 2013
Customers/Volume	Not available
Customer Focus	SMB
Pricing	$55 per month for a license plus cost of hardware package

Next Gen Dine can now send end-to-end encrypted credit card payments directly to the Merchant Warehouse payment gateway enabling a broader base of merchants to integrate Next Gen Dine directly to the payment processor of their choice

Payfirma
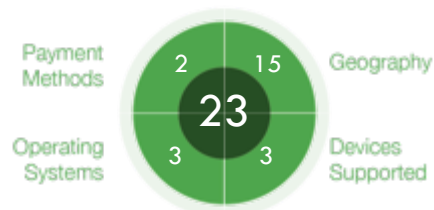
Launch Date	September 2011
Customers/Volume	Not available
Customer Focus	All merchants – Micro, SMB, Enterprise
Pricing	$25 set up fee + $10 monthly fee + 1.99%-2.92% + $ .25 / swipe. A minimum monthly fee of $40 is applied to companies that don't process more than $2,800 per month.

Payfirma offers MPOS and online transaction payment processing and offers a complete POS system, enabling checkout and item management. Payments can be tracked for cash, checks, debit, and credit cards. In addition to mobile and table point-of-sale, Payfirma includes a customer vault, recurring billing, and eCommerce

Player Directory

CORE + FRONT & BACK OFFICE

mobiquity® payPLUS
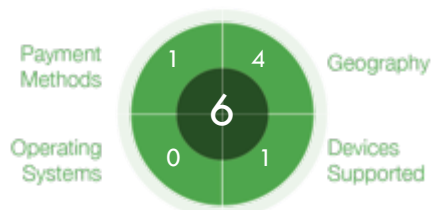
Launch Date	April 2014
Customers/Volume	Not available
Customer Focus	Retail chains, Supermarkets, Restaurants, and Service Establishments including Insurance
Pricing	Not available

PayPILUS announced a partnership with First Data to roll out a mPOS solution in India. MpayPLUS is a mobile point of sale solution that is being offered by Mahindra Comviva. The payPLUS software layer includes a promotional application that leverages location based services to enable merchants to deliver consumer offers and discounts based on their location/proximity.

retailcloud retail made simple

Launch Date	November 2012
Customers/Volume	Not available
Customer Focus	SMB
Pricing	Not available

CIO Review feature RetailCloud in an annual listing of 20 most promising technology companies offering Retail Tech Solutions. The positioning is based on evaluation of RetailCloud's offerings of cloud computing in the retail sector that enables merchants to strengthen their business operations and thrive in any economic climate.

Revel SYSTEMS **UPDATED!**

Launch Date	September 2010
Customers/Volume	Not available
Customer Focus	Restaurants, Retail, QSR, Grocery, Movie Theaters
Pricing	Not available

A cash register system that uses an iPad as the POS that stores the information in the cloud. Offers real-time reporting for management and access to the system anywhere. The centralized system enables real-time sales volume and inventory management. Revel is fully PCI Compliant, from the hardware, to the software to the network. Revel was designed to target a variety of markets; the SaaS-based solutions deliver a scalable for many markets.

Player Directory

CORE + FRONT & BACK OFFICE

SalesVu

Launch Date	August 2011
Customers/Volume	Not available
Customer Focus	SMB with focus on restaurant, retail & service industries
Pricing	2.7% flat rate for both swipe and keyed trans in the US and the Canadian rate varies from 1.73%-3.26% per transaction

SalesVu announced the release of SalesVu 3.0 for iPad, IPhone and iPod Touch. The newest solution is designed to improve efficiency in the mobile workforce and will integrate operations, management and marketing all from SalesVu.com. With the 3.0 service, SalesVu can integrate with Facebook for marketing and customer interaction efforts.

SHOPKEEP

Launch Date	April 2010
Customers/Volume	Over 10,000 small businesses across the U.S. and Canada. $1.8 billion in payment processing annually
Customer Focus	SMB
Pricing	$49 for one register & $98 for two registers per month

ShopKeep POS announced an additional $25 Million in Series C funding to help more brick-and-mortar small businesses ditch their cash registers. Financial services experts Thayer Street Partners led the financing with the existing investors Canaan Partners, Tribeca Venture Partners, TTV Capital and Contour Venture Partners participating

SPARK PAY

Launch Date	April 2013
Customers/Volume	Not available
Customer Focus	All merchants – Micro, SMB, Enterprise
Pricing	"Pro Plan" for $9.95 per months plus 1.95 % for swiped, 2.95 % for American Express. A la carte - 2.7% per swipe and 3.7% for keyed in transactions

SAIL by VeriFone has been repackaged and re-launched by Capital One as Spark Pay. It is being introduced with two payments options that are able to meet the needs of large and small retailers. Users of Spark Pay receive access to the tools that may be used for analytics, sales tracking and to send discounts and offers to customers.

