

mPOS TRACKER

A PYMNTS REPORT

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



WITHER AMAZON? WITHER MPOS?

Amazon has the muscle to enter and upend a business -- if it wishes to.

Then, should we consider the closing of [Register](#) as a sign of things to come in the world of mPOS?

The mobile point of sale market is slated to grow to \$43 billion with 54 million installed units by 2022. In the US, the floodgates to the industry were opened by Square in 2009. What originated from the frustration of being unable to [process](#) a \$2,000 glass faucet sale escalated to a company on the cusp of an IPO with a reported value of \$6 billion.

Introduced over five years ago as a way to empower the smallest (and newest) of merchants to accept credit and debit cards, mPOS has shifted from being a simple, card-reading, hardware device to a platform which can provide a deep variety of merchant services in addition to accepting multiple payment types including mobile, contactless and EMV. Today there are more than 200 players worldwide in the mPOS space in some form or fashion, including the likes of PayPal and Square - both of which have managed to build big credible brands.

Yet mPOS is undergoing a shift magnified by every small yet strategic move conducted by many of these players.

And Amazon is one of them. There are many theories about why Amazon made the decision to shut down Register: everything from bad economics to low merchant take up to something potentially much bigger being in the offing.

It can be argued that when Amazon entered the market with the easy and affordable \$10 POS device, it entered at precisely the same time that the market's expectations of mPOS were different. Register, was initially intended to target Amazon marketplace sellers, in need of an mPOS solution. One theory of the case is that Register may have not had "enough" to keep larger merchants in need of a customized integrated solution satisfied.

Ian Rutland, CEO of Miura Systems which focuses on mPOS hardware agrees. "A lot of providers have tried the one-size-fits-all solution and it just doesn't work," he said. "For example, retail and hospitality and services are all highly fragmented markets with different needs. Maybe [Amazon] is a sign of the next generation of that challenge."

Or a case of what is old is now new: simple devices that are all about payments acceptance, with the ability to support and enable functionality tied to a specific vertical – and eliminate channel conflict.

"There is always a silent song of having additional services to a product but as soon as that happens, one starts competing with partners and that presents challenges on a variety of fronts," said Rutland.

However, he also warned against being pigeonholed and too focused on a particular segment. "We are going to see an interesting dichotomy with providers like Miura that are in relatively small number," he said. "The transition from the traditional mPOS which is aimed at micro merchants who didn't have permanent brick and mortar to the largest scale merchants will be interesting to watch."

So, what's next for the mPOS landscape? Will it break out from the infinite loop of old and new? We'll track it right here.

AROUND THE WORLD OF MPOS – NOVEMBER HIGHLIGHTS

No points for guessing what merchants were focusing on last month.

Most mPOS product launches were to provide more services to customers and comply with the EMV liability shift.

Mobile POS provider Square will begin shipping its [EMV and contactless](#) chip card readers in December. AnywhereCommerce, a global payments solutions provider, launched its next-generation [Walker C2X mPOS](#) card acceptance device for mobile platforms. Walker C2X is compatible with all major mobile operating systems, and provides merchants with the ability to accept EMV chip-and-signature and Apple Pay transactions, as well as magnetic stripe cards.

Singapore-based mobile commerce platform goSwift launched a [new payment app](#) with features including a new user interface, a service allowing cardholders to withdraw cash through the mobile application, location service configuration and transaction notifications. It also launched enhanced product catalog functionality for merchants on its mobile commerce platform.

Infinite Peripherals launched the first mobile point-of-sale device for [iPhone 6 Plus](#), Infinea Tab M, while ConCardis is opening up its OptiPay mPOS solution to merchants and providers of integrated solutions via a software development kit ([SDK](#)).

Swish Payments obtained Visa [membership](#). Swish will now be able to acquire merchant accounts and process Visa and MasterCard transactions for merchants across Europe, reducing its direct acquiring costs and accelerating the merchant boarding process.

On track with trends last month, funding for companies has been consistent. SoftPay Mobile International raised \$1 million in [Series A](#) funding led by Singapore-based FinTech VC firm Life. SREDA. SoftPay plans to use the funds for regional expansion, talent acquisition and gaining a foothold in Southeast Asia.

CardFlight also announced \$4.2 million in new Series A [funding](#). The round was co-led by an investor group assembled by Dan Henry and MATH Venture Partners. The newly raised funding will go toward developing mobile solutions and bringing them to market. The company has also been certified by First Data, global provider of commerce-enabling technology and solutions, to accept [EMV chip](#) card transactions.

After raising \$10 million in August, European mobile point-of-sale company SumUp has launched its mobile payments service in [Sweden](#). SumUp is now present in 14 countries.

Cloud-based POS platform Lightspeed and mobile payment service iZettle partnered to equip [restaurants](#) across the U.K. and Europe with mobile payments solutions.

AROUND THE WORLD OF MPOS – OCTOBER HIGHLIGHTS

Commerce solutions provider Powa Technologies has partnered with Sophitech, a Latin American point-of-sale software provider, to offer [Mexican merchants](#) a tablet-based payment product.

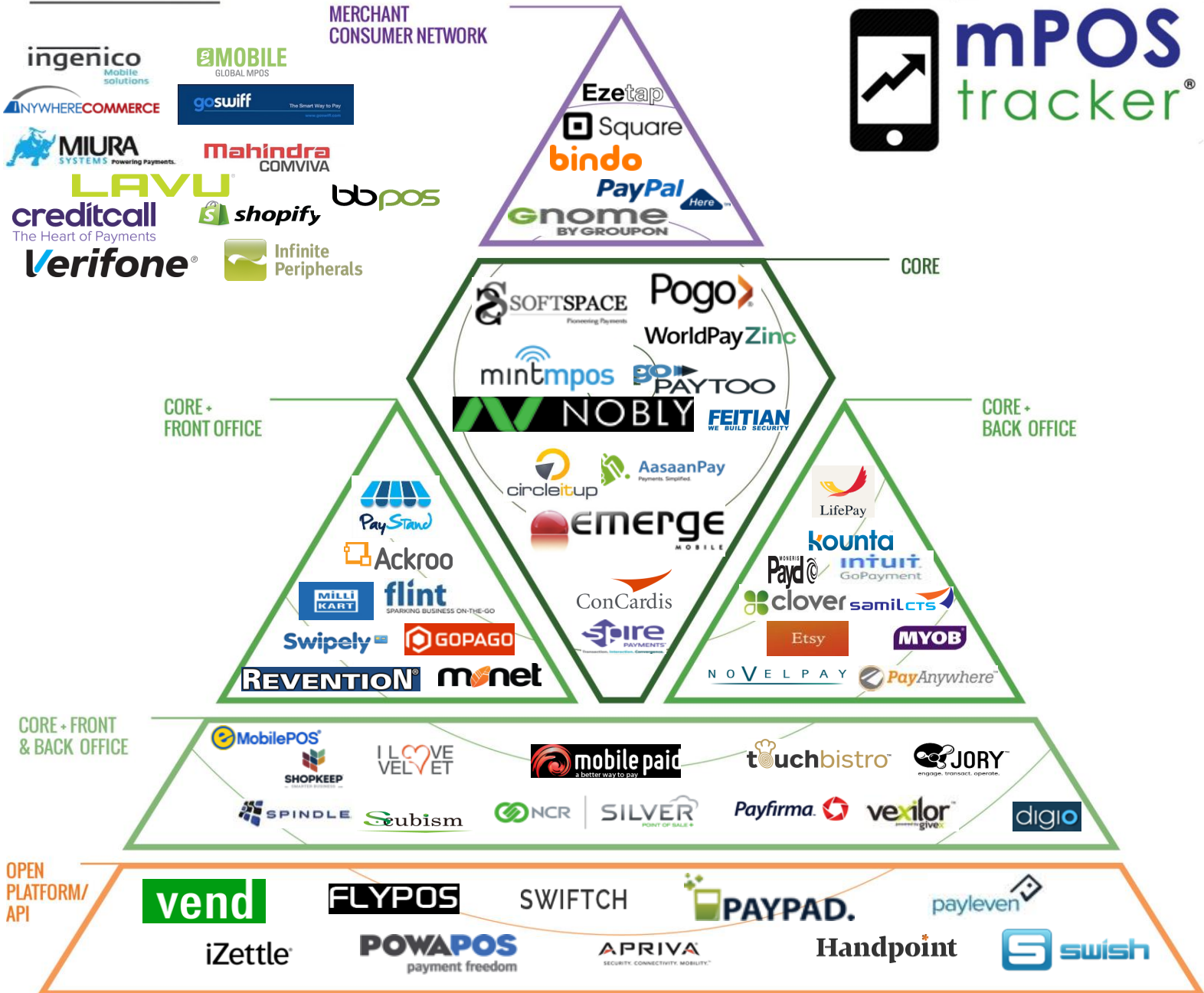
payleven, an mPOS provider for SMBs, and American Express launched their [business bundle](#) for SMBs, consisting of a free payleven chip & PIN card reader and an American Express Business Gold Card.

mPOS November Tracker Updates

We added five new players to the mPOS tracker family: ASB Accept mPOS, iCompass, MobiMagic, Moneris PAYD and TechnoLabs. Profiles of 13 existing players were updated based on partnerships and other announcements. iZettle's score changed after updating its profile to add geographies and more. AnywhereCommerce, CardFlight, ConCardis, goSwift, Infinite Peripherals, payleven, Powa Technologies, SoftPay, Square, SumUp, Surefire Systems and Swish were updated to reflect the new things that they are doing. The details on how the players moved around the mPOS pyramid and all player profile updates can be found in the Player Directory, starting on Page 12.

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

NEW PLAYER ADDITIONS



The ASB Group of companies is one of the largest providers of financial and insurance services in New Zealand. ASB Accept mPOS is a small, portable device that pairs with the ASB Payment Interface (Pi) app on smartphones or tablets, enabling the acceptance of EFTPOS and credit card payments on the spot. It uses a smartphone's 3G/4G network or a Wi-Fi connection, and works with Apple or Android, on any cellular network.



iCompass' mPOS platform is a white-label complete mobile point-of-sale software. The mPOS platform is targeted at financial institutions, including banks, acquirers and service providers.



MobiMagic is a software platform enabling existing POS integration onto the next-generation of mobile software and hardware. MobiMagic integrates restaurant and retail businesses' pre-existing POS inventory and menu items with the iPhone, iPod Touch, and Google Android devices.



Moneris offers credit, debit, wireless and online payment services for merchants in virtually every industry segment and processes more than 3 billion transactions annually. With more than 350,000 merchant locations, Moneris provides the hardware, software and systems needed to improve business efficiency and manage payments. Moneris PAYD is its mPOS solution, which offers a suite of mCommerce management tools to meet the growing needs of Moneris' small business merchants, including the ability to track all transactions from their mobile device and send receipts via email.



