

# mPOS TRACKER

A PYMNTS REPORT

A Monthly Update of the State of the  
**Mobile Point-of-Sales Ecosystem**



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## INTRODUCTION TO THE MAY 2015 MPOS TRACKER™

### Is mPOS at another inflection point?

mPOS started as a way for micro merchants to turn mobile phones into point of sale terminals and has evolved over the years to become a platform for small merchants to professionalize and manage their retail and service-based businesses using mobile phones and tablets. Integrated payments solutions soon followed as merchants' needs expanded and solutions providers discovered that creating platforms that enabled a broader range of payments and commerce-related services made small merchants sticky, and the business of serving them attractive.

Now, these integrated solutions are expanding further.

Just as a traditional POS allows customers to swipe a rewards card, use coupons, and even redeem points as currency, mPOS, too, has evolved to become much more than payment acceptance. mPOS providers are integrating with inventory to let customers know what's in stock, providing coupon redemption and customer loyalty tracking, and much more.

### Specific merchant segments are pushing the boundaries even further

Retailer food services establishments are turning tablets into "self-service" ordering and entertainment stations at the tables in fast casual restaurant settings. Airlines, too are adapting tablets to enable POS for food and duty free purchases as well as in flight entertainment. For instance, after extensive testing – resulting in high diner satisfaction, faster dining times, and increased tipping of servers – **Olive Garden** is [implementing tabletop tablets](#) in all of its 800-plus restaurants nationwide. Guests will be able to browse the menu, place food and drink orders, and pay their checks without server interaction. The tablets, from Ziosk, also offer interactive activities such as trivia games and news. TouchBistro raised \$6MM in Series A funding from JUST EAT, a U.K.-based online marketplace for restaurant delivery. TouchBistro iPad mPOS solutions enable wait staff to take and process orders, split a bill, email receipts, and more at the table, [helping to turn tables over more quickly](#) and provide better service.

Meanwhile, at 37k feet, Finnair's flight crew is now [able to sell food and beverage as well as duty free items on board](#), thanks to GuestLogix's tablet POS solution. The solution also supports inflight entertainment and internet connectivity systems.

## INTRODUCTION TO THE MAY 2015 MPOS TRACKER™ cont'd

mPOS is also expanding the use cases for retail as temporary retail establishments, known as [popups, are increasingly more common](#). Popups are an affordable way to expand a retailer's footprint since they have no fixed rent and they afford a short-term commitment. Popups allow for experimentation and generate buzz and extend the brand. Popups also encourage spontaneous purchases. To enable these environments, many retailers are turning to mPOS as they do not require phone lines or bulky equipment, allowing them to move freely in busy areas. In one recent example, while many Berkshire Hathaway companies exhibited at the 50th anniversary shareholder meeting, Borsheims jewelry, anticipating large crowds used [mPOS iPads to create a popup store](#)

**As more consumers have more devices that connect to the internet via the cloud, we'll see mPOS evolve yet again.**

Intel and Ingenico have partnered to build and bring mobile [payments capabilities into a wide array of connected devices](#). For the new wave of Internet of Things (IoT), think intelligent vending machines, kiosks, and digital signage. Ingenico will provide the payment acceptance capabilities, while Intel will provide the CPU technology and their new Intel Data Protection Technology for Transactions.

The definition of mobile and point of sale will stretch the boundaries of commerce and what represents a point of sale experience. **Could the next frontier be the Internet of (Payment) Things?** And points of sale the virtual handshake that happens in the cloud?

We'll let you know!

In this month's mPOS Tracker™, we added 5 new players: Ackroo, Global Payments, PayStand, TouchBistro, and Ziosk.

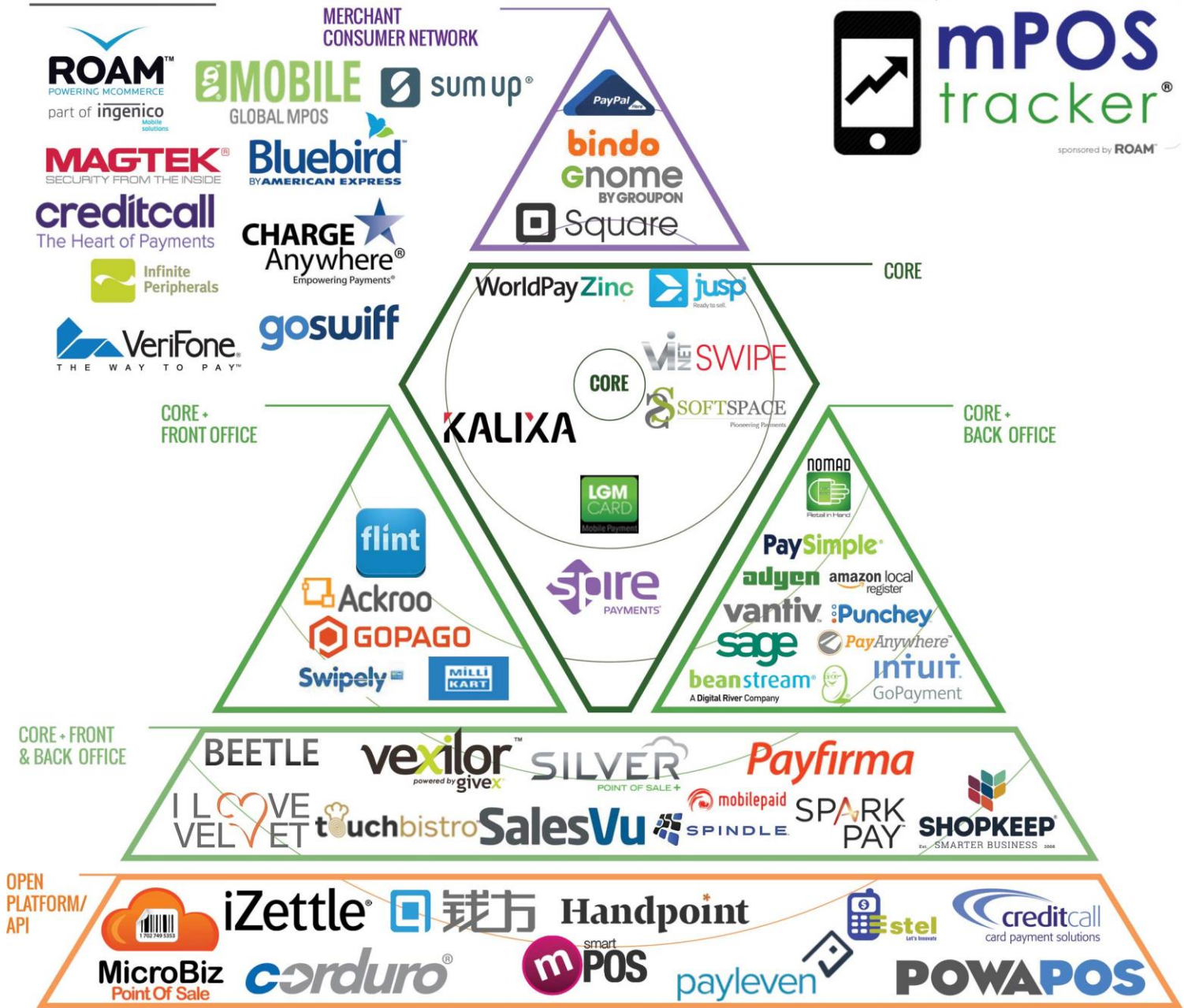
We also updated 9 existing players: Bindo, CardFlight, Creditcall, Groupon, ID Tech, Mosambee, POWA POS, Shopify, and Spindle.