Player Directory

CORE + FRONT & BACK OFFICE

SPINDLE

Launch Date	2013
Customers/Volume	Not available
Customer Focus	Wholesale and Retail
Pricing	2.75% or 2.24% and $2.99 per month

Spindle an mPOS solution provider offers a mobile payments acceptance solution for Android and Apple operating systems. The solution has leveraged Yowza!! POS to offer a suite of tools to allow merchants to conduct and manage a range of business functions including inventory management, order processing, workforce management, payment, and marketing.

uniteu Commerce ™

Launch Date	June 2013
Customers/Volume	Not available
Customer Focus	All merchants — Micro, SMB, Enterprise
Pricing	Not available

UniteU announced the release of its new uMobile POS™ solution that includes hardware, a mobile app and a commerce platform that is integrated with existing retail systems via a customizable interface.

vexilor powered by givex
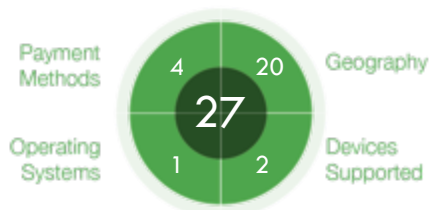
Launch Date	January 2011
Customers/Volume	Not available
Customer Focus	All merchants — Micro, SMB, Enterprise
Pricing	Not available

Vexilor, powered by Givex, is a cloud-based POS system with custom hardware and software designed together to meet the needs of enterprise users. Givex is a technology company offering clients a global reach with gift card, Omni-channel loyalty, analytics, stored value tickets, and cloud-based POS solutions. The Vexilor platform is cloud-based and operates on tablets and is fully functional with the Givex system. The mPOS solution is EMV compliant.

Player Directory

CORE + FRONT & BACK OFFICE

WALLMOB™

Launch Date	July 2013
Customers/Volume	Not available
Customer Focus	Enterprise clients
Pricing	Not available

Wallmob is a Danish mobile POS company that was created to meet business demands and help companies optimize sales and earnings. The solution works to improve shopping experience and increase customer loyalty. WALLMOB POS integrates with many payment methods including mpayments, wallets, apps and e-commerce. Received $1.2M in seed funding in August, 2013.
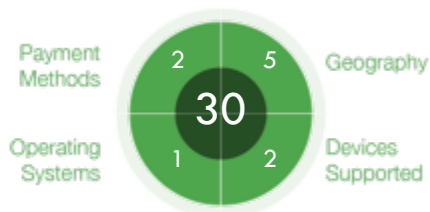
Xüdle
cloudware for wineries

Launch Date	June 2013
Customers/Volume	Not available
Customer Focus	All merchants – Micro, SMB, Enterprise
Pricing	Not available

UniteU announced the release of its new uMobile POS™ solution that includes hardware, a mobile app and a commerce platform that is integrated with existing retail systems via a customizable interface.

Player Directory

OPEN ARCHITECTURE
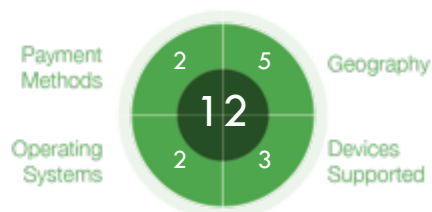
CORDURO

Launch Date	May 2011
Customers/Volume	Approx. 1,500
Customer Focus	Enterprise businesses, hospitals, universities
Pricing	Pricing varies per plan simple is 2.5% for swipe and manual entry is 2.9% +$0.20

Corduro's platform provides a complete Payments as a Service (Paas) framework, supports mobile, online and POS terminals. Corduro offers enterprise grade support for organizations of all sizes. The company also uses social networks to provide retailers and organizations with a greater reach and access to big data capabilities.

Handpoint
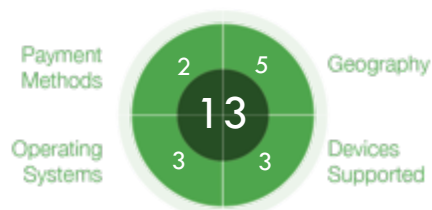
Launch Date	February 2012
Customers/Volume	Not available
Customer Focus	Small specialty retail to medium to large sized businesses
Pricing	2.65% per transaction and £9.99 or 1990 ISK monthly fee

The company launched its service for a range of retailers to expand its reach past small merchants. The solution was designed to meet the security requirements of larger merchants. Handpoint API was designed to make adoption by large merchants simple, while enterprise-level security is delivered by a point-to-point encryption (P2PE) on the Handpoint Chip PIN pad.

iZettle

Launch Date	August 2011
Customers/Volume	Approx. 75,000 users
Customer Focus	Small merchants in Europe that don't accept cards
Pricing	2.75% for MC and Diner's Club or 2.95% for AMEX

iZettle offers a swipe and chip & PIN card reader to help business owners accept payments across the globe. The offering includes POS and inventory options. iZettle has closed a €40 million Series C funding. London-based growth investor Zouk Capital led the round, with participation from Dawn Capital and Intel Capital, and Series A and B investors Creandum, Greylock Partners, Index Ventures, Northzone and SEB Private Equity.