TechnoLabs is a software company with a laser focus on products and solutions in enterprise mobility, (mobile) document management, eCommerce platforms and retail solutions. Its retail solution, Omni Retailer, enables all retail operations on mobile like billing (barcode reading, card payment, deals and offers, loyalty cards), stocks, orders with payments, and electronic loyalty cards, as well as integration with SAP.

UPDATES FROM AROUND THE MPOS UNIVERSE

UPDATES FROM EXISTING PLAYERS



AnywhereCommerce, a global payments solutions provider, launched its next generation Walker C2X mPOS card acceptance device for mobile platforms. Walker C2X is compatible with all major mobile operating systems, and provides merchants with the ability to accept EMV chip-and-signature and Apple Pay transactions, as well as magnetic stripe cards.



Mobile point of sale provider CardFlight has been certified by First Data, a global provider of commerce-enabling technology and solutions, to accept EMV chip card transactions. In addition to First Data's certification, the solution has also passed a set of industry approvals, including the Visa Acquirer Device Validation Toolkit (ADVT), MasterCard Terminal Integration Process (M-TIP), American Express Integrated Circuit Card Payment Specification (AEIPS) and Discover Payment Application Specification (D-PAS).

CardFlight has announced \$4.2 million in new Series A funding. The round was co-led by an investor group assembled by Dan Henry and MATH Venture Partners. The newly raised funding will go toward developing mobile solutions and bringing them to market.

Cayan, a payments tech company, also partnered with CardFlight, a mPOS technology provider, to offer EMV-ready mobile payment acceptance solutions to its partners and merchants. Because of the October liability shift, Cayan has continued to establish partnerships with companies like CardFlight to provide its partners and merchants with the best technology options for EMV acceptance at the point of sale.



ConCardis is opening up its OptiPay mPOS solution to merchants and providers of integrated solutions via a software development kit. The SDK enables providers of checkout systems and software developers to integrate the ConCardis OptiPay mobile point-of-sale solution into their iOS and Android apps easily and free of charge.



goSwift, a global mobile payments and marketing services provider, launched a new payment app that will help boost mobile transactions through mPOS. New app features include: a new user interface, a service that allows cardholders to withdraw cash through the mobile application, location service configuration and transaction notifications. goSwift also launched enhanced product catalog functionality for merchants on its mobile commerce platform.

UPDATES FROM AROUND THE MPOS UNIVERSE

UPDATES FROM EXISTING PLAYERS



Infinite Peripherals introduces Infinea Tab M, the first mobile point-of-sale device for iPhone 6 Plus. The solution delivers a larger handheld option for industries including retail, hospitality and transportation. The Infinea Tab M for iPhone 6 Plus adds a magnetic stripe reader (MSR) to the phone to facilitate mobile checkout and also accepts NFC payments. Optional features include an encryption-capable MSR, a 2D high-speed imager that supports all major 1D or 2D barcodes, and Bluetooth and RFID readers to expedite transactions. When equipped with the high-speed imager, the Infinea Tab M for iPhone 6 Plus adds significant versatility in additional tasks such as inventory management, asset tracking, ID verification, lead tracking, inspection/workflow, dispatch, time/labor, and lab and health care.

iZettle

Cloud-based POS platform Lightspeed and mobile payment service iZettle partnered to equip restaurants across the U.K. and Europe with mobile payments solutions. The iZettle card reader connects to Lightspeed Restaurant through an iPad or iPhone and can be used at the customer's table to complete their transaction via credit or debit card or Apple Pay, ensuring secure and efficient payments.



payleven, a mPOS provider for SMBs, and American Express launched their business bundle for SMBs, which includes a free payleven chip & PIN card reader. SMEs are able to accept all major debit and credit cards with the free card reader. The bundle also includes the American Express Business Gold Card, which allows up to 54 days of interest-free purchases. Initially, this offer is only available to businesses in Germany.



Commerce solutions provider Powa Technologies has partnered with Sophitech, a Latin American point-of-sale software provider, to offer Mexican merchants a tablet-based payment product. Sophitech's SkyPOS, a recently launched cloud-based POS application for iPad, is now available and fully integrated with the PowaPOS T25. The partnership aims to bring mobile and costless solutions to small businesses.

UPDATES FROM AROUND THE MPOS UNIVERSE

UPDATES FROM EXISTING PLAYERS



Mobile point of sale venture SoftPay Mobile International, of Southeast Asia, has secured a \$1 million Series A investment round led by Singapore-based FinTech VC firm Life.SREDA. The company plans to use the funds for regional expansion, talent acquisition and to accelerate its vision of being the No. 1 mobile payment company in Southeast Asia.



Mobile POS provider Square will begin shipping its EMV and contactless chip card reader in December 2015. When preordering a contactless and chip card reader, Square's Liability Shift Protection is available for free, from preorder until arrival. Square unveiled the NFC mPOS terminals during Apple's WWDC event in June of this year and offered the first 250,000 terminals free of charge.



European mobile point-of-sale company SumUp has launched its mobile payments service in Sweden. The market entry in Sweden follows the company's recent announcement of a \$10 million investment round, and it's now present in 14 countries. Strategic partnerships with big players in Sweden are to be announced soon.



NOMAD builds on Surefire's extensive POS credentials and breaks down the limitations of localized back office systems by using cloud based pricing and inventory at its core. Surefire's transaction platform also integrates with loyalty programs and logistics systems. Benefits of the platform include real-time transaction management, including data from mobile point of sale.



Swish Payments, an international mPOS service provider, obtained Visa membership ahead of its European pilot. Swish's Visa membership complements its MasterCard membership obtained in January 2015. As a licensed financial institution with full Visa and MasterCard membership, Swish will now be able to acquire merchant accounts and process Visa and MasterCard transactions for merchants across Europe, reducing its direct acquiring costs and accelerating the merchant boarding process.

THE MPOS PYRAMID – SCORING DETAILS

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, all players will be featured. This leads to some sections having more than 10 players.



MERCHANT
CONSUMER
NETWORK



CORE



CORE + FRONT OFFICE



CORE + BACK OFFICE

80	PayPal Here	57	Spire Payments	54	Swipely	74	Kounta
64	Square	56	Soft Space	37	MilliKart	54	Clover
45	Groupon	55	PayToo	37	Ackroo	52	Intuit Go Payment
37	Bindo	55	AasaanPay	32	GoPago	51	LifePay
36	Ezetap	55	Feitian	31	PayStand	50	MYOB PayDirect
		49	ConCardis OptiPay	31	Flint	50	PayAnywhere
		48	Mint	27	Revention	50	Moneris PAYD
		48	Nobly	21	Monet	49	NovelPay
		46	CircleItUp			48	Etsy
		46	Emerge Mobile			48	SamilCTS Mobile POS
		44	Pogo (First Data)				
		44	WorldPay Zinc				



PLATFORMS

67	NCR Silver	76	PowaPOS	81	Ingenico (ROAM)
61	Spindle	68	Vend	79	Anywhere Commerce
58	ShopKeep	66	iZettle	70	BBPOS Limited
57	I Love Velvet	61	Apriva	70	goSwift
56	Mobilepaid	60	Flypos	67	Verifone
51	Payfirma	57	Swish	66	Miura Shuttle
51	TouchBistro	57	Handpoint	66	Mahindra payPlus
51	Vexilor from Givex	55	Swiftch	62	Lavu
50	Digio	54	PayPad	60	Infinite Peripherals
49	eMobilePOS	52	Payleven	56	Creditcall
49	Wallmob			56	Global Payments
49	S-Cubism			56	Shopify

PLAYER DIRECTORY

All players are listed by section in alphabetical order.

MERCHANT / CONSUMER NETWORK

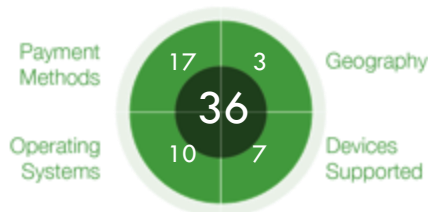
bindo



Launch Date	December 2013
Customers/Volume	+100M users / Bindo platform used by over 200 merchants and processed over \$30M in transactions
Customer Focus	Small Merchants
Pricing	Between \$79-\$229 per month + card processing

Bindo, a retail technology company, aims to close the gap between online and offline retailers. Bindo announced 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.

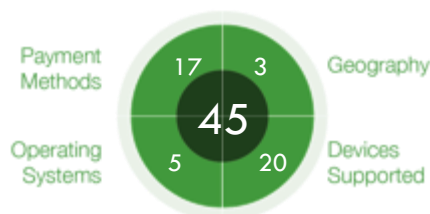
Ezetap



Launch Date	July 2013
Customers	Serves over 6 Million villages in India
Customer Focus	SMB
Pricing	Less than \$50. It is priced as a SAAS service (purely on subscriptions and not on transactions, but the merchant's bank may have a transaction-fee based model)

Ezetap was chosen by State Bank of India, the largest public sector bank, to launch a five-year 500k mPOS 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



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

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

PLAYER DIRECTORY

All players are listed by section in alphabetical order.

MERCHANT / CONSUMER NETWORK



Launch Date	March 2012
Customers	200,000+ Merchants
Customer Focus	All merchants – Micro, SMB, Enterprise
Pricing	2.7% transaction fee, with no monthly fee. The fee for non-swipes goes up to 3.5%, with a \$ 0.15 fee

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



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

Square, 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



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

Hong Kong mobile operator 1010 has partnered with Global Payments to release a mPOS reader that enables card acceptance. Compatible with both iOS and Android devices and powered by 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.



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

Owned by Suidhaa Infoserve Pvt Ltd, a company that provides Internet-based payment collection services for various industries across India, AasaanPay enables 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.



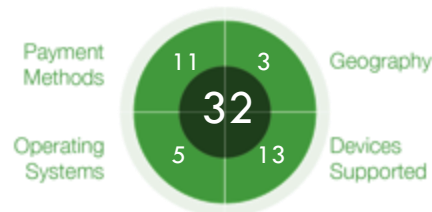
	Launch Date	August 2013
	Customers/Volume	Not Available
	Customer Focus	All industries
	Pricing	Bt 2,000 for the reader

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

PLAYER DIRECTORY

All players are listed by section in alphabetical order.

CORE



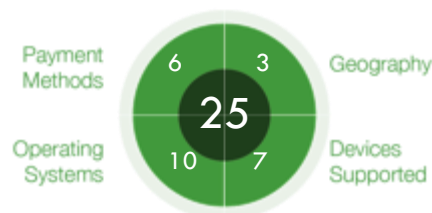
Launch Date	July 2013
Customers/Volume	Not Available
Customer Focus	Merchants
Pricing	Not Available

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.