The details on these entrants and updates can be found in the Player Directory.

# THE MPOS PYRAMID™ | MAY 2015

## PLATFORMS

A PYMNTS.com report



### 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 PLATFORM/API

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 | MAY 2015

### NEW PLAYER ADDITIONS



**Ackroo Inc.**, a gift card, loyalty and rewards technology and services provider, announced the launch of Ackroo Pay for Apple iPad. Ackroo Pay is a POS app that allows businesses operating an Ackroo Gift Card and/or Loyalty Program to issue and redeem their gift and/or loyalty cards wherever their iPad will take them.



**Global Payments'** bundled solutions include payment processing and mobile and tablet point-of-sale systems. MobileRegister accepts cash or credit and manages key business details. Software and technology partners use cloud based systems that businesses to manage their business while on the go. With MobileRegister and Talech POS, businesses also have inventory insights available from a mobile phone.



**PayStand** has launched an all-in-one mPOS solution in the US—a mobile app that enables check, credit card, and bitcoin payments. The mobile app allows merchants on the PayStand platform to accept payments on their iPhones at brick-and-mortar stores and out in the field. Available in the Apple App Store, this new mPOS solution is offered as an extension of PayStand's Payments-as-a-Service platform.



**TouchBistro** is an iPad POS solution specifically designed for restaurants. TouchBistro supports mobile payment options, such as PayPal Pay-At-Table and Apple Pay. In the last year TouchBistro has opened an office in New York, almost tripled its customer base, was recognized as the top grossing food and beverage app on the [iTunes App Store](#) in 33 countries.



**Ziosk** is a pay-at-the-table and entertainment device for the restaurant industry. It enables guests to take control of their experience by being able to pay their check when they are ready, have fun by playing games, watching trailers and connect with others.

## UPDATES FROM AROUND THE MPOS UNIVERSE | MAY 2015

### UPDATES FROM EXISTING PLAYERS

## bindo

**Bindo**, the mobile POS retail platform provider, has added smart printer capability to bring an integrated retail POS solution to their customers. The printers, from Epson, enable Bindo's iPad POS platform to communicate directly with connected peripherals such as scanners, scales and customer displays.



**CardFlight**, the mobile point-of-sale provider, announced the availability of EMV-ready chip card readers for its SwipeSimple mobile point-of-sale solution.

## creditcall

The Heart of Payments

**Creditcall**, provider of payment gateway and EMV migration services, announced it has provided the payment functionality for card payment specialist Handepay's mPOS initiative, Handepay MobilePAY, which comprises a payment app (downloaded from an app store), which links via Bluetooth to a secure PIN entry device. All transactions are routed through Creditcall's PCI DSS Level 1 certified payment gateway, allowing detailed, accurate and timely transaction reports.



The latest version of **Breadcrumb**, Groupon's restaurant iPad POS solution, includes the ability to hold items for tapas-style dining, a master checkout report, and enhancements to improve the offline mode experience.



**ID TECH** and Transaction Network Services (TNS) are helping to simplify the path to EMV for card readers by entering into a partnership which will allow ID TECH hardware to be more readily certified into the marketplace.

## mosambee

Mumbai-based Synergistic Financial Networks Pvt Ltd, which runs **Mosambee**, an mPOS solution provider, has raised an undisclosed amount in its Series B round of funding from existing investors Rajasthan Venture Capital Fund (RVCF) and SIDBI Venture Capital Ltd. Mosambee, which is active in Western and Northern parts of India, is looking to expand nationally as well as globally.

## UPDATES FROM AROUND THE MPOS UNIVERSE | MAY 2015

### UPDATES FROM EXISTING PLAYERS cont'd



## WALLMOB™

**Powa Technologies** integrated with POS software provider Wallmob with its PowaPOS retail payments platform. The partnership between these two companies will accelerate availability of advanced, tablet-based POS solutions for retail companies in its home market of Scandinavia as well as internationally.



**Shopify**, which provides online retailing software to businesses, filed for an initial public offering with the Securities and Exchange Commission. In a preliminary filing, the company said it is looking to raise \$100 million, though that is likely a placeholder for the real amount to be announced at a later date. Shopify poised to go public after \$37.5M Q1 revenue.



**Spindle, Inc.**, a provider of mobile commerce solutions, announced it has entered a strategic agreement with Help Worldwide to deliver a Yowza!! branded points program for all Yowza!! consumer app users and Yowza!! merchants that leverage its Point-of-Sale (POS) and beaconing products. Additionally, the companies will jointly market a co-branded in-store shopping app to over 30 million consumers with the power of Help Worldwide's network. Spindle will also become Help Worldwide's exclusive payment processing partner, delivering clearing and settlement capabilities for Help Worldwide's loyalty program management platform and clearinghouse. To facilitate these activities, Spindle has also agreed to make a notable investment in Help Worldwide.



## THE MPOS PYRAMID – SCORING DETAILS | MAY 2015

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 featured. This leads to some sections have more than 10 players.



MERCHANT  
CONSUMER  
NETWORK



CORE



CORE + FRONT OFFICE



CORE + BACK OFFICE

- 31 PayPal Here
- 16 Square
- 12 Groupon
- 10 Ezetap
- 8 Bindo

- 28 Nobly
- 15 Kalixa pro
- 14 PayTooSwipe
- 14 Soft Space
- 13 Logomotion
- 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

- 14 Swipely
- 11 Ackroo
- 10 GoPago
- 10 Flint
- 10 PayStand
- 8 MilliKart

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



## PLATFORMS

- 27 TouchBistro
- 27 Vexilor from Givex
- 24 I Love Velvet
- 23 Payfirma
- 22 Beetle
- 20 Aptito
- 17 ShopKeep
- 16 Mobilepaid
- 12 NCR Silver
- 12 Sales VU
- 12 SparkPay
- 12 Spindle

- 29 PowaPOS
- 26 Creditcall
- 22 Payleven
- 18 iZettle
- 15 Swish
- 13 Handpoint
- 13 Smart mPOS
- 12 Microbiz
- 12 Corduro
- 12 Poynt

- 47 Verifone
- 45 Shopify
- 35 Global Payments
- 32 goSwift
- 28 Ingenico (ROAM)
- 27 Infinite Peripherals
- 26 Creditcall
- 25 Bluebird
- 24 Anywhere Commerce
- 22 MagTek
- 22 SumUp

## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### MERCHANT / CONSUMER NETWORK

# bindo



<b>Launch Date</b>	December 2013
<b>Customers/Volume</b>	+100M users / Bindo platform used by over 200 merchants and processed over \$30M in transactions
<b>Customer Focus</b>	Small Merchants
<b>Pricing</b>	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



<b>Launch Date</b>	July 2013
<b>Customers/Volume</b>	Serves over 6 Million villages in India
<b>Customer Focus</b>	SMB
<b>Pricing</b>	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



<b>Launch Date</b>	September 2012
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	Groupon merchants
<b>Pricing</b>	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



<b>Launch Date</b>	March 2012
<b>Customers/Volume</b>	200,000+ Merchants
<b>Customer Focus</b>	All merchants – Micro, SMB, Enterprise
<b>Pricing</b>	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.