Player Directory

OPEN ARCHITECTURE

MicroBiz

Launch Date	Q3 2013
Customers/Volume	Not available
Customer Focus	SMB with eCommerce platforms
Pricing	Not available

MicroBiz is a developer and seller of cloud based iPad POS and Magenta POS retail management software that enables multi store, multi channel retailers to manage offline and online operations via a single platform. The company's system has been purchased by over 25,000 retailers worldwide and is used in over 20 countries. The platform enables retailers with a cloud-based management platform to sell through multiple channels including its own website, Amazon, eBay and brick and mortar.

POWAPOS payment freedom

Launch Date	January 2012
Customers/Volume	Not available
Customer Focus	Banks, Telcos, Large corps for the open solution and SMBs
Pricing	Linked to existing merchant account.25% or minimum charge $0.40 or £0.25 or €0.30. Or 2.95% plus $0.40 or £0.25 or €0.30 per transaction

Powa has purchased MPayMe with three percent of Powa's stock, a value of $2.7 billion on the combined firm.

POYNT NEW!

Launch Date	October 2014
Customers/Volume	N/A
Customer Focus	All Merchants
Pricing	Varies based on software used

Poynt mPOS terminal combines an Android-based tablet with a hardware docking station and supports magstripe cards, EMV, NFC, Bluetooth, QR codes and beacon technologyThe hardware comes with a built-in payment terminal, register, scanner and printer but the software can also work with equipment that the merchant may already own. Also, the hardware can integrate with select software partners for additional front and back office support for the merchant.

Player Directory

OPEN ARCHITECTURE

Launch Date	August 2011
Customers/Volume	30,000 merchants in China driving $400 million per year on an annualized basis
Customer Focus	All merchants — Micro, SMB, Enterprise
Pricing	899 renminbi (or just under $150) for the reader and . 78% per transaction

QFPay's PIN reader is large, designed so Chinese consumers will trust the security of transacting via a mobile device The company is hoping to enable card acceptance in a country where only a small percentage of merchants take card payments. QFPay has secured series B funding worth $16.5 million. In May 2013, it was reported that 30,000 merchants were using the system across China and QFPay was processing close to $400 million on an annualized basis.
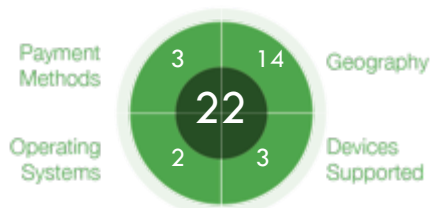
Launch Date	March 2012
Customers/Volume	1,000+ Merchants
Customer Focus	All merchants — Micro, SMB, Enterprise
Pricing	2.75%

Italian plumbing supplies distributor Cambielli Edifriuli signed an agreement to deploy mPOS in 185 branches throughout Italy. Telecom Italia and payleven have entered into a partnership enabling Telecom Italia to offer to a card payments solution. The Chip & PIN card reader and mobile app are available to business owners via use their smartphone or tablet.

Launch Date	2012
Customers/Volume	Not available
Customer Focus	Third party developers who want to accept payments
Pricing	2.5% per swipe or 3.5% per key-in card information or integration into existing merchant account

Cube has changed its business model to offer a payments API for third-party developers that want the ability to accept credit card payments through a reader. SlidePay accepts Visa, MasterCard, American Express and Discover payments. SlidePay provides encrypted hardware so users may process secure payments.

Player Directory

OPEN ARCHITECTURE

Launch Date	2012
Customers/Volume	Not available
Customer Focus	Third party developers who want to accept payments
Pricing	2.5% per swipe or 3.5% per key-in card information or integration into existing merchant account

Smart mPOS by BWISE is a white label services that is sold to financial intuitions for them to redesign and rename as desired. The solution is device agnostic and can integrate into many devices. BWISE provides an API for the solution to be integrated into industry-specific vertical applications. In addition the device is fully EMV and PCI compliant. Over 2,000 devices are on the market and they serve five financial institutions and payment processors. BWISE serves the Latin American region.
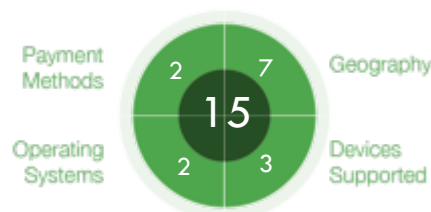
Launch Date	December 20122
Customers/Volume	Not available
Customer Focus	All merchants – Micro, SMB, Enterprise and white label solution to offer branded mPOS
Pricing	Varies