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

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



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

A pay-as-you-go solution 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.



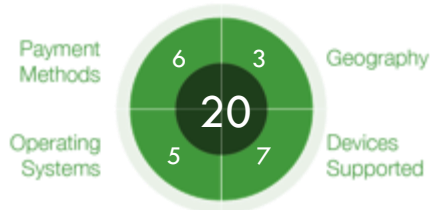
PLAYER DIRECTORY

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CORE

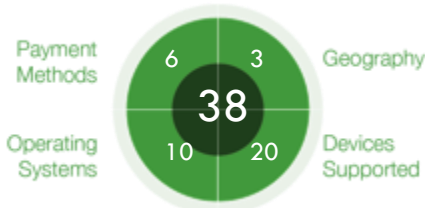


BitStraat



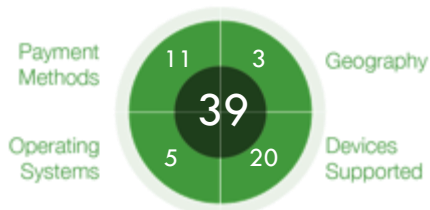
Launch Date	December 2014
Customers	18
Customer Focus	Merchants in Amsterdam
Pricing	€10 per month to rent the device or €120 to buy the terminal

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.



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

The Blue Bamboo PocketPOS Card Reader supports iOS and Android products, other smartphones 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.



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.



PLAYER DIRECTORY

All players are listed by section in alphabetical order.

CORE

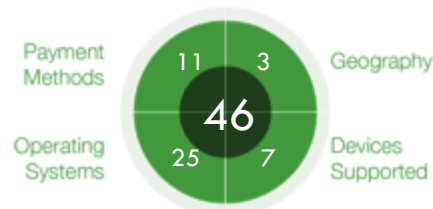
CHASE Paymentech™



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 item descriptions and can send receipts via email and text messages.

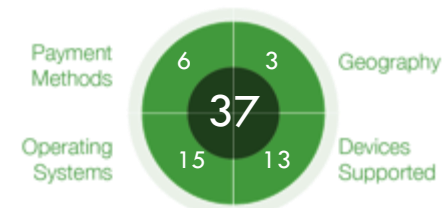
circleitup



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

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

citibank



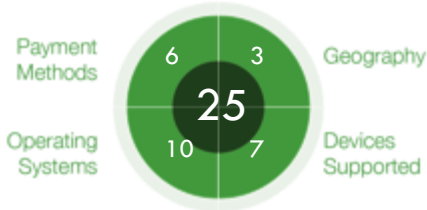
Launch Date	January 2013
Customers/Volume	Not Available
Customer Focus	Citibank card customers
Pricing	Not Available

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

PLAYER DIRECTORY

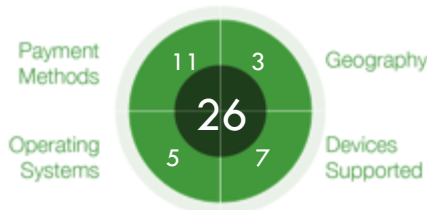
All players are listed by section in alphabetical order.

CORE



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

Clip was founded by former PayPal executives and is designed to offer small merchants in Mexico and Spanish speaking America the opportunity to accept cards. Card acceptance is difficult due to the high cost of installing terminals and the high level of distrust from 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 its 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 systems.

PLAYER DIRECTORY

All players are listed by section in alphabetical order.

CORE



Launch Date	July 2014
Customers/Volume	Not Available
Customer Focus	Small and Independent Merchants / SME
Pricing	99 € (including VAT) one-off expense for the card reader, 0,95 % per transaction for debit cards and 2,60 % per transaction for credit cards.

ConCardis is Germany’s leading provider in cashless payment services. The company boasts more than 30 years of experience and solutions for customers of all sizes – from sole traders to hotel chains. ConCardis OptiPay is a convenient mPOS solution for businesses of all kinds. A handy chip-and-PIN-enabled card reader with integrated NFC function is connected to the merchant’s smartphone via Bluetooth. In combination with the free app, the merchant can accept chip-based and contactless card payments anywhere and at any time – for example, with Apple Pay or other NFC-based methods such as MasterCard PayPass or Visa payWave. A printer for sales receipts is also available for the system. Users can log in to their personal account via the ConCardis OptiPay website and analyze their card payments through a clearly designed dashboard.



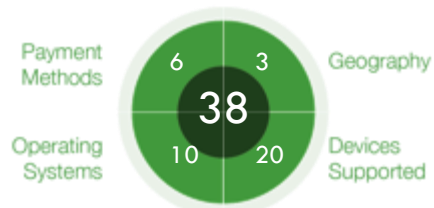
Launch Date	December 2012
Customers/Volume	Not Available
Customer Focus	SMEs
Pricing	Not Available

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

PLAYER DIRECTORY

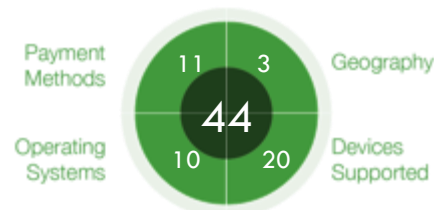
All players are listed by section in alphabetical order.

CORE



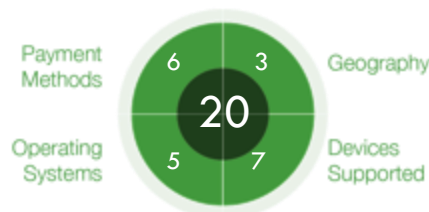
Launch Date	August 2013
Customers/Volume	Not Available
Customer Focus	SMEs
Pricing	Bundled rates to include phone service, dongle & data

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



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

Emerge Mobile's mPOS solution 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.



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

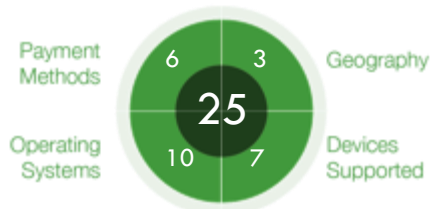
Epic was launched to enable payments in the Philippines via smartphone. The reader enables payments via swipe and via chip and PIN card payment. Epic has seen a high demand for mPOS payments from doctors, lawyer, beauticians, consultants and trainers who want to reduce the risk and hassle of collecting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



PLAYER DIRECTORY

All players are listed by section in alphabetical order.

CORE



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

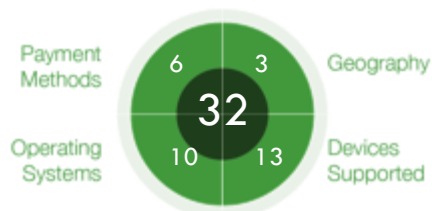
EverPay is the latest product of Evertec, which offers a range of financial services products including traditional POS terminals, ATM services, acquiring, card issuing and payment networks. Evertec, which recently filed an IPO, typically focuses on larger merchants to quickly expand payment acceptance 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.



Launch Date	1999
Customers/Volume	Not Available
Customer Focus	Government, Health, Finance, Enterprises, Education & Research
Pricing	Not Available

Feitian serves the global market for multifactor authentication, personal identity, risk management, smart card and mobile smart card reader technology. Established in 1999, Feitian was developed as an essential component in the information architecture of private and public enterprises, government, and educational institutions throughout the world.

Globe Charge



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

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



PLAYER DIRECTORY

All players are listed by section in alphabetical order.

CORE



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

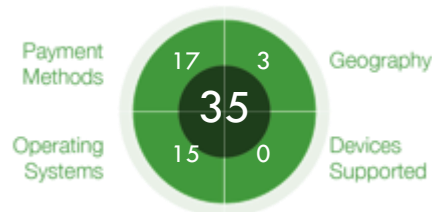
Heritage Bank in Nigeria launched a mPOS device, Heritage Bank PortaPOS. The device is compatible with smartphones and tablets and will accept swipe and EMV Chip & PIN payments from MasterCard, Visa and Verve Cards. The reader will be offered free for all Heritage customers. Its benefits include syncs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

iACCEPT



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

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



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



PLAYER DIRECTORY

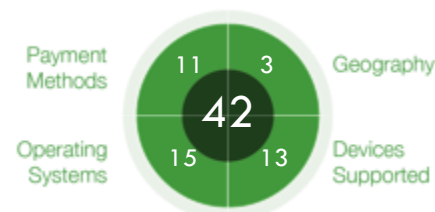
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CORE



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



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

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 U.S. The solution will be used by a major Italian insurance provider and have distributed over 3,000 readers in Italy.



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

Kalixa Pro is a Chip and PIN enabled mPOS device linked to the Kalixa payments portfolio of services including issuing and acquiring. A key feature touted by Kalixa is its eWallet which enables merchants to manage their money without the costs, risks, and complications of traditional small business DDA accounts. They provide access to card payments and to 200 alternative payment solutions.



PLAYER DIRECTORY

All players are listed by section in alphabetical order.

CORE



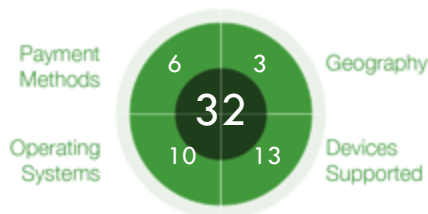
Launch Date September 2012

Customers/Volume Not Available

Customer Focus Banks

Pricing 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 a 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 FIs. The company received a letter of approval from Bank Negara Malaysia to issue electronic money through MPAY Balance and MPAY MasterCard. 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 10 to 20 percent of the total market. The bank's push will fuel the growth of ManagePay's mPOS solutions and its complementary 3DSecure eCommerce payment business segment.

PLAYER DIRECTORY

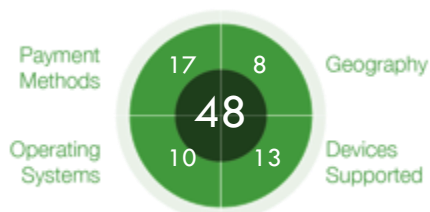
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CORE



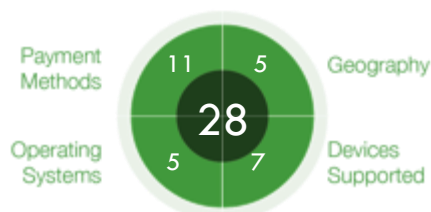
Launch Date	March 2014
Customers	550 customers, 2,500 POS
Customer Focus	SMBs
Pricing	\$40 per device, rate dependent on acquirer

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



Launch Date	September 2013
Customers/Volume	Not Available
Customer Focus	SMBs
Pricing	1.75% transaction fee + 28c EFTPOS fee

Mint Wireless Limited (MNW) is a global mobile payments and transactions processing company. 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.