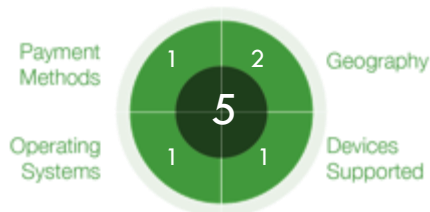
<b>Launch Date</b>	2010
<b>Customers/Volume</b>	\$15B Annually
<b>Customer Focus</b>	All merchants – Micro, SMB, Enterprise
<b>Pricing</b>	2.75% per swipe for Visa, MasterCard, Discover and American Express or \$275 per month

Square, Inc. is a financial services, merchant services aggregator and mobile payments company based in San Francisco. The company markets several software and hardware products and services, including Square Register and Square Order. The company was founded in 2009 and launched its first app and service in 2010.

## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE



<b>Launch Date</b>	June 2014
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	All merchants
<b>Pricing</b>	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.



<b>Launch Date</b>	December 2013
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	Businesses with mobile sales forces, home delivery services and outdoor sales operations.
<b>Pricing</b>	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 1010'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.



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

All players are listed by section in alphabetical order.

### CORE



<b>Launch Date</b>	August 2013
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	All industries
<b>Pricing</b>	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.



<b>Launch Date</b>	December 2012
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	Mobile sales and services, transportation and delivery
<b>Pricing</b>	Not Available

The Blue Bamboo PocketPOS Card Reader supports 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.



<b>Launch Date</b>	July 2013
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	SMB
<b>Pricing</b>	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

All players are listed by section in alphabetical order.

### CORE



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

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.



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

BANAMEX, Mexico's second largest financial institution launched its mPOS solution. 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.



### BitStraat



<b>Launch Date</b>	December 2014
<b>Customers/Volume</b>	18
<b>Customer Focus</b>	Merchants in Amsterdam
<b>Pricing</b>	€10 per month to rent the device or €120 to buy the terminal

A Dutch startup, BitStraat, launched a tablet-based mPOS program that processes mobile payments made with bitcoin. BitStraat, partnered with the payment processor, BitPay, to launch the service. The goal is to provide 100 merchants with a free mPOS to turn Amsterdam into Bitcoin City. Customers pay in bitcoin but the merchants are paid in their own currency within 48 hours of the transaction. With BitStraat merchants don't have to pay transaction costs.





## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE



**Launch Date** December 2013

**Customers/Volume** Not Available

**Customer Focus** Small and Independent Merchants

**Pricing** Not Available

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.



**Launch Date** August 2013

**Customers/Volume** Not Available

**Customer Focus** SMB

**Pricing** Based on Chase Paymentech merchant account

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.



**Launch Date** September 2012

**Customers/Volume** Not Available

**Customer Focus** SMB

**Pricing** Not Available

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.



## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE



**Launch Date** January 2013

**Customers/Volume** Not Available

**Customer Focus** Citibank card customers

**Pricing** Not Available

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.



**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

## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE



<b>Launch Date</b>	August 2013
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	SMEs
<b>Pricing</b>	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.



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

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.



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

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.

## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE

## Globe Charge



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

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.



<b>Launch Date</b>	December 2014
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	SMEs
<b>Pricing</b>	Free for bank customers

Heritage Bank in Nigeria launched a mPOS device, Heritage Bank PortaPOS. The device is compatible with smartphones and tablets and will accept swipe and EMV Chip & PIN payments from MasterCard, Visa and Verve Cards. The reader will be offered free for all Heritage customers. Its benefits include syncs to both phone and printer via Bluetooth technology, directly credits bank accounts and assured transaction security.

## iACCEPT



<b>Launch Date</b>	February 2014
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	Hotels
<b>Pricing</b>	Free for bank customers

iACCEPT launched from Singapore-based 2C2P after a \$2 million dollar Series B investment in partnership with Myanmar Hotels International. iACCEPT was designed to provide in-room checkout for guests and improve customer service.

## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE



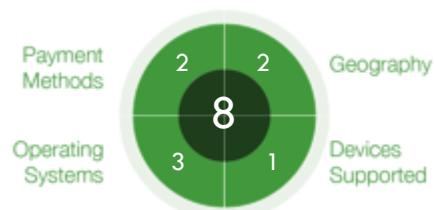
<b>Launch Date</b>	October 2012
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	SMBs
<b>Pricing</b>	Not Available

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.



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

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.



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

iVeri 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

All players are listed by section in alphabetical order.

### CORE



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

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.



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

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.



## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE



<b>Launch Date</b>	September 2012
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	Banks
<b>Pricing</b>	LGM Card has a price similar to standard normal memory cards with comparable memory capacity

Logomotion is the global provider of the LGM mobile payment solution. The LGM mobile payment solution enable banks to fully control relations with their customers, preserve their current payment processes and be independent from non-traditional payment providers and mobile operators. LGM Card is a payment card, which enables contactless payments over the phone. It can also be used the same way as a memory card is used for storing files. A bank will issue LGM Card; just as they do with common payment cards. Any LGM Card can pay on a LGM Mini POS. The payment is realized as an online EMV transaction on the Virtual Terminal Chip of the customer’s LGM Card. Completed transactions are stored in a secure element (SE) on an ID-1 plastic card (a LGM Merchant Card) inserted into the LGM Mini POS. Alternatively, a small merchant with an NFC phone can turn his phone into a LGM Mini POS by installing an application in his phone and using a microSD card form factor LGM Merchant Card.



**ManagePay**, through its three subsidiaries, is a complete payment solutions company for merchants and FI’s. The company received a letter of approval from Bank Negara Malaysia to issue electronic money through MPAY Balance and MPAY MaseterCard. In an attempt to go cashless, Bank of Negara has proposed to push 800,000 card terminals throughout Malaysia by 2020 and MPAY hopes to capture approximately ten to twenty percent of the total market. The bank’s push will fuel the growth of ManagPay’s mPOS solutions and its complementary 3DSecure e-commerce payment business segment.

## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE



<b>Launch Date</b>	March 2014
<b>Customers/Volume</b>	550 customers, 2500 POS
<b>Customer Focus</b>	SMBs
<b>Pricing</b>	\$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.



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

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.



<b>Launch Date</b>	September 2014
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	Retailers
<b>Pricing</b>	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 Moka are inspired by the growth in Indonesia's middle-class which is expected to grow by 70 million from now and 2020.



## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE



<b>Launch Date</b>	September 2012
<b>Customers/Volume</b>	Over 10.000 users
<b>Customer Focus</b>	Corporate home service/delivery in insurance, healthcare, auto service and more. Also acts as Merchant as ATM
<b>Pricing</b>	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.



<b>Launch Date</b>	July 2012
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	All Merchants
<b>Pricing</b>	\$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 amount of Series B funding from existing investors Matrix Partners and Axis Bank.



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

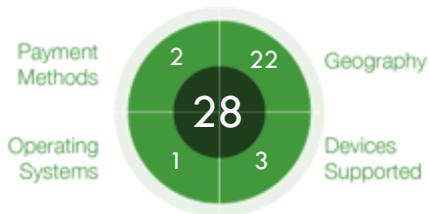
MTS is a mobile telecom service in India that offers a complete mPOS bundle, smartphone, mPOS hardware attachment and a one year data plan, enabling customers to use the solution right out of the box. MTS claims that service is fully secure and the Debit / Credit card details are fully encrypted at the 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.



## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE



<b>Launch Date</b>	2013
<b>Customers/Volume</b>	6,500 customers using Nobly POS
<b>Customer Focus</b>	Any retail shop, quick service location, bar or coffee stand
<b>Pricing</b>	\$29 per month per register

Nobly POS- Point of Sale was founded in 2013 in London, United Kingdom and is currently available in over 40 countries. Nobly POS has created a next generation iPad based, easy to use point of sale system, by allowing customers to setup their shop without expensive onboarding and support contracts. Nobly integrated payment solution connects to EMV/PDQ terminals, swipe card readers, Apple pay readers and other mobile payment solutions in over 25 countries and allows merchants to seamlessly accept both cards and alternative card payments.



Cape Town's **Nomanini**, provider of technology for distribution of pre-paid services, is paving the way for retailers in informal markets through their mobile point-of-sale terminal and cloud-based distribution platform, which facilitates retailers to react instantaneously to customer demand. The Company's 750 terminals across Africa allow vendors to charge up their terminals via mobile any time—replacing the physical delivery of scratch cards to each location.



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

PagSeguro 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, PagSeguro 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

All players are listed by section in alphabetical order.

### CORE



<b>Launch Date</b>	December 2012
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	SMEs
<b>Pricing</b>	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.



<b>Launch Date</b>	April 2014
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	SMBs
<b>Pricing</b>	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.



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

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.

## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE



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

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.



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

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.



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

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.



## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE



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

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.



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

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.



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



## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE



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



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



<b>Launch Date</b>	June 2014
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	Unbanked customers, micro merchants, independent professionals
<b>Pricing</b>	\$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).

## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE

## SureSwipe



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

SureSwipe Move from SureSwipe, a Payment Services Provider, was launched in South Africa. The company claims to be 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



<b>Launch Date</b>	2011
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	Small Businesses
<b>Pricing</b>	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.

## Sacombank



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

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.

## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE



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

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-Sale). The solution is also listed as one of MasterCard's preferred mPOS solution providers and is certified by the Visa Ready Program.



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

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.

## WorldPayZinc



<b>Launch Date</b>	June 2013
<b>Customers/Volume</b>	Not Available (Trial was 3,000 SB in UK)
<b>Customer Focus</b>	Small Businesses
<b>Pricing</b>	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.



## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE



<b>Launch Date</b>	January 2015
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	Retail stores and cash collecting outlets
<b>Pricing</b>	Not Available

The United Bank for Africa (UBA) launched mPOS terminals to support customers' e-banking transactions. The mPOS terminal is about the size of a Blackberry and enables stores and cash collecting outlets to operate just like traditional POS terminals that are used in many stores. UBA terminals also can support bill payments including, airtime top up, utility bill payment and cable TV subscriptions.



<b>Launch Date</b>	September 2013
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	SMBs
<b>Pricing</b>	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.



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

All players are listed by section in alphabetical order.

### CORE + FRONT OFFICE

#### Ackroo



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

Ackroo provides gift card and loyalty solutions into the \$160 billion North American gift card and loyalty market. Ackroo is headquartered in Ottawa, Canada. Their solutions enable businesses, merchants and business networks through customized gift card and loyalty programs. Ackroo's web-based solutions provide the power of a massively scalable software platform in a lightweight online tool that works with existing point-of-sale equipment, making it easy and affordable for businesses to launch gift card & loyalty programs that deliver immediate return on investment.

#### flint

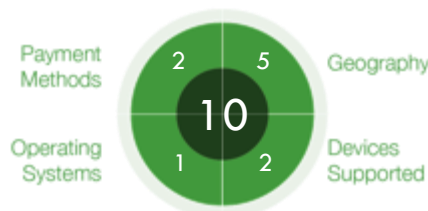
SPARKING BUSINESS ON-THE-GO



<b>Launch Date</b>	May 2012
<b>Customers/Volume</b>	Approx. 1,100 merchants
<b>Customer Focus</b>	SMB, Restaurants in particular
<b>Pricing</b>	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



<b>Launch Date</b>	June 2011
<b>Customers/Volume</b>	Approx. 1,100 merchants
<b>Customer Focus</b>	SMB, Restaurants in particular
<b>Pricing</b>	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.





## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE + FRONT OFFICE

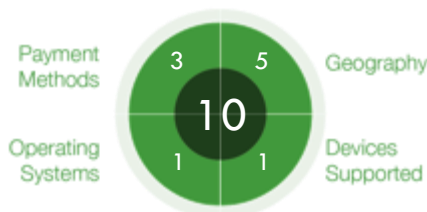


<b>Launch Date</b>	September 2014
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	Small Merchants
<b>Pricing</b>	Not Available

The first mobile POS product, M+, was launched in Azerbaijan, and in the Trans Caucasus region by card processing bureau MilliKart. The product was launched in collaboration with goSwift. 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.



**Monet** is an electronic payment processing company, headquartered in Pakistan and established in March 2012, with the vision to digitize payments in cash-based economies. Monet's Swipe2Pay mPOS service can process debit and credit cards at customer's doorsteps in a partnership with Pakistan's largest bank and largest online store, HBL and Daraz.pk. Swipe2Pay is more than the traditional dongle, it has geo-locations services, instant payment notifications, and loyalty and offer notifications.