Swish Payments partnered with Dah Sing Bank to bring the first mPOS solution to Hong Kong in December 2012. Swish offers an end-to-end mobile commerce platform. The solution offers a range of card readers, mobile applications, API's, embedded payment modules, a full-payment gateway with fraud screening and web portals which are brandable and customizable.

|	
Launch Date	May 2013
Customers/Volume	Not available
Customer Focus	Taiwanese small scale retailers and individual merchants, but also large scale enterprises
Pricing	Not available

Visa, Inc. is working with nine major Taiwan-based banks to introduce Visa's mPOS solution in the country. Participating banks include Chinatrust Commercial Bank, Cathay United Bank, Taishin International Bank, Taipei Fubon Commercial Bank, Bank SinoPac, EnTie Commercial Bank and Union Bank of Taiwan.

Player Directory

OPEN ARCHITECTURE

wirecard
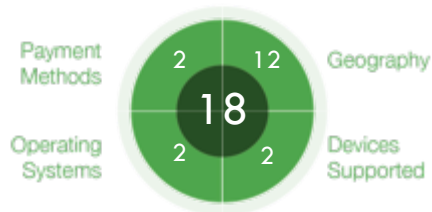
Launch Date	Company launched 1999
Customers/Volume	Not available
Customer Focus	SMBs and merchants that do not accept card payments
Pricing	Not available

Payment Methods: 2
Geography: 12
Operating Systems: 2
Devices Supported: 2
18

Wirecard is a global provider of white label solutions for electronic payment transactions. The company provides the technology for mPOS solutions across the globe and enables retailers to accept credit and debit cards with smartphones and tablets. The solution accepts both swipe and Chip & PIN payments.The card readers may be custom tailored in configuration and design to meet the needs of resellers and retailers..

Player Directory

PLATFORMS

APRIVA
SECURITY. CONNECTIVITY. MOBILITY.™

Payment Methods 5 | Geography 5
15
Operating Systems 2 | Devices Supported 3

Apriva launched the first edition of of AprivaPay in January 2010, an updgrated version, AprivaPay Plus was launched in April 2013. AprivaPay Plus offers a suite of products to provide a simple user experience and accept card payment transactions while offering front and back office features. This is the only ADA compliant mobile payment app in the U.S. market. ADA compliance is a federal institution regulation that aims to provide Americans with disabilities the capability to navigate and utilize digital products and services deployed in the field by federally accredited institutions, such as banks and government agencies.

ARBA
RETAIL SYSTEMS

Payment Methods 1 | Geography 5
6
Operating Systems 1 | Devices Supported 1

ARBA Retail Systems, a point of sale software developper for retail and food services, launched a new mPOS solution for the Microsoft Surface Tablet. The mobile or tablet solution may be used in a variety of retail outlets including grocery stores, gift stores, apparel and convenience stores. The mPOS system enables cashless payments and supports customer loyalty programs including email marketing. The system has been implemented in many cafeterias and the "cashless payment method" allows for employees to have café and coffee bar purchases automatically deducted from paychecks, reducing the need for cash handling and time spent at the register.

adaptive PAYMENTS

Payment Methods 1 | Geography 0
**4**
Operating Systems 2 | Devices Supported 1

Pentagon is an mPOS acceptance application that allows merchants to accept and process credit, signature and PIN debit and EBT transactions. Has two-factor authentication that enables validation via a phone call to the consumers phone and the ability to enter a pin to confirm the transaction

Player Directory

PLATFORMS

ANYWHERECOMMERCE UPDATED!

Payment Methods: 5
Geography: 12
Operating Systems: 4
Devices Supported: 3
24
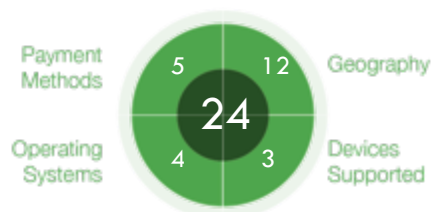
Anywhere commerce's lineup supports mag stripe debit, credit, EMV chip & PIN, gift-card and loyalty payments. AnywhereCommerce announced the general availability of its new AnywhereCommerce mSuite & Open SDK CorePay mCommerce platform. Created to provide acquirers, independent sales organizations and financial institutions with a secure, flexible and easy-to-manage mobile commerce solution for merchants, the AnywhereCommerce mSuite is available to AnywhereCommerce's network of customers.