Launch Date	September 2012
Customers	Over 10,000 users
Customer Focus	Corporate home service/delivery in insurance, healthcare, auto service and more. Also acts as Merchant as ATM
Pricing	Not Available

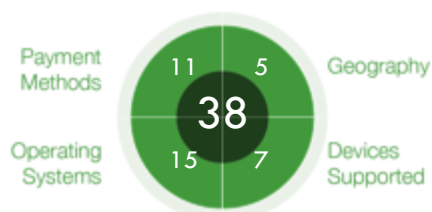
Mosambee launched its first pilot in Fall of 2012 in India after a soft launch in Dubai. The founders wanted to respond to home delivery, including Cash on Demand, which in developing economies is a very common method of sending and payment for merchandise. Using Mosambee's solution, and leveraging its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



PLAYER DIRECTORY

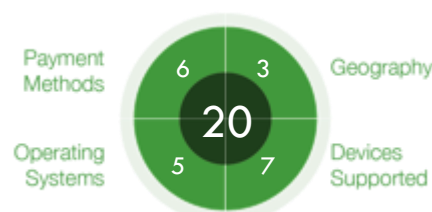
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CORE



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

Mswipe offers a range of point of sale devices like card swipers which plug 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.



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

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



Launch Date	2013
Customers	6,500 customers using Nobly POS
Customer Focus	Any retail shop, quick service location, bar or coffee stand
Pricing	\$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.



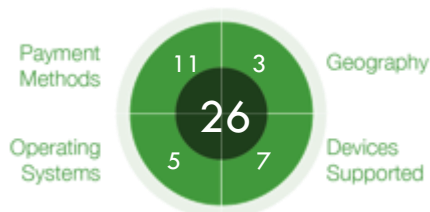
PLAYER DIRECTORY

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CORE

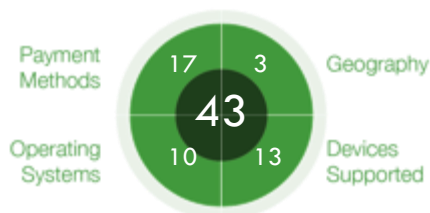


Cape Town's Nomanini, provider of technology for distribution of prepaid services, is paving the way for retailers in informal markets through their mobile point-of-sale terminal and cloud-based distribution platform, which facilitates retailers to react instantaneously to customer demand. The company's 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.



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



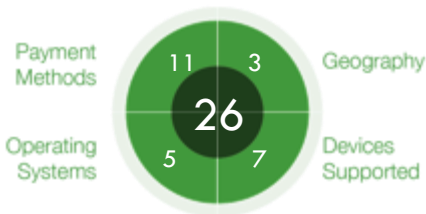
Launch Date	April 2014
Customers/Volume	Not Available
Customer Focus	SMBs
Pricing	Not Available

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

PLAYER DIRECTORY

All players are listed by section in alphabetical order.

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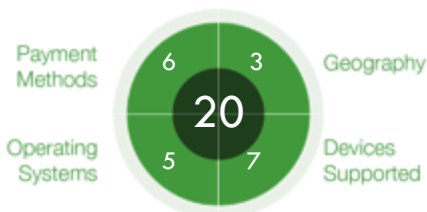
Launch Date	March 2014
Customers	100+
Customer Focus	Taxis & Restaurants
Pricing	339 PLN net - purchase of PIN-Pad Paymax, No more than 2.75% + 19 gr - trx commision

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.



Launch Date	December 2013
Customers/Volume	Not Available
Customer Focus	All Merchants
Pricing	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, tablets and feature phones via Bluetooth and Wi-Fi. Paynear plans to deploy 20,000 devices in 2014 to increase digital payment acceptance in India.



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



PLAYER DIRECTORY

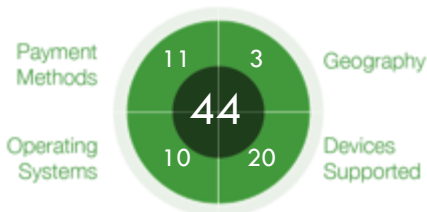
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CORE



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

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.



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

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.



Launch Date	November 2014
Customers	Over 10,000
Customer Focus	Merchants in Iran
Pricing	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 mag stripe or Chip & PIN payment acceptance. The device currently supports Android smartphones and tablets and the company plans to launch an iOS compatible device soon.



PLAYER DIRECTORY

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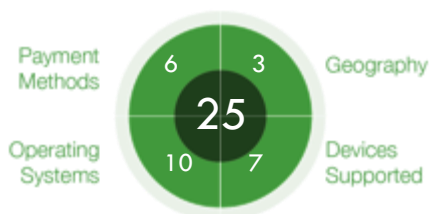
Launch Date	July 2013
Customers/Volume	Not Available
Customer Focus	Small Retailers
Pricing	Not Available

Ukrainian financial institution 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.



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

Punto has launched its EMV and magstripe 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.



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

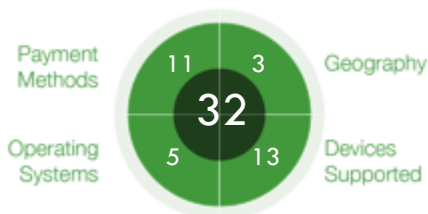
Qiandaibao is a mobile POS startup in China which targets lower-tier cities in China that have a poor payment infrastructure. The company reportedly processes RMB 500 million (\$81.4 million) per day and provides services to over 1 million small businesses. In November, the company reportedly raised hundreds of millions of RMB, translating to anywhere between \$16.3 million to \$163 million.



PLAYER DIRECTORY

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CORE



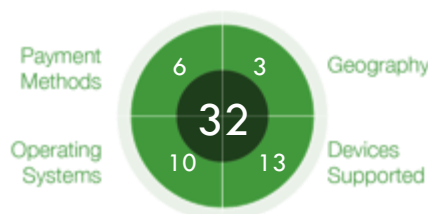
Launch Date	November 2014
Customers/Volume	Not Available
Customer Focus	Merchants and Financial Institutions
Pricing	Not Available

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



Launch Date	December 2012
Customers/Volume	Not Available
Customer Focus	Small businesses and the self-employed
Pricing	Initial fee (including card reader and shipping) of 2,980 yen, 3,24% per transaction

Launched by Rakuten in December 2012, Rakuten Smartpay enables users to conduct credit card transactions on their smartphones or tablet devices using a dedicated card reader in Japan. A major feature of the service is the low initial fee (including card reader and shipping) of 2,980 yen including tax. There are no monthly fees and the app itself is free. It can be used by a wide range of business sectors, especially small businesses and the self-employed who have been dissuaded from introducing credit authorization terminals due to high initial cost and lengthy settlement cycles.



Launch Date	June 2014
Customers	300+ merchants
Customer Focus	Merchants at Ben Thanh Market
Pricing	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

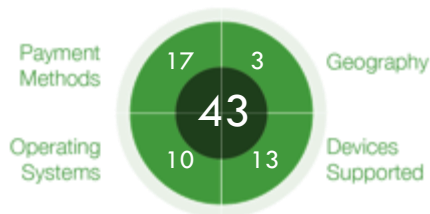
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CORE



Launch Date	December 2012
Customers/Volume	Not Available
Customer Focus	Small businesses and the self-employed
Pricing	99€ card reader, 0,99% to 1,99% per transaction

SetPay is a young company that bets on innovation and a different approach to communicate with customers in an open and straightforward way. It offers mobile POS 100 percent made in Spain, and aims to simplify payments using a smartphone or tablet, and SetPay card reader as the point of sale.



Launch Date	2009
Customers/Volume	Not Available
Customer Focus	Not Available
Pricing	Not Available

Sinoexc Communication Technology Limited specializes in the mobile Internet high technology, supports professional products and solutions to 3G mobile terminal products, wireless data application, network security, identity recognition, secure payment and other areas. Sinoexc, founded in 2009, has branches in Beijing, Guangzhou. Sinoexc's products and solutions have been widely used in at least 10 countries and regions in the world.

PLAYER DIRECTORY

All players are listed by section in alphabetical order.

CORE



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

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



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

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

PLAYER DIRECTORY

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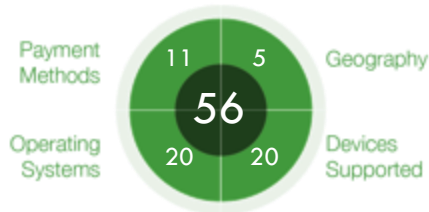
Launch Date Not Available

Customers/Volume Not Available

Customer Focus Merchants, Individuals

Pricing 0.8% - 2.5%

SoftPay Mobile International is a mPOS solution and payment facilitator company in Southeast Asia. SoftPay's mPOS solution enables businesses and individuals to accept credit cards (Visa, MasterCard, JCB, Amex, China UnionPay), debit cards, bank cards, loyalty cards and all other kinds of card payments anywhere and at anytime. Its mPOS solution is highly secure and has achieved numerous certifications to give merchants and customers peace of mind when processing payments.



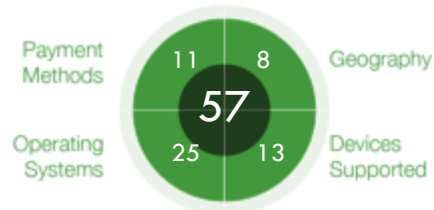
Launch Date March 2012

Customers/Volume Not Available

Customer Focus Banks

Pricing 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.



Launch Date March 2013

Customers/Volume Not Available

Customer Focus Financial and Retail Organizations

Pricing Not Available

Spire and Thales released new details on their partnership for mPOS solutions. 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. PosMate Smart is certified to EMV level 1 and 2 and is compliant to PCI PTS 2.0 SRED, delivering the same security as familiar in-store point-of-sale terminals.

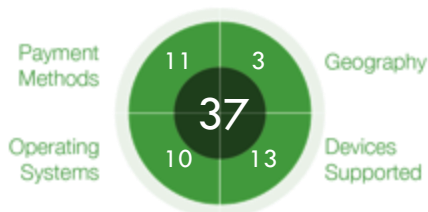


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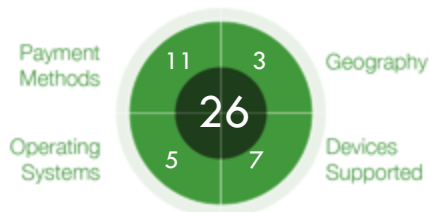
CORE

SureSwipe



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

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



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

vivo



Launch Date	December 2013
Customers/Volume	Not Available
Customer Focus	All Merchants
Pricing	Activation cost BRL 129.90

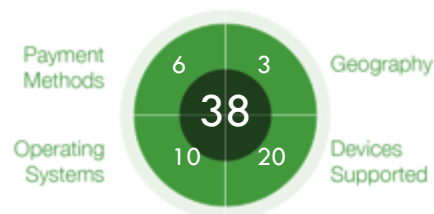
Vivo, the Brazilian mobile telecoms subsidiary of Spain's Telefónica, started selling the Vivo Mobile Rede mPOS in stores in São Paulo and Rio de Janeiro. Vivo is selling its mobile card reader technology, which enables smartphones and tablets to accept payments in 12 stores on a pilot basis and with the number of stores expanded in Q1 of 2014. Vivo is releasing this device as a result of the partnership with Brazilian card acquirer Rede to provide card acceptance to Brazilian merchants.