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

PayStand is a next generation payment & eCommerce checkout system that enables any organization to receive money in their Website, Social Network, or Web Application without transaction costs. We are the first multi-payment gateway that accepts credit cards (Visa/MasterCard/Amex/Discover), eCheck (ACH/debit), and eCash (Bitcoin) with 0% transaction fees. Thousands of merchants are using PayStand for their online payments, shopping cart, donation management, subscriptions, eCommerce integrations, recurring payments, checkout experience and more. Plus, unlike other payment networks, PayStand is delightful to work with and built for the Internet age. We do not require complex coding, additional software or a pre-existing merchant account; any business can get started in minutes.



## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE + FRONT OFFICE



<b>Launch Date</b>	June 2014
<b>Customers/Volume</b>	Over 5,000 devices are in Market
<b>Customer Focus</b>	All Merchants and Financial Institutions
<b>Pricing</b>	Not Available

PAYPAD by Electronic settlement Limited (ESL) is a payment solution company based in Lagos Nigeria. They are aimed at solving Payment Solutions. Electronic settlement limited (ESL) is an information systems management company with over four years of experience revolutionizing the IT and payment industry. The target aims to provide mPOS solution to all merchants and financial Institutions in Nigeria and all over Africa. Through partnerships, the company has marketed over 5,000 devices.



**Revention** is a hospitality technology provider and developer of fully customizable POS solutions and online ordering, headquartered in Houston, Texas. Revention has announced a partnership with Punchh to bring mobile loyalty apps and rewards to its current and future clients. This partnership will give merchants the opportunity to engage their customers that will ultimately ensure stronger, longer relationships.



<b>Launch Date</b>	October 2009
<b>Customers/Volume</b>	\$4 billion under management
<b>Customer Focus</b>	Restaurants and small retailers
<b>Pricing</b>	Not Available

Swipely is a customer loyalty program and analytics system for small businesses. It processes credit card transactions of the business and tracks customers in order to provide analytics to the company and loyalty rewards to the customer.

## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE + BACK OFFICE



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

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.



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

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



<b>Launch Date</b>	2012
<b>Customers/Volume</b>	~5,000 customers / processing ~\$500M
<b>Customer Focus</b>	Direct to merchants, white labeled to FI's or as API's to developers
<b>Pricing</b>	2.75% card present, 2.9% + \$.30 for CNP. \$49.99 per mobile reader

Beanstream Mobile was launched by Beanstream, Digirai 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. Beanstream has built a network of over 600 partners and 18,000 merchants, and provides white label solutions. Customers include both online merchants and brick and mortar merchants, government, financial institutions and higher education.



## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE + BACK OFFICE



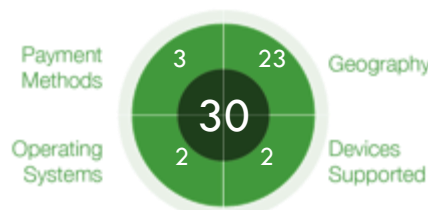
<b>Launch Date</b>	March 2012
<b>Customers/Volume</b>	26,000 +
<b>Customer Focus</b>	SMB
<b>Pricing</b>	Not available

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.



<b>Launch Date</b>	February 2012
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	SMB
<b>Pricing</b>	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.



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

Etsy is a marketplace where millions of people around the world connect, both online and offline, to make, sell and buy unique goods. The Etsy ecosystem includes entrepreneurs who sell on our platform, consumers looking to buy unique goods in our marketplace, manufacturers who help Etsy sellers grow their businesses and Etsy employees who maintain our platform.

## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE + BACK OFFICE



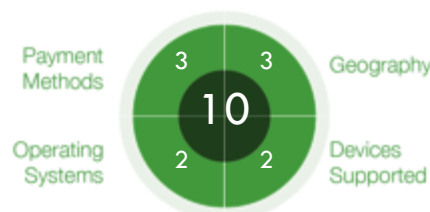
<b>Launch Date</b>	May 2009
<b>Customers/Volume</b>	Over 200,000
<b>Customer Focus</b>	SMB
<b>Pricing</b>	2.75% swipe and 3.75% keyed in rate or \$12.95 per month. 1.7% per swipe 2.75% keyed in rate in the US

Since launching GoPayment in 2008, GoPayment has expanded beyond payment card acceptance to add a magstripe 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.



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

The largest bank in Indonesia, Mandiri, launched a mobile payment solution, Mandiri Mobile POS in collaboration with goSwift 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 equipped with functions to take services orders, provide inventory reports and offer loyalty programs. The mPOS solution can be integrated with existing POS as well.



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

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

All players are listed by section in alphabetical order.

### CORE + BACK OFFICE



<b>Launch Date</b>	July 2013
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	QSR/Home Delivery and Mobile Field Service
<b>Pricing</b>	\$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.



<b>Launch Date</b>	January 2011
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	All merchants – Micro, SMB, Enterprise
<b>Pricing</b>	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. PayAnywhere and Discover partnered to process PayPal payments within the app.



<b>Launch Date</b>	2006
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	SMB
<b>Pricing</b>	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

All players are listed by section in alphabetical order.

### CORE + BACK OFFICE



<b>Launch Date</b>	2011
<b>Customers/Volume</b>	Approx. 500 businesses
<b>Customer Focus</b>	SMB with focus on service businesses
<b>Pricing</b>	.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.



<b>Launch Date</b>	January 2014
<b>Customers/Volume</b>	1,000+ Merchants
<b>Customer Focus</b>	All merchants – Micro, SMB, Enterprise
<b>Pricing</b>	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.



<b>Launch Date</b>	February 2013
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	SMB
<b>Pricing</b>	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 mid-sized companies, designed to address businesses' challenges of winning new customers, reducing operating costs and growing revenue.



## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### 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

All players are listed by section in alphabetical order.

### CORE + FRONT & BACK OFFICE



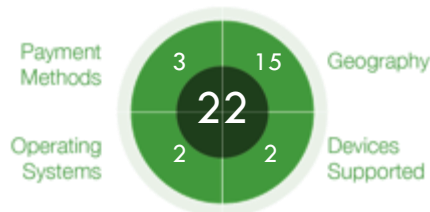
<b>Launch Date</b>	January 2011
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	SMB with focus on restaurant industry
<b>Pricing</b>	Not available

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.



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

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.



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

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

All players are listed by section in alphabetical order.

### CORE + FRONT & BACK OFFICE



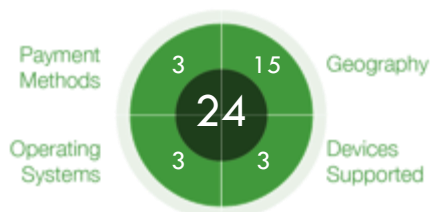
<b>Launch Date</b>	July 2012
<b>Customers/Volume</b>	10,000 + merchants
<b>Customer Focus</b>	All merchants – Micro, SMB, Enterprise
<b>Pricing</b>	THB 2,000 per reader + MDR fee 1.8-2.5%

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.



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

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.



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

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

All players are listed by section in alphabetical order.