BLUEBIRD

Payment Methods: 3
Geography: 18
Operating Systems: 3
Devices Supported: 1
25
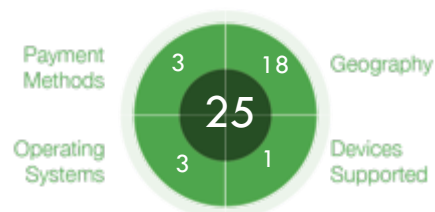
BlueBird offers a Payment Lineup, from card readers that accept Chip & PIN payments, offer payments with a scanner that may be used to look up price, availability and encourage customers to implement purchase decisions. In addition, the BP series makes payment acceptance on Android and Windows tablets possible and the company also offers an "all-in-one" line of complete payment acceptance for EMV, mag stripe, contactless and key in payments. The BIP all-in-one series also prints receipts.

CardFlight

Payment Methods: 1
Geography: 5
Operating Systems: 2
Devices Supported: 3
10

CardFlight is a provider of mobile POS technology and tools that to turn any mobile app with virtually any merchant account. They offer both turnkey mobile applications (SwipeSimple) and software development kits (CardFlight SDK) for iOS/Android that can be incorporated into custom applications. CardFlight SDK serves vertical solution developers omnichannel retailers, and anyone looking to build custom integrated mobile POS solutions.
SwipeSimple serves Acquirers, Independent Sales Organizations, Merchant Service Providers and others looking to provide a turn-key mobile POS solution to small businesses.
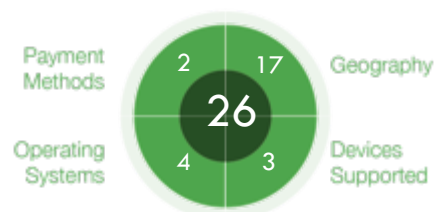
Player Directory

PLATFORMS

CHARGE Anywhere®

Payment Methods	2	5	Geography
	12		
Operating Systems	3	3	Devices Supported

Charge Anywhere offers an mPOS payment card encryption services that deliver security and scalability for many devices. The PCI-compliant product suite offers solutions for many industries with real-time access to data. The company announced that three of its solutions have successfully completed the registration and certification process to achieve MasterCard MPOS EMV compliance.

CHERRY

Payment Methods	0	1	Geography
	3		
Operating Systems	1	1	Devices Supported

CHERRY offers a suite of mPOS terminals that can create an all-in-one had helped POS system. With the sled, the mobile device can process payments for a variety of target markets from law enforcement to mass transit.

creditcall
The Heart of Payments

|		
Payment Methods	2	17	Geography
	26		
Operating Systems	4	3	Devices Supported

Creditcall's EMV Migration solutions for Mobile Point of Sale (mPOS) and Point of Sale (POS) are based on 15 years of EMV experience and innovation. Creditcall's EMV-ready mPOS offering for iOS and Android launched throughout Europe in 2012 and has been integrated in tablet and smartphone solutions in over ten countries including France, Germany and the UK. Creditcall's mPOS solutions combine EMV with Point to Point Encryption (P2PE) to be fully certified and PCI DSS compliant.

Player Directory

PLATFORMS

Estel

Payment Methods: 3
Geography: 6
Operating Systems: 1
Devices Supported: 3
13

Estel offers mobile Point of Sale solutions for Asian, African and Latin American markets. Estel turns Android phones into a card accepting POS terminal and is distributed and operated by banks (who are acquirers), payment service providers, and includes a m-POS Merchant Device (Android phone, Estel smart m-App & approved Card Reader) and a merchant portal. Estel is PCI compliant, supports both magnetic stripe & PIN pad card readers, and has plans to offer EMV in the future.

goswiff

Payment Methods: 2
Geography: 15
Operating Systems: 2
Devices Supported: 3
22
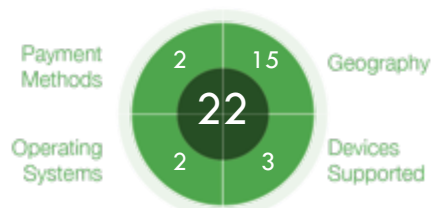
Powa Technologies announced a partnership with Swiff to bring PowaPOS to its customer base. The addition of the PowaPOS platform into the Swiff portfolio will span three continents representing and will include Mexico and Nigeria.