PLAYER DIRECTORY

All players are listed by section in alphabetical order.

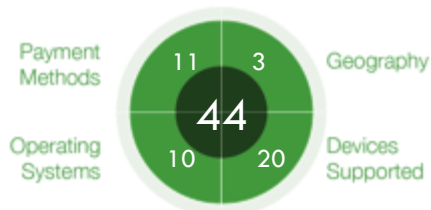
CORE



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

Powered by ROAM Data, Vwalaa! Mobile Pay was released by 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.

WorldPayZinc



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

WorldPay, the U.K.'s biggest U.K. 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 six-month trial involving 3,000 small businesses in the U.K. Small businesses can receive payments and review payment details within 24 hours after applying, and settlement will take four days.



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

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



Launch Date January 2012

Customers Approx. 1,100 merchants

Customer Focus SMB, Non-profits

Pricing Not Available

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



Launch Date May 2012

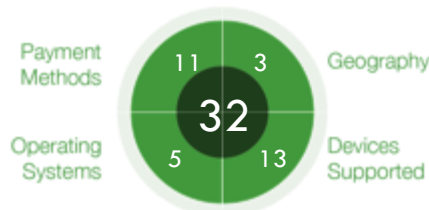
Customers Not Available

Customer Focus SMB, Restaurants in particular

Pricing Not Available

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

GOPAGO



Launch Date June 2011

Customers Not Available

Customer Focus SMB, Restaurants in particular

Pricing Not Available

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

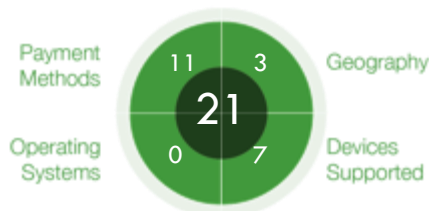
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CORE + FRONT OFFICE

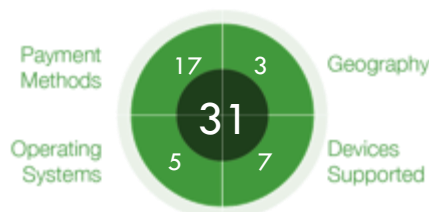


Launch Date	September 2014
Customers/Volume	Not Available
Customer Focus	Small Merchants
Pricing	Not Available

The 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 customers' doorsteps in a partnership with Pakistan's largest bank and largest online store, HBL and Daraz.pk. Swipe2Pay is more than the traditional dongle, with geo-locations services, instant payment notifications, and loyalty and offer notifications.



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

PayStand is a "payment as a service" gateway and integrated checkout system that allows a merchant or organization to accept payment on their website or through direct integration with Facebook pages. PayStand offers a flat rate payment plan for credit card acceptance with "wholesale" rates. The multi-payment gateway accepts credit cards (Visa/MasterCard/Amex/Discover), eCheck (ACH/debit), and eCash (bitcoin). PayStand provides solutions for online payments, shopping cart, donation management, subscriptions, eCommerce integrations and recurring payments.



PLAYER DIRECTORY

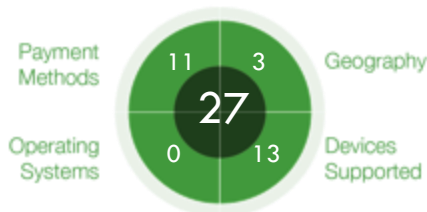
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CORE + FRONT OFFICE

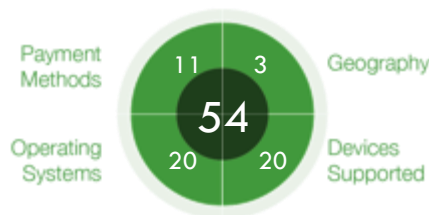


Launch Date	June 2014
Customers	Over 5,000 devices are in Market
Customer Focus	All Merchants and Financial Institutions
Pricing	Not Available

PAYPAD by Electronic Settlement Limited (ESL) is a payment solution company based in Lagos, Nigeria. ESL is an information systems management company with over four years of experience revolutionizing the IT and payment industry. PAYPAD aims to provide mPOS solutions to all merchants and financial Institutions in Nigeria and all over Africa.



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.



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

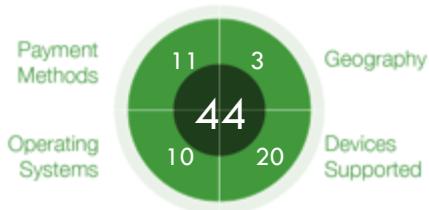
Swipely is a customer loyalty program and analytics system for small businesses. It processes credit card transactions and tracks customers in order to provide analytics to the company and loyalty rewards to the customer.



PLAYER DIRECTORY

All players are listed by section in alphabetical order.

CORE + BACK OFFICE



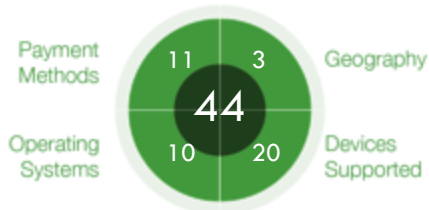
Launch Date	April 2012
Customers/Volume	Not Available
Customer Focus	SMB
Pricing	2.75% of each transaction

2Can turns 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.



Launch Date	August 2014
Customers/Volume	Not Available
Customer Focus	Small and Medium Merchants
Pricing	\$10 per reader and 1.75% per transaction through January 2016

Amazon launched their mPOS solution, Amazon Local Reader, which processes credit or debit card payments via Amazon and is compatible with Fire tablets, iPhones, iPads and select Android phones.




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

Adyen is a global provider of international and omnichannel 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


PLAYER DIRECTORY

All players are listed by section in alphabetical order.

CORE + BACK OFFICE





NEW!



Launch Date	August 2014
Customers	Not Available
Customer Focus	Retail, Bars
Pricing	\$70 or \$100 per month + 2,85% per transaction

The ASB Group of companies is a large provider of financial and insurance services in New Zealand. ASB Accept mPOS is a small, portable device that pairs with the ASB Payment Interface (Pi) app on smartphones or tablets, allowing users to accept EFTPOS and credit card payments on the spot. It uses a smartphone's 3G/4G network or a Wi-Fi connection, and works with Apple or Android, on any cellular network.





Launch Date	2014
Customers/Volume	Not Available
Customer Focus	Startups, trades people, small or mobile premises or seasonal traders
Pricing	60 £, 2.6% per transactions, no monthly fee

Barclaycard Anywhere enables the acceptance of credit and debit card payments on an Android smartphone, iPhone or iPad. Once a Barclaycard Anywhere account is registered online, the user is able to get its card reader and install an app on a smartphone and tablet, then connect the card reader to the phone with the provided cable. The transaction occurs over the device's 3G or Wi-Fi connection and multiple card readers can be ordered upon request. It also enables account management.





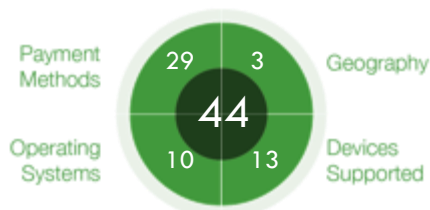
Launch Date	2012
Customers/Volume	~5,000 customers / processing ~\$500M
Customer Focus	Direct to merchants, white labeled to FIs or as APIs to developers
Pricing	2.75% card present, 2.9% + \$.30 for CNP. \$49.99 per mobile reader

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

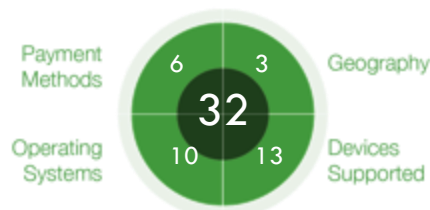
All players are listed by section in alphabetical order.

CORE + BACK OFFICE



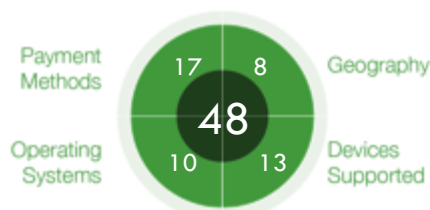
Launch Date	March 2012
Customers	26,000 +
Customer Focus	SMB
Pricing	Not Available

Clover was acquired by First Data in 2012. The Clover Station product was launched in October 2013 and features an offline mode to conduct transactions when the Internet is not available. Clover can replace the entire cash register, offering a payment terminal, receipt printer, barcode scanner and cash drawer in an all-in-one solution. The company announced a more portable version, Clover Mobile, in November 2014. In June 2015, it launched the all in one tablet-based Clover Mini payment terminal.



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

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



Launch Date	October 2014
Customers/Volume	Not Available
Customer Focus	Etsy Merchants
Pricing	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 its platform, consumers looking to buy unique goods in its marketplace, manufacturers who help Etsy sellers grow their businesses and Etsy employees who maintain the platform.

PLAYER DIRECTORY

All players are listed by section in alphabetical order.

CORE + BACK OFFICE



Launch Date	2014
Customers	Not Available
Customer Focus	All (in an office, a store or on the move)
Pricing	2.75%

iKhokha is a South African mobile Point of Sale solution that allows anyone with a smartphone to accept and process debit and credit card transactions. Being the first and only fully fledged South African mPOS system to receive full international payment security accreditation (PCI-PTS and EMV 1 and 2), iKhokha is proud to embody the phrase "local is lekker!"



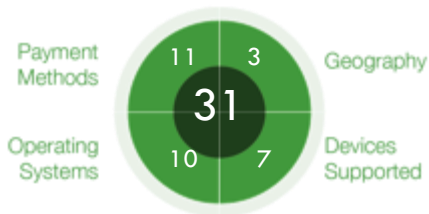
Launch Date	May 2009
Customers	Over 200,000
Customer Focus	SMB
Pricing	2.75% swipe and 3.75% keyed in rate or \$12.95 per month. 1.7% per swipe 2.75% keyed in rate in the U.S.