### CORE + FRONT & BACK OFFICE



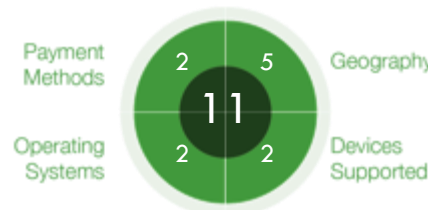
<b>Launch Date</b>	April 2013
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	Restaurants, bars, cafes and retailers
<b>Pricing</b>	2.69% + \$.03 per transaction

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 Koupa terminal which alerts the store employee, pulls up their preferences and then sends coupons to their phone for use at checkout.



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

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.



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

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

All players are listed by section in alphabetical order.

### CORE + FRONT & BACK OFFICE



<b>Launch Date</b>	June 2012
<b>Customers/Volume</b>	>10,000 merchants
<b>Customer Focus</b>	Acquirers, payment gateways, PSPs and MNOs globally with a focus on BRICS and MINT countries
<b>Pricing</b>	Not available

Mobilepaid, headquartered in Singapore, specializes in secure mobile payment and mobile commerce solutions, having a proprietary EMV switch, offering attended and unattended POS applications, and operating worldwide.



<b>Launch Date</b>	June 2012
<b>Customers/Volume</b>	550 million daily transactions/More than 30,000 mobile app installed
<b>Customer Focus</b>	SMB
<b>Pricing</b>	Full hardware package is \$599 flat fee for the year to connect a mobile device. First device is \$59/month; additional devices are \$0.10/transaction up to \$29/month.

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.



<b>Launch Date</b>	July 2013
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	SMB
<b>Pricing</b>	\$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



## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE + FRONT & BACK OFFICE



<b>Launch Date</b>	September 2011
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	All merchants – Micro, SMB, Enterprise
<b>Pricing</b>	\$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

## pepperbill



<b>Launch Date</b>	September 2013
<b>Customers/Volume</b>	+1,500 customers
<b>Customer Focus</b>	Small and medium-sized restaurants
<b>Pricing</b>	Not Available

pepperbill is one of the leading providers of order and payment management system for the gastronomy industry. With the professional, iOS-based payments system pepperbill, iPhone, iPod touch, or iPad devices are transformed into complete payment solutions. Payment data is encrypted and securely stored in the cloud. pepperbill's App already fulfills financial and accounting also.

## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE + FRONT & BACK OFFICE



<b>Launch Date</b>	November 2012
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	SMB
<b>Pricing</b>	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.



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



<b>Launch Date</b>	August 2011
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	SMB with focus on restaurant, retail & service industries
<b>Pricing</b>	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.



## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### CORE + FRONT & BACK OFFICE



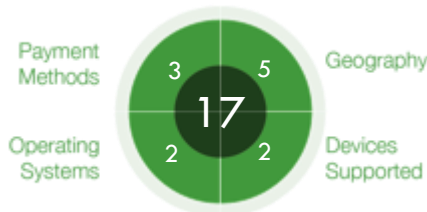
<b>Launch Date</b>	April 2010
<b>Customers/Volume</b>	Over 10,000 small businesses across the U.S. and Canada. \$1.8 billion in payment processing annually
<b>Customer Focus</b>	SMB
<b>Pricing</b>	\$49 for one register & \$98 for two registers per month

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



<b>Launch Date</b>	April 2013
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	All merchants – Micro, SMB, Enterprise
<b>Pricing</b>	"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.



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

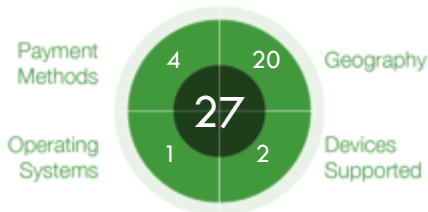
Spindle an mPOS solution provider offers a mobile payments acceptance solution for Android and Apple operating systems. The solution has leveraged Yowza!! POS to offer a suite of tools to allow merchants to conduct and manage a range of business functions including inventory management, order processing,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



## PLAYER DIRECTORY

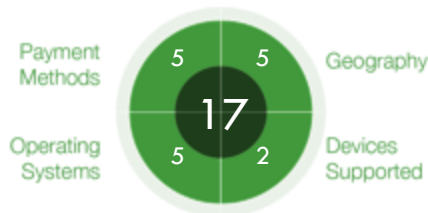
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### CORE + FRONT & BACK OFFICE



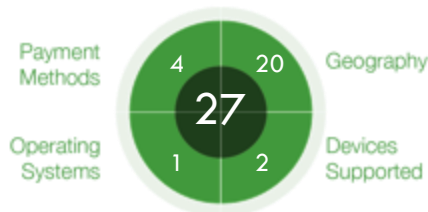
<b>Launch Date</b>	July 2005
<b>Customers/Volume</b>	Transacting over \$1B annually through mobile POS solution
<b>Customer Focus</b>	Food and drink industry
<b>Pricing</b>	Monthly fee per 1 license \$69

TouchBistro is an iPad point of sale (POS) solution specifically designed for restaurants. Restaurants, cafes, bars, and food trucks demand a point of sale (POS) solution that can help them improve staff and operation efficiencies, lower costs, and provide a better experience to their customers. TouchBistro is an iPad-based point of sale solution specifically designed to meet the demands of restaurateurs. As the #1 grossing food and drink app in over 28 countries in the Apple® App Store, TouchBistro is a proven POS solution that delivers an easy to use product, smart features that matter, and complete front-end and back-end capabilities.



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



<b>Launch Date</b>	January 2011
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	All merchants – Micro, SMB, Enterprise
<b>Pricing</b>	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

All players are listed by section in alphabetical order.

### 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.

#### WALLET-E



**Launch Date** June 2014

**Customers/Volume** Not available

**Customer Focus** All merchants – Micro, SMB, Corporate

**Pricing** Device: 69,00€+ VAT. 2.75%/swipe for Credit Cards and International Debit Cards. 1%/swipe fee for Italian Debit Cards + 0.25€ per transaction for both

Wallet-E, an Italian startup launched Wallat-ABILE and is the first mPOS the Italian market to be End-to-End Visa Certified. The company helps all merchants accept payments, small or large and is compatible with iOS, Android and Windows devices. The solution offers back office management services and integration with an ERP.

#### Xuddle cloudware for miners



**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

All players are listed by section in alphabetical order.

### CORE + FRONT & BACK OFFICE



<b>Launch Date</b>	February 2013
<b>Customers/Volume</b>	30 million guest each month and over 65,000 Tabletop Tablets Deployed/ running over \$4 billion in purchase volume on an annual basis
<b>Customer Focus</b>	Restaurants
<b>Pricing</b>	Not available

Based in Dallas, TX, Ziosk is the first entertainment, ordering and pay-at-the-table tablet touchscreen for the restaurant market. The technology, featuring a 7-inch Android OS touchscreen and credit card reader, resides on each table and enables the guests to see menu items, play games, view news, order food and beverages and 'pay on demand'; all which gives guests control over their dining experience. With its interactive capabilities, Ziosk and its footprint have created the Ziosk Media Network, a digital media platform for partners to create engaging experiences at the point of purchase. Ziosk and the Ziosk Media Network are revolutionizing the experience and economics of dining.



## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### OPEN ARCHITECTURE



<b>Launch Date</b>	May 2011
<b>Customers/Volume</b>	Approx. 1,500
<b>Customer Focus</b>	Enterprise businesses, hospitals, universities
<b>Pricing</b>	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.



<b>Launch Date</b>	February 2012
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	Small specialty retail to medium to large sized businesses
<b>Pricing</b>	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.



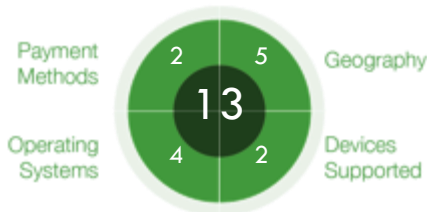
<b>Launch Date</b>	August 2011
<b>Customers/Volume</b>	Approx. 75,000 users
<b>Customer Focus</b>	Small merchants in Europe that don't accept cards
<b>Pricing</b>	2.75% for MC and Diner's Club or 2.95% for AMEX

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

All players are listed by section in alphabetical order.

### OPEN ARCHITECTURE



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



<b>Launch Date</b>	January 2012
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	Banks, Telcos, Large corps for the open solution and SMBs
<b>Pricing</b>	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

PowaPOS, a division of Powa Technologies, is the physical retail component of the company's omni-channel product line. The PowaPOS T25 is the first purpose built, all-in-one hardware platform designed for iOS, Android and Windows tablets.



<b>Launch Date</b>	October 2014
<b>Customers/Volume</b>	N/A
<b>Customer Focus</b>	All Merchants
<b>Pricing</b>	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 technology. The 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

All players are listed by section in alphabetical order.

### OPEN ARCHITECTURE

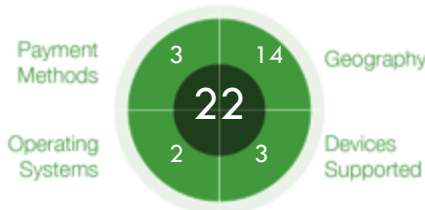


为商户服务!



<b>Launch Date</b>	August 2011
<b>Customers/Volume</b>	30,000 merchants in China driving \$400 million per year on an annualized basis
<b>Customer Focus</b>	All merchants – Micro, SMB, Enterprise
<b>Pricing</b>	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.



<b>Launch Date</b>	March 2012
<b>Customers/Volume</b>	1,000+ Merchants
<b>Customer Focus</b>	All merchants – Micro, SMB, Enterprise
<b>Pricing</b>	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.



<b>Launch Date</b>	2012
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	Third party developers who want to accept payments
<b>Pricing</b>	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

All players are listed by section in alphabetical order.

### OPEN ARCHITECTURE



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

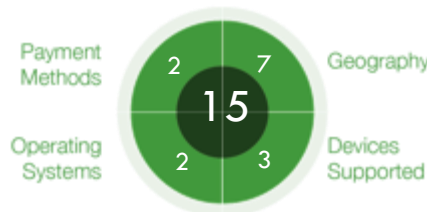
Smart mPOS by BWISE is a white label services that is sold to financial intuitions for them to redesign and rename as desired. The solution is device agnostic and can integrate into many devices. BWISE provides an API for the solution to be integrated into industry-specific vertical applications. In 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.

## SWIFTCH



<b>Launch Date</b>	December 2014
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	All merchants – Micro, SMB, Enterprise and white label solution to offer branded mPOS
<b>Pricing</b>	Not Available

The Mathema Technology LLC released Swiftch, a mPOS solution that empowers businesses in Northern Africa and the Middle East though alliance with acquiring banks. Swiftch can accept swipe and chip and PIN and certified for NFC transactions. Payments can be processed on smartphones, fixed and mobile tablets on both Android and iOS platforms.



<b>Launch Date</b>	December 2012
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	All merchants – Micro, SMB, Enterprise and white label solution to offer branded mPOS
<b>Pricing</b>	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.

## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### OPEN ARCHITECTURE



**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.



**Launch Date** Company launched 1999

**Customers/Volume** Not available

**Customer Focus** SMBs and merchants that do not accept card payments

**Pricing** Not available

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

All players are listed by section in alphabetical order.

### PLATFORMS



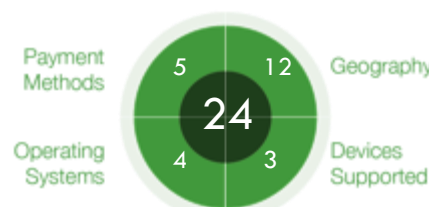
Apriva launched the first edition of AprivaPay in January 2010, an upgraded version, AprivaPay Plus was launched in April 2013. AprivaPay Plus offers a suite of products to provide a simple user experience and accept card payment transactions while offering front and back office features. This is the 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, a point of sale software developer 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.



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



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.

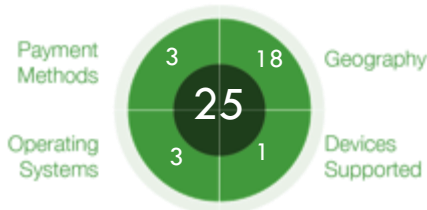




## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### PLATFORMS



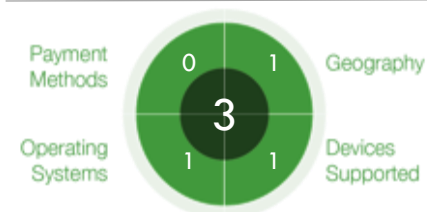
BlueBird offers a Payment Lineup, from card readers that accept Chip & PIN payments, offer payments with a scanner that may be used to look up price, availability and encourage customers to implement purchase decisions. In addition, the BP series makes payment acceptance on Android and Windows tablets 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 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.



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.



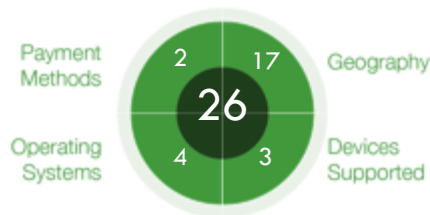
CHERRY offers a suite of mPOS terminals that can create an all-in-one had helped POS system. With the sled, the mobile device can process payments for a variety of target markets from law enforcement to mass transit.



## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

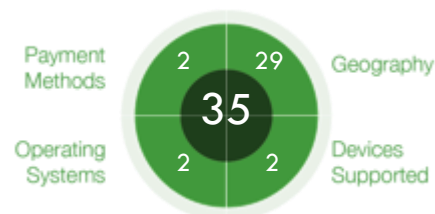
### PLATFORMS



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.



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.