IDTECH
Value through Innovation

Payment Methods: 3
Geography: 0
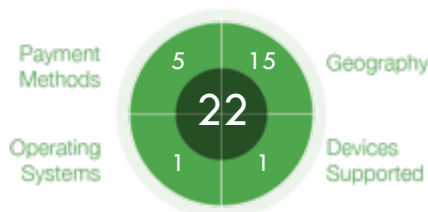Operating Systems: 3
Devices Supported: 3
9

ID Tech announced that its mobile solution, UniPay, will be included in the Visa ready program. UniPay is EMV Level1 approved and uses DUKPT key management to ensure that customers' financial information is protected while being transmitted.
ID TECH designs and manufacturers a range of Automatic Identification Products and components, including mPOS readers. The company offers readers for both mag stripe and chip and PIN. Launched reader compatible with Apple's 8-pin lightning adapter in December 2013

Player Directory

PLATFORMS

Infinite Peripherals

Payment Methods		Geography
3	19	
27		
2	3	
Operating Systems		Devices Supported
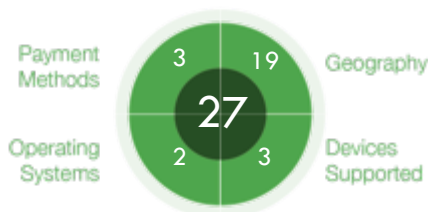
Infinite Peripherals, Inc. (IPC), the leading developer of mobile point-of-sale (POS) devices, has been approved by the Visa Ready Program, which indicates that the company's popular Linea Pro 5 and Infinea Tab 4 mobile peripherals meet Visa's requirements for a reliable, convenient and secure mPOS experience.

MAGTEK
THE TECHNOLOGY BEHIND THE TRANSACTION

Payment Methods		Geography
5	15	
22		
1	1	
Operating Systems		Devices Supported

iPad POS vendor ShopKeep has launched a new iPad mini register in a bid to help retailers reduce waiting times and enhance efficiency.

The ShopKeep POS iPad mini uses the MagTek uDynamo credit card reader to allow merchants to take orders from customers as they walk round in the store, and can be used to push receipts to the printer or to email these out directly to the customer.

MIURA
SYSTEMS Powering Payments.

| Payment Methods		Geography
3	5	
15		
5	2	
Operating Systems		Devices Supported

Miura Systems enables merchants to accept Chip & PIN payments from a mobile device at the point of sale (MPOS). The Miura Shuttle is standard alone MPOS device that connect to iOS and Android smartphone and tables via a Bluetooth connection. To complete payment, the shopper needs to insert the PIN code into the device, and the result is then shown on all the devices (Smartphone and Shuttle). Shuttle offers a secure mobile payment solution for retails and shoppers.

Player Directory

PLATFORMS

monitise™

Payment Methods: 1
Geography: 15
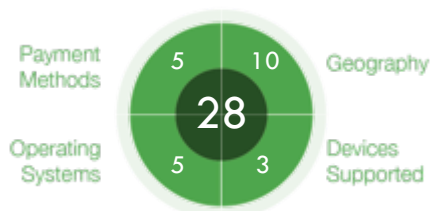20
Operating Systems: 3
Devices Supported: 1
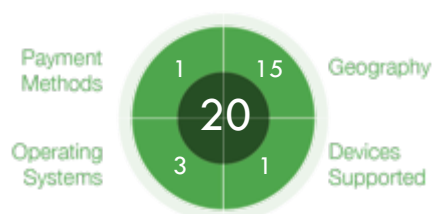
Monitise helps financial institutions and banks provide mobile payments for their customers. OP-Pohjola Group, a Finnish banking group that also offers investment and insurance services, signed a three-year deal with Monitise to license Monitise's mPOS service for OP-Pohjola's small business and merchant customers. OP-Pohjola Group merchant customers will also be able to generate digital tax credit receipts to reclaim up to half of the value of qualifying invoices as part of the government-backed Kotitalousvähennys scheme in Finland.

payworks.

Payment Methods: 3
Geography: 14
19
Operating Systems: 1
Devices Supported: 1

Payworks was founded in 2012 and is funded by the Central Innovation Program for SMEs of Germany's Federal Ministry of Economics and Technology. Payworks provides a turnkey white-label product to facilitate the rollout of complete payment acceptance. The company provides SDKs (including hardware integration) and white label mPOS solutions for a wide range of payment applications. Over 80 providers have connected to the Payworks platform. The MPOS can accept payments from Visa, MasterCard, American Express, Diners Club, JCB and China UnionPay. Payworks worked with Austrian Payment Service provider, PayUnity, to allow small and medium retailers to easily accept card payments at Oktoberfest in 2012.

ROAM™ POWERING MCOMMERCE part of ingenico   UPDATED!

Payment Methods: 5
Geography: 10
28
Operating Systems: 5
Devices Supported: 3

ROAM provides a full suite of mobile POS products, solutions and tools. ROAM announced that EVO Payments International, a leading payment service provider operating in the United States, Canada and Europe, will leverage ROAM's platform to extend its full range of electronic payment service offerings to include mPOS. Through this strategic partnership, EVO will provide its large U.S. customer base of over 300,000 merchants with ROAM's advanced mPOS solutions, including the G5X mobile card reader and ROAMpay X4 mPOS application, while leveraging the advanced security and management capabilities of ROAM's mobile payments engine.