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

PLAYER DIRECTORY

All players are listed by section in alphabetical order.

CORE + BACK OFFICE



Launch Date	2008
Customers	Not Available
Customer Focus	Retail and Wholesale
Pricing	3.50% + VAT

IsyPay is a solution for accepting credit or debit payments from Visa, MasterCard and American Express through a smartphone. The solution offers interest-free credit, and it is geared toward any type of business, either retail or wholesale.



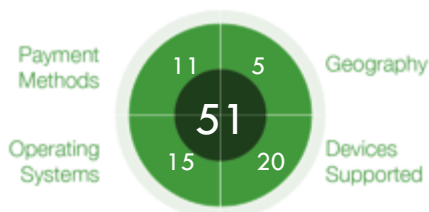
Launch Date	2012
Customers/Volume	Not Available
Customer Focus	Large Enterprises, Mid Size Business, Public Administrations, Small Business
Pricing	\$50 per store (monthly)

Kounta is an easy to use, cloud-based POS system. Kounta powers stores around the world and offers the flexibility of both online and offline access on multiple platforms such as iPads, Android tablets, Mac, Windows and the existing POS equipment retailers already have. Kounta's iPad Point of Sale App integrates with leading accounting, payment, inventory and loyalty add-ons such as Xero, MYOB, Tyro, SAP, Collect Rewards and BeattheQ with QuickBooks. Kounta also works with a wide range of receipt/label printers and cash drawers.

PLAYER DIRECTORY

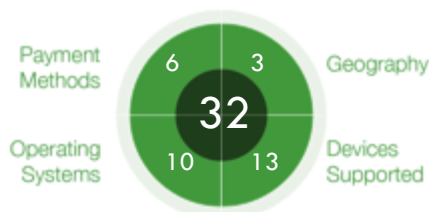
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CORE + BACK OFFICE



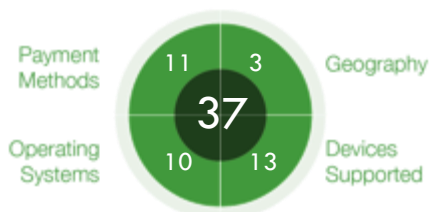
Launch Date	December 2013
Customers/Volume	20,000 customers/4M transactions per month
Customer Focus	Small and medium businesses
Pricing	Not Available

LifePay is Russia's biggest mobile solution for the acceptance of credit card payments with guaranteed transaction security. With the help of a special LifePay cardreader, connected to a smartphone with the installed mobile app, employees will be able to accept cards for payment at any convenient location. LifePay's app supports not only iOS and Android, but also Windows Phone.



Launch Date	July 2015
Customers/Volume	Not Available
Customer Focus	Small businesses, startups, and 'on-the-go' enterprises
Pricing	\$5.35 per month

Telco M1 partnered with CIMB Bank, MasterCard and Wirecard to launch an mPOS solution in Singapore. It is designed to meet the needs of traditionally cash-based small businesses, startups, and 'on-the-go' enterprises. Features include: the ability to accept payments within two working days after registration as a merchant, fully PCI-certified with end-to-end card transaction encryption, able to track transactions in real-time and provide access to historical trends, and provides an electronic receipt.



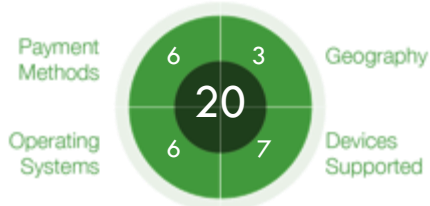
Launch Date	September 2014
Customers/Volume	Not Available
Customer Focus	SMB
Pricing	Not Available

The largest bank in Indonesia, Mandiri, offers a mobile 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 service orders, provide inventory reports and offer loyalty programs. The mPOS solution can be integrated with existing POS as well.

PLAYER DIRECTORY

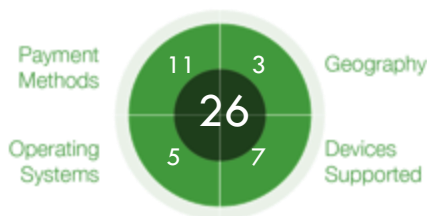
All players are listed by section in alphabetical order.

CORE + BACK OFFICE



Launch Date	2010
Customers/Volume	Not Available
Customer Focus	Restaurants, Retail
Pricing	Not Available

MobiMagic is a software platform enabling existing Point of Sale (POS) software developers to have seamless integration into the next generation of mobile software and hardware. MobiMagic integrates restaurant and retail businesses' pre-existing POS inventory and menu items with Apple iPhone, iPod Touch, and Google Android devices.



Launch Date	2014
Customers/Volume	Not Available
Customer Focus	Restaurants and retailers
Pricing	\$19 per month

Moka is a Jakarta-based startup that focuses on building mPOS for restaurants and retail. With Moka, users can ring up transactions, accept payments, and create reports. Everything done through Moka is stored in its real-time cloud. With Moka's cloud tech, Indonesian business owners can manage multiple stores and instantly know what the best-selling items are at different locations. Moka also allows for instant inventory checks. The app also lets merchants track and manage employee activity. Moka monetizes through a subscription business model.



PLAYER DIRECTORY

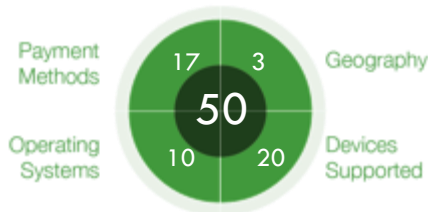
All players are listed by section in alphabetical order.

CORE + BACK OFFICE



Launch Date	2013
Customers/Volume	Not Available
Customer Focus	Small Business
Pricing	\$19,95 per month + 2,65% per transaction

Moneris offers credit, debit, wireless and online payment services for merchants in virtually every industry segment and processes more than 3 billion transactions annually. With more than 350,000 merchant locations, Moneris provides the hardware, software and systems needed to improve business efficiency and manage payments. Moneris PAYD offers a suite of mCommerce management tools to meet the growing needs of Moneris' small business merchants, including the ability to track all transactions from their mobile device and send receipts via email.



Launch Date	November 2013
Customers/Volume	Not Available
Customer Focus	SMB
Pricing	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 small business.

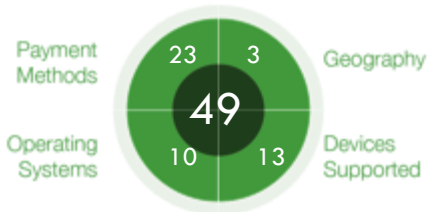


PLAYER DIRECTORY

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CORE + BACK OFFICE

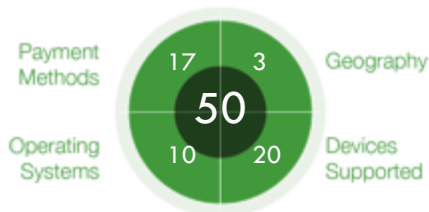
NOVELPAY



Launch Date	2012
Customers/Volume	Not Available
Customer Focus	All Merchants
Pricing	Not Available

NovelPay was founded in 2012. It offers PAX platform and payment for the largest acquirers and retailers in Poland, Slovakia and the Baltic states. From June, NovelPay provides PAX D210 and other services, including a back-office system to LOT Polish Airlines for on-board sales.

PayAnywhere™



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

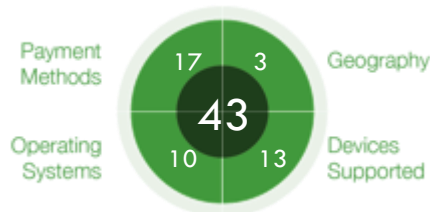
PayAnywhere offers a card reader and mobile app to turn tablets and smartphones into terminals. The solution is owned by North American Bancard. The company has created a partnership with MasterCard, for MasterCard to distribute a mPOS solution to help small businesses reduce friction at the checkout.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

PLAYER DIRECTORY

All players are listed by section in alphabetical order.

CORE + BACK OFFICE

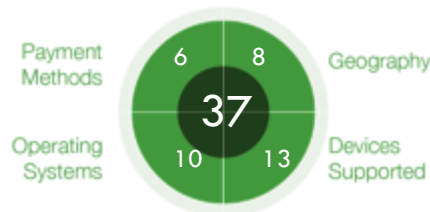
PaySimple



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

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

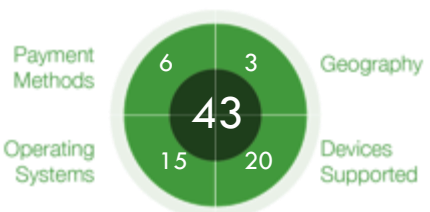
POSitouch



Launch Date	1987
Customers	40,000 Locations
Customer Focus	Hospitality Industry
Pricing	Not Available

POSitouch is a food service industry POS system. It handles all POS needs, whether they are in table service or quick service, country clubs, cafeterias, delivery, arenas or stadiums, for fixed positions or mobile. Today, working directly with larger clients, as well as a long tenured authorized business partner network, POSitouch is sold and supported throughout the United States, Canada, South America, Europe and the Far East. The POSitouch solution has been installed in excess of 40,000 locations.

Punchey



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

Punchey is a dongle-based solution that is positioning itself in the mobile point of sale market as the “low cost” provider. It offers dongles in a variety of colors and custom pricing which is pegged to merchant categories. Its software platform provides access to customer relationship management tools, e-invoicing and loyalty and rewards capabilities that can be used by small merchants.



PLAYER DIRECTORY

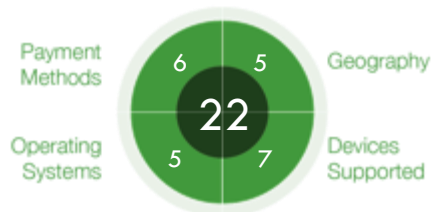
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CORE + BACK OFFICE



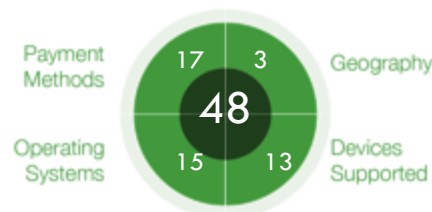
Launch Date	January 2014
Customers	1,000+ Merchants
Customer Focus	All Merchants – Micro, SMB, Enterprise
Pricing	Varies by Volume

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



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

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



Launch Date	2012
Customers	Not Available
Customer Focus	Distributor, door-to-door Salesman, Small & medium-sized enterprises
Pricing	Not Available

Samil CTS has grown from its foundation in the automation business and continues to strengthen R&D. Its mPOS solution has 98 employees and roughly \$620 million in capital. It has the experience of development for three Mobile POS devices: Holster (2012), Incredist (2013), MPAIO (2014).