<b>Launch Date</b>	December 2012
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	Restaurants of all sizes, cafes, coffee shops, food trucks, boutiques, and other retail businesses.
<b>Pricing</b>	Not Available

Headquartered in Atlanta, Georgia, Global Payments Inc. is a leading worldwide provider of payment technology services that delivers innovative solutions driven by customer needs globally. Their partnerships, technologies and employee expertise enable them to provide a broad range of products and services that allow our customers to accept all payment types across a variety of distribution channels in many markets around the world.



## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### PLATFORMS



**Launch Date** February 2010

**Customers/Volume** >50 across 25 countries

**Customer Focus** Not Available

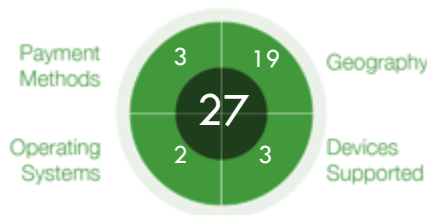
**Pricing** Not Available

goSwift offers both on-line and at the point of sale mobile commerce platform and marketing services. Incorporated in 2010 and headquartered in Singapore, goSwift delivers solutions & services to over 50 clients worldwide, currently in 25 countries, especially in the emerging markets. goSwift offers a variety of front office and back office features for its iOS and Android phone and tablet devices, including loyalty and rewards programs, mobile discounting, geo-targeting, cashback and voucher programs and digital wallets.



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



**Launch Date** June 2013

**Customers/Volume** 400,000 mPOS devices in the field

**Customer Focus** All Merchants

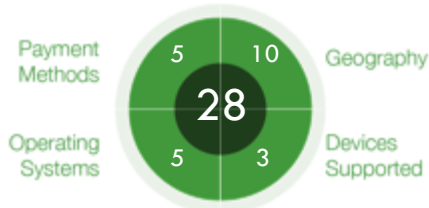
**Pricing** Not Available

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.

## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### PLATFORMS



Ingenico provides a full suite of mobile POS products, solutions and tools. ROAM Data is now 100% Ingenico Mobile Solutions which provides an innovative, end-to-end mobile commerce platform.



Magtek's QwickPay Pro is part of MagTek's mobile platform of secure and professional payment solutions for retail and restaurant owners.



<b>Launch Date</b>	April 2014
<b>Customers/Volume</b>	Not available
<b>Customer Focus</b>	Micro, SMBs and large enterprises across verticals like Retail, Restaurants, Insurance, Delivery & Logistics etc.
<b>Pricing</b>	Not available

Mahindra Comviva is the global leader in providing mobility solutions. It's a subsidiary of Tech Mahindra and a part of the USD 16.7 billion Mahindra Group. With an extensive portfolio spanning mobile finance, content, infotainment, messaging and mobile data solutions, Mahindra Comviva enables service providers to enhance customer experience, rationalize costs and accelerate revenue growth. Its mobility solutions are deployed by over 130 mobile service providers and financial institutions in over 90 countries, transforming the lives of over a billion people across the world.



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

All players are listed by section in alphabetical order.

### PLATFORMS

# monitise™



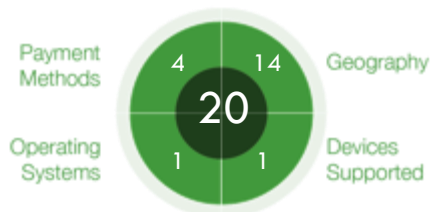
Monitise helps financial institutions and banks provide mobile payments for their customers. OP-Pohjola Group, a Finnish banking group that also offers investment and insurance services, signed a three-year deal with Monitise to license Monitise’s mPOS service for OP-Pohjola’s small business and merchant 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.

# Panasonic



Panasonic announced the launch of the industry’s first 7-inch all-in-one mobile POS tablet that will run on Windows 8.1. The tablet was designed for retail environments to meet the challenging omnichannel customer expectations while providing secure transaction capabilities. The tablet, the Toughpad FZ-R1, has an integrated EMV reader with PIN pad, mag stripe reader and NFC compatibility. The tablet was designed to address the changes in the retail landscape that are required by the EMV conversion.

# payworks.



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.

## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### PLATFORMS



<b>Launch Date</b>	August 2013
<b>Customers/Volume</b>	150,000 active Shopify stores \$7 B worth of sales. Processes \$5 B in sales
<b>Customer Focus</b>	Small and medium-sized retailers to launch and manage online stores.
<b>Pricing</b>	Fees: \$9 to \$159 and 2,7% to 2,15%

Shopify is a fully managed commerce platform that helps establish online businesses and provides retail point-of-sale systems for both online and offline companies. Shopify's core features include the ability to manage products, inventory, customers, orders and discounts. Merchants on Shopify may accept payments both online and in person using a built-in payment system, called Shopify Payments, or an external gateway, such as Paypal or Bitcoin payments. With the new Shopify POS, you can now accept cash, credit, debit, and gift cards on your iPhone and iPad. Shopify POS seamlessly integrates with your online store so your products, orders and customers are always in sync.



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.



<b>Launch Date</b>	Agost 2012
<b>Customers/Volume</b>	Not Available
<b>Customer Focus</b>	Small to midsize companies that don't already have terminals (taxi divers, craftsmen, market traders)
<b>Pricing</b>	Per transaction: UK, Ireland, Italy, Austria and the Netherlands - 1.95% France - 1.75% ; Spain - 1.5%; Germany local debit card - 0.95%, credit card fee - 2.75%; Portugal, Belgium and Russia - 2.75%

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.

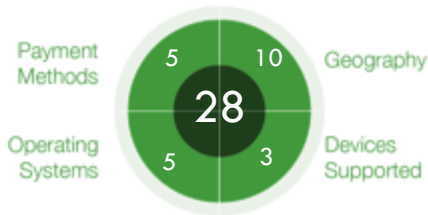




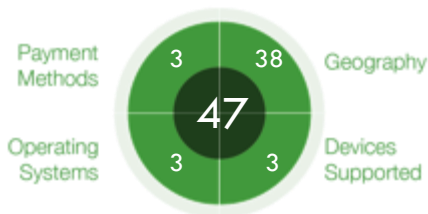
## PLAYER DIRECTORY

All players are listed by section in alphabetical order.

### PLATFORMS



USA Technologies provides wireless, cashless payment and M2M telemetry solutions for small-ticket, self-serve retailing industries. ePort Connect is the company's 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.



<b>Launch Date</b>	October 2011
<b>Customers/Volume</b>	+150M devices connected to the cloud
<b>Customer Focus</b>	All Merchants and consumers
<b>Pricing</b>	Not Available

Headquartered in San Jose, California, Verifone is the leader in providing trusted, secure and innovative payment terminals, global payment as a service, and commerce enablement solutions that create more valuable experiences and rich interactions between consumers and merchants. The company's products and services include mobile, countertop and self-service payment devices, software, and web-based gateways. With 5,300 employees worldwide, and partnerships with local distributors, Verifone is able to deliver innovative payment solutions in 150 countries and across vertical markets.

## 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](mailto: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](http://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](http://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.

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