Player Directory

PLATFORMS

SpotPay

Payment Methods — 1
Geography — 5
Operating Systems — 2
Devices Supported — 1
9

SpotPay is Fiserv's mobile payment offering for financial institutions that are part of the ACCEL/Exchange payments network. Financial Institutions can offer the solution to their small business and merchant customers. In addition to processing credit and debit payments, merchants can use SpotPay to accept paper checks.

sum up

Payment Methods — 2
Geography — 15
Operating Systems — 2
Devices Supported — 3
22
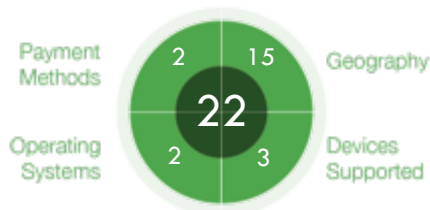
SumUp is a mPOS company in Europe enabling merchants to accept credit and debit cards. The company is authorized as a Payment Institution by the Financial Conduct Authority (FCA) and is EMV and PCI-DSS certified.

SumUp announced that they are going to launch their own chip and PIN reader because they decided that the current white label offerings in the market are not suitable for their needs. SumUp believes that many of the current devices don't provide enough security. The new device is called PIN+ and will first roll out in Poland and Switzerland, for $132. SumUp also closed their headquarters in Ireland in May of 2014.

USA TECHNOLOGIES

Payment Methods — 5
Geography — 10
Operating Systems — 5
Devices Supported — 3
28
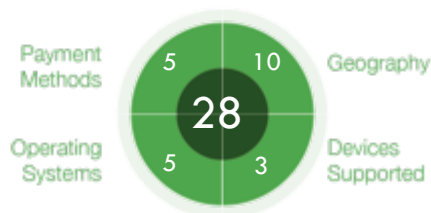
USA Technologies provides wireless, cashless payment and M2M telemetry solutions for small-ticket, self-serve retailing industries. ePort Connect is the companies PCI compliant, end-to-end suite of cashless payment and telemetry services tailored to fit the needs of small ticket, self-service retailing industries. USA Technologies has agreements with Verizon, Visa, Elavon and customers including Compass, Crane, AMI Entertainment and others.

Player Directory

PLATFORMS

VeriFone.

Payment Methods **3**	**5** Geography
13	
Operating Systems **2**	**3** Devices Supported

VeriFone and iPayment announced a complete tablet point of sale solution. iPayment POS is designed for the more than 150,000 small business merchants iPayment currently serves. The bundle will include iPayment POS software, an iPad, cash drawer, bar code scanner, stand and printer, as well as a VeriFone PAYware Mobile e100 secure audio reader or the VX805 PIN Pad. The solution will also provide a suite of business tools to empower small merchants with inventory management, service and appointment scheduling, business analytics, customer management, built in loyalty and marketing campaigns.

About the mPOS Tracker

The MPOS Organizing Methodology: MPOS PYRAMID™

The organizing framework for the MPOS ecosystem is the MPOS PYRAMID™. It is a graphic representation of where we think merchant-facing service providers fit in the market. As stated earlier, it is not designed to suggest that one part of the pyramid is better than another, but rather to depict the characteristics of mPOS solutions. That means that the tip of the MPOS PYRAMID™ does not imply the "best," it simply implies that the fewest players are concentrated there given the various elements of the service offering that those merchant-facing players provide to their merchants.

MPOS PYRAMID™ Methodology

We have divided the mPOS market into "layers" representing the broad set of capabilities included in the mPOS service offerings. This, we hope, more easily helps to categorize the mPOS ecosystem by focusing on the capabilities that the various players who serve the merchants in this market offer them. The "powered by" players are organized on the outside of the MPOS PYRAMID™ and are aligned with the appropriate capabilities that they "power" inside of the pyramid.

About the mPOS Tracker

Here is how we have used the MPOS PYRAMID™ to organize the mPOS sector.

CORE

Core. Players in this quadrant offer only the basic hardware/card reader solutions to merchants that enable mag-stripe card acceptance and merchant-processing services. Players in this space also have provided some level of security encryption, although the level of security varies by powered-by provider. This is where many players enter the market to establish an mPOS presence and merchant base.

CORE + FRONT OFFICE

Core + Front Office. Players in this quadrant have core capabilities plus loyalty, marketing, customer relationship management, and advertising solutions that enable merchants and SMBs to more fully manage support marketing, sales and customer retention activities.

CORE + BACK OFFICE

Core + Back Office. Players in this quadrant have core capabilities plus applications that provide value-added solutions that enable merchants and other small and midsize businesses (SMBs) to perform important back office functions. These functions include tracking/managing inventory, creating invoices, and integrating with accounting systems.

CORE + FRONT & BACK OFFICE

Core + Front and Back Office. Players in this quadrant have a suite of solutions that enable an integrated core, front and back office solution.