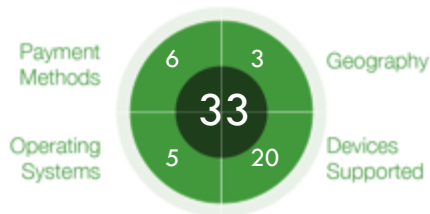
PLAYER DIRECTORY

All players are listed by section in alphabetical order.

CORE + BACK OFFICE

STARMOUNT™

we make shopping sense



Launch Date January 2014

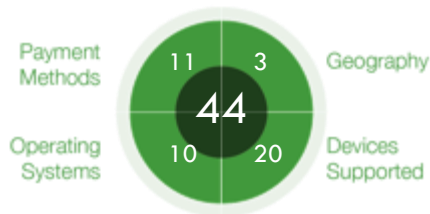
Customers/Volume Not Available

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 omnichannel 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

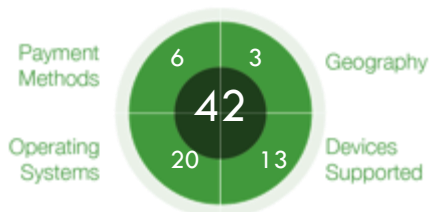
Customers Serves over 400,000 merchant locations

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.

Zipzap



Launch Date 2013

Customers Not Available

Customer Focus Technicians, Instructors, Landscapers, Plumbers

Pricing 3% transaction fee

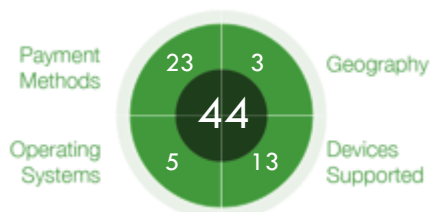
ZipZap, from Paycorp, offers a South African mobile point-of-sale (mPOS) solution that can be used across all current mobile operating systems (Blackberry, iOS, Android, Windows Mobile and Desktop). The company aims to provide advantages for businesses or retailers who have previously had to take payment in cash or rely on their clients to pay via EFT. The solution supports both Chip & PIN and regular swipe card transactions. ZipZap is backed by Paycorp Holdings, South Africa’s only independent provider of end-to-end payment solutions, offering ATMs, prepaid card programs and credit and debit card terminals.

PLAYER DIRECTORY

All players are listed by section in alphabetical order.
CORE + FRONT & BACK OFFICE

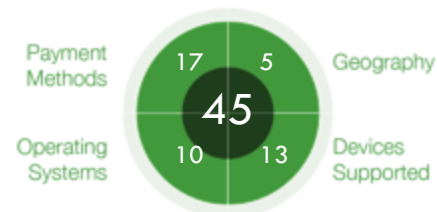


Ambur



Launch Date	March 2012
Customers	800 clients
Customer Focus	Restaurant industry
Pricing	\$999 one-time fee

The Ambur restaurant point-of-sale system was born in Kabab and Curry, a family restaurant in Williamsville, New York. Compatible with iOS, Ambur's app is an easy to use, point of sale that has features to fit a large variety of food service needs. The software is stored in a cloud server and wirelessly transmitted to all Ambur compatible Apple devices. All restaurant data is also stored in the cloud through Dropbox's free storage service.



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



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

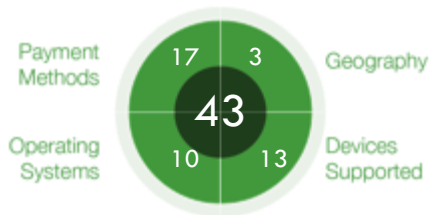
Bypass Mobile simplifies commerce for sports and entertainment properties. The solutions pair the tablet technology with software tailored to the challenges of high volume, complex operations. Bypass software modules support: parking attendants, fixed food and beverage POS, fixed retail POS, handhelds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



PLAYER DIRECTORY

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CORE + FRONT & BACK OFFICE



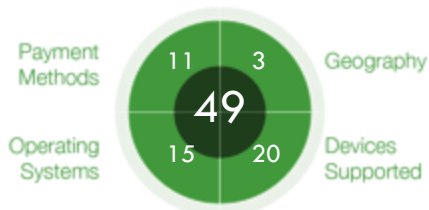
Launch Date	2010
Customers/Volume	Not Available
Customer Focus	Professionals, Independent Sellers, Microentrepreneurs.
Pricing	Connectivity rate is from R\$ 11.90 (no charge for the device), Debit 3.19%, Credit 4.05%

Cielo Mobile Solution is a major card payment processor in Brazil which started in 1995 as VisaNet, a joint venture between Visa and a consortium of banks to build a common infrastructure for banks to issue cards. It was renamed as Cielo in July 2010, right after the company listed on the Sao Paulo Stock Exchange.



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

Digio, in partnership with Soft Space Sdn Bhd, was 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.



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

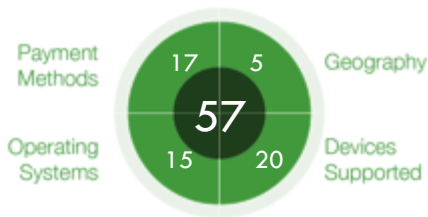
eMobilePOS is an integrated mPOS system that provides front and back office capabilities, including inventory management, a variety of accounting, POS and ERP systems and real-time access to analytic data, control of all mobile devices and transactions, and the ability to manage products, pricing, contacts,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



PLAYER DIRECTORY

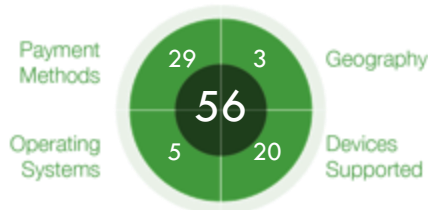
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CORE + FRONT & BACK OFFICE



Launch Date	May 2013
Customers	50,000+ Devices in the Market
Customer Focus	Large Merchants - Retail, Restaurant & Entertainment
Pricing	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.



Launch Date	August 2015
Customers/Volume	Not Available
Customer Focus	SMB (retail, QSR, restaurant & eCommerce), Acquirers
Pricing	Not Available

Jory is a software as a solution provider centered on a processor-agnostic mobile point of sale that provides needed residual income to the acquirer and needed functionality to the merchant.

PLAYER DIRECTORY

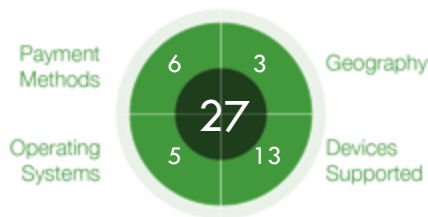
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CORE + FRONT & BACK OFFICE



Launch Date	April 2013
Customers/Volume	Not Available
Customer Focus	Restaurants, bars, cafes and retailers
Pricing	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 Koupah terminal which alerts the store employee, pulls up their preferences and then sends coupons to their phone for use at checkout.



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

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.

PLAYER DIRECTORY

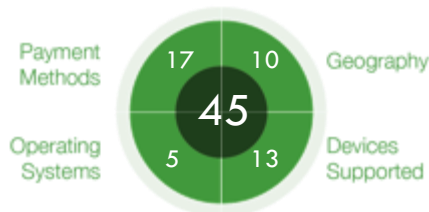
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CORE + FRONT & BACK OFFICE



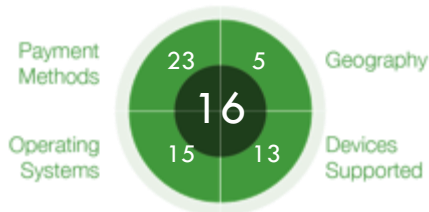
Launch Date	March 2013
Customers/Volume	Not Available
Customer Focus	Restaurants, Boutique Retail, Quick Service, Services
Pricing	\$50/month for the service + connection with Credit card processing, \$250 for tablet

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.



Launch Date	2005
Customers/Volume	24,000 locations/\$9B in processing volume every year
Customer Focus	Retailers and restaurateurs
Pricing	Not Available

Lightspeed develops and sells point-of-sale technology for retailers and restaurants — mobile device-based systems for recording transactions, keeping inventory, managing orders and processing credit card payments. Founded in 2005 with offices in Canada, USA, and Europe, Lightspeed is backed by Accel Partners and iNovia Capital.



Launch Date	June 2012
Customers	>10,000 merchants
Customer Focus	Acquirers, payment gateways, PSPs and MNOs globally with a focus on BRICS and MINT countries
Pricing	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.

PLAYER DIRECTORY

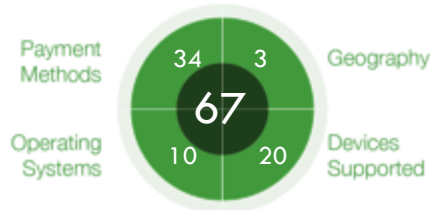
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CORE + FRONT & BACK OFFICE



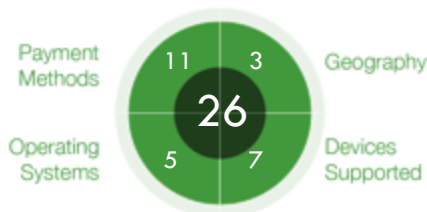
Launch Date	March 2015
Customers	Not Available
Customer Focus	All merchants
Pricing	Not Available

Mobiversa is a payment acquiring technology company that makes mobile commerce accessible to all. The company is headquartered in Kuala Lumpur, Malaysia. Mobiversa's mission is to provide affordable, convenient and secure mobile payment ecosystem to facilitate transactions using debit and credit cards almost anywhere. Mobiversa's Ezywire is a Chip and PIN or Chip and Sign m-POS. The kernel resides in the Bluetooth enabled card reader as it is EMV Level 2 certified.



Launch Date	June 2012
Customers	550 million daily transactions/More than 30,000 mobile app installed
Customer Focus	SMB
Pricing	Tablet based system into Retail is \$59/month per register and Foodservice is \$129/month (add \$0.10 /transaction up to \$29/m for each additional register)

NCR Silver is the mobile entry by established consumer transaction heavy, NCR. The main advantage NCR carries into this space is experience. As a longtime provider of hardware, software, and banking services, they are well equipped to handle all facets of the tablet POS market. Generally, Silver operates best in small- to medium-sized outlets with single locations — especially for retail or quick service.



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

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



PLAYER DIRECTORY

All players are listed by section in alphabetical order.

CORE + FRONT & BACK OFFICE



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

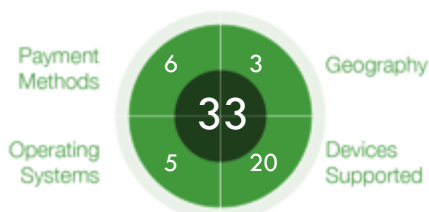
Payfirma offers mPOS and online transaction payment processing and offers a complete POS system, enabling checkout and item management. Payments can be tracked for cash, checks, debit, and credit cards. In addition to mobile and table point of sale, Payfirma includes a customer vault, recurring billing,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

pepperbill



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

pepperbill provides 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.



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

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



PLAYER DIRECTORY

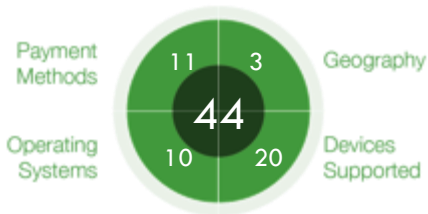
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CORE + FRONT & BACK OFFICE



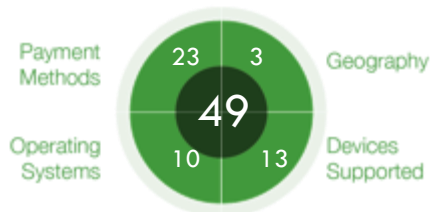
Launch Date	September 2010
Customers/Volume	Not Available
Customer Focus	Restaurants, Retail, QSR, Grocery, Movie Theaters
Pricing	Not Available

Revel offers a cash register system that uses an iPad as the POS that stores the information in the cloud. The system 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.



Launch Date	August 2011
Customers/Volume	Not Available
Customer Focus	SMB with focus on restaurant, retail & service industries
Pricing	2.7% flat rate for both swipe and keyed trans in the U.S. 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.



Launch Date	2006
Customers	4,200 stores
Customer Focus	Retail, Customer Service Industry
Pricing	Not Available

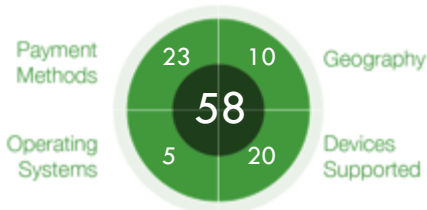
EC-Orange POS is a next generation POS software solution, available for iPad and Windows tablets. Features include payment processing, inventory management, customer relationship management, promotions support, and sales analysis. With more than 4,200 stores across Japan already using EC-Orange POS, S-Cubism is one of the country's leading POS software providers.



PLAYER DIRECTORY

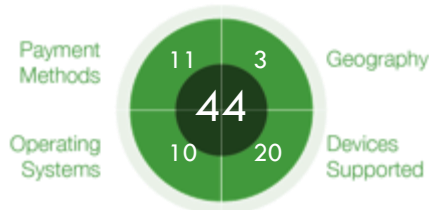
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CORE + FRONT & BACK OFFICE



Launch Date	April 2010
Customers/Volume	Over 16,000 SMBs / \$1.8 billion in payment processing annually
Customer Focus	SMB
Pricing	\$49 for one register & \$98 for two registers per month

ShopKeep provides cloud-based, mobile point of sale solutions to over 16,000 small- and medium-sized businesses (SMBs). The company's software as a service solutions act as a mission-critical operating system for SMBs, providing them with the ability to accept payment, track inventory, connect with customers, analyze business metrics and manage employees, as well as integrate with third-party software providers.



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

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

PLAYER DIRECTORY

All players are listed by section in alphabetical order.

CORE + FRONT & BACK OFFICE



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

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



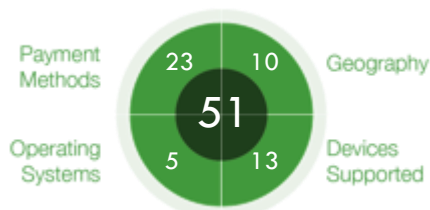
Launch Date	2010
Customers/Volume	Not Available
Customer Focus	Retail
Pricing	Not Available

TechnoLabs is a software company with a laser focus on products and solutions in enterprise mobility, (mobile) document management, eCommerce platforms and retail solutions. Its retail solution, Omni Retailer, enables all retail operations on mobile like billing (barcode reading, card payment, deals and offers, loyalty cards), stocks, orders with payments, and electronic loyalty cards, as well as integration with SAP.

PLAYER DIRECTORY

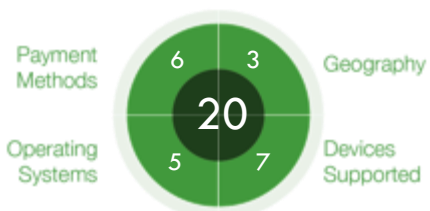
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CORE + FRONT & BACK OFFICE



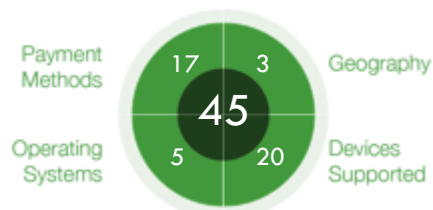
Launch Date	July 2005
Volume	Transacting over \$1B annually through mobile POS solution
Customer Focus	Food and drink industry
Pricing	Monthly fee per 1 license \$69

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 No. 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.



Launch Date	2014
Customers	Not Available
Customer Focus	Restaurants, Salons and Spas
Pricing	Not Available

TouchSuite is an American technology company focused on the electronic payment space. It offers patented point of sale systems fully integrated with payment processing and credit card services catering to restaurants, salons and spas. In 2014, it launched the first mobile application for users of its Firefly point of sale solution. The Android-based application allows business owners and their staff to manage primary operations and execute customer transactions from anywhere.



Launch Date	May 2015
Customers	500 companies
Customer Focus	Retail and HoReCa sectors
Pricing	EUR 69 for a single mobile device

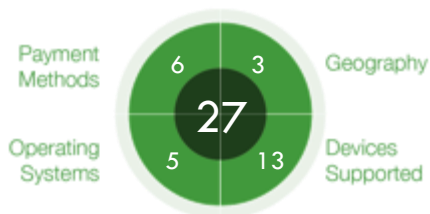
UCS Company Group, company in the hospitality sector, implements specialized computer accounting and management systems for restaurants and entertainment service establishments in the Baltic States, Central and Eastern Europe, Asia and Africa. Among the Baltic States. UCS Baltic was the first company established in Lithuania, which soon captured a leading position in the hospitality market.



PLAYER DIRECTORY

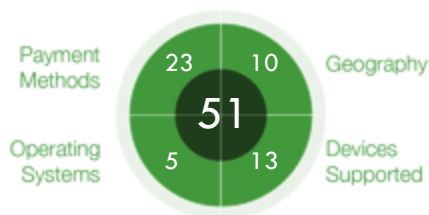
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CORE + FRONT & BACK OFFICE



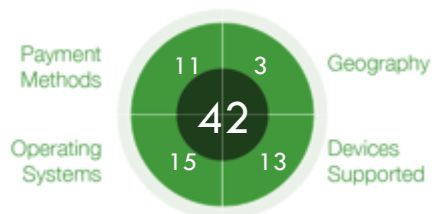
Launch Date	June 2013
Customers/Volume	Not Available
Customer Focus	All merchants – Micro, SMB, Enterprise
Pricing	Not Available

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.



Launch Date	January 2011
Customers/Volume	Not Available
Customer Focus	All merchants – Micro, SMB, Enterprise
Pricing	Not Available

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



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 Wallet-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.



PLAYER DIRECTORY

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CORE + FRONT & BACK OFFICE

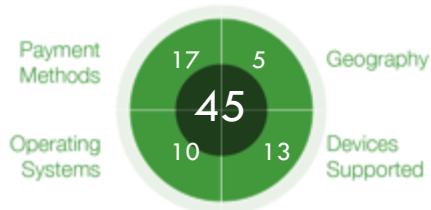
WALLMOB™



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 eCommerce. Received \$1.2M in seed funding in August, 2013.

WINCOR NIXDORF



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



Launch Date	2013
Customers/Volume	Not Available
Customer Focus	Wine Industry
Pricing	Starting \$149

Xudle is a POS solution for the wine industry. It provides a wide range of offerings including eCommerce services, club management, reservations. Xudle also offers marketing, brand and customer service for clients.

PLAYER DIRECTORY

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CORE + FRONT & BACK OFFICE



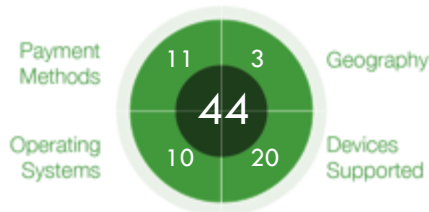
Launch Date	February 2013
Customers/Volume	30 million guests each month and over 65,000 Tabletop Tablets Deployed/ running over \$4 billion in purchase volume on an annual basis
Customer Focus	Restaurants
Pricing	Not Available

Based in Dallas, Texas, Ziosk is an 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.” The product 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

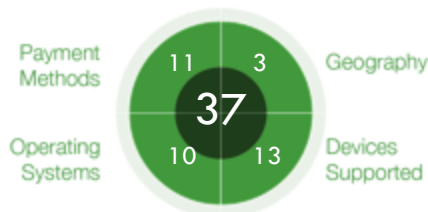
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OPEN ARCHITECTURE



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

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



Launch Date	2014
Customers	Not Available
Customer Focus	Retail, Food & Beverage, Wellness, Travel and Transport, Leisure and Entertainment, Professional Services, Government, Logistics, Banks
Pricing	0.75% - 1.5%

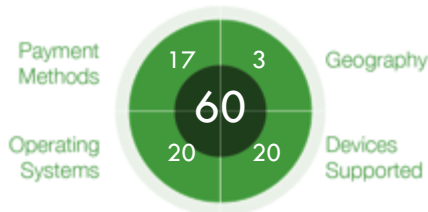
ePaisa is a free point-of-sale and cloud-based app that transforms a smartphone or tablet into a complete business management solution. The smartphone or tablet is used at the POS to ring up sales, manage inventory, and build customer loyalty while the cloud-based back-office tools provide access to a sales report and analytics. ePaisa aims to enable India's SMEs to run their businesses more efficiently with the same tools the big businesses use, thereby increasing profitability and efficiency for SMEs.

PLAYER DIRECTORY

All players are listed by section in alphabetical order.

OPEN ARCHITECTURE

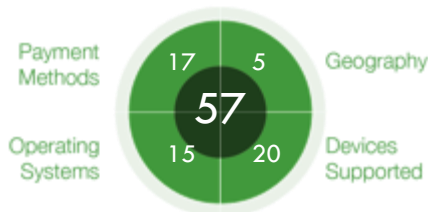
FLYPOS



Launch Date	2013
Customers/