MERCHANT CONSUMER NETWORK

Merchant/Consumer Network. Those who have control of assets on both the consumer and merchant side and use them to create a network enabled by mobile devices (phones and tablets) and other relevant applications.

OPEN ARCHITECTURE

Open Architecture. Platforms that serve merchants but have also opened their hardware/software services to developers via APIs.

PLATFORMS

Platforms. Those who "power" merchant facing organizations by supplying them with the mPOS hardware (dongles, tablets), software, tools and services.

About the mPOS Tracker

The MPOS Report Context

The MPOS Tracker™ organizes the ecosystem into two broad categories: those *merchant-facing organizations* who supply devices to merchants directly and *those who "power" those players* and supply them with the mPOS hardware, software, tools and services that helps merchant-facing organizations meet their customer needs. This, we believe, helps to further establish and define the playing field in what has become a very active space.

What the MPOS Tracker™ Is

The MPOS Tracker™ is designed to offer an *organizing* framework for evaluating the many players that have entered the mobile point of sale (MPOS) sector. For the purposes of the Tracker, we will look at all mobile devices – mobile phones and tablets – and will profile players who enable commerce via either. Consider the monthly MPOS Tracker™ as our best attempt to give the payments space a "playbook" on the mPOS ecosystem and how it is evolving – a sort of "who's on first" perspective of who's in it, what their offerings are, and how the market may have evolved month to month.

Scoring

Scoring for the mPOS tracker includes the following:

- Geographies served across core, emerging, and underdeveloped regions
- Payment methods supported including traditional credit and debit plus enhanced capabilities including, but not limited to, handling cash transactions, EMV, mobile wallets, etc.
- Operating Systems including those of major mobile providers plus proprietarily developed solutions
- Devices supported inclusive of mobile phones and tablets

If you would like to be included in this report and/or would like your information to be updated, please contact us at mobilepos@pymnts.com and we will send you the data sheet required for submission. If you would like to be included in our ratings and ranking, please indicate this as well so that we can send along our more detailed questionnaire for you to complete.

About the mPOS Tracker

Why is MPOS Relevant?

The diffusion of smartphones worldwide has revolutionized the payments industry in a variety of ways. Mobile phones are being considered (and trialed) in both the retail payments environment and the acceptance/point of sale environments. "Going mobile" today now means that both customers and merchants are able to gain tremendous efficiencies at a point of sale that can accommodate the form factors that consumers use today – the plastic card – and move that point of interaction closer to the customer. Merchants large and small are able to gain business efficiencies as well as new customers and sales.

Along the way, card readers have been transformed into tiny devices that plug into the headset jacks of mobile phones and tablets, turning these powerful IP-enabled computing devices into mobile point of sale terminals- thus the mPOS acronym. But the power goes well beyond card acceptance anywhere, by anyone. These mobile point-of-sale devices leverage existing payments functionality and infrastructure, which means that the chicken and egg issues typically associated with new payments entrants do not exist. MPOS card readers enable the acceptance of the plastic cards that consumers carry in their wallets today and like to use.

MPOS may have started life as a way to enable casual sellers and small merchants to accept cards, but it is quickly moving up the merchant supply chain. MPOS actually started life way back in 2008 – before Square – in the mobile "field services" space enabling tradespeople and other field service personnel to deliver their services and generate both an invoice and a payment on site. Square applied this concept to the micro merchant who was unable to accept anything other than cash or check. Now, Tier One retailers are turning tablets into cash registers and integrated business solutions that move payment and check out to wherever the consumer happens to be in the store. Clearly, mPOS is reinventing the entire commerce ecosystem.

About PYMNTS.com

PYMNTS.com is reinventing the way in which companies in payments share relevant information about the initiatives that shape the future of payments and commerce and make news.

This powerful B2B platform is the #1 site for the payments and broader commerce ecosystem by traffic and the premier source of information about "what's next" in payments. C-suite and VP level executives turn to it daily for these insights, making the PYMNTS.com audience the most valuable in the industry. It provides an interactive platform for companies to demonstrate thought leadership, popularize products and, most importantly, capture the mindshare of global decision-makers. PYMNTS.com .... where the best minds and best content meet on the web to learn "What's Next" in Payments and Commerce.

About ROAM

ROAM™, an Ingenico company, helps merchants get to market quickly with secure, cost effective and powerful mobile point of sale solutions, regardless of the technology environment. ROAM's *"powered by"* mCommerce platform provides the hardware peripherals, applications, tools and services enabling companies worldwide to realize the benefits of using mobile to reinvent their interactions with their customers and to create new business efficiencies. Founded in 2005, ROAM is a pioneer in the mobile POS space, having produced and distributed the industry's first secure mobile card reader and today powers mobile point of sale solutions for many of the leading companies in this market, globally. For more information, visit www.roamdata.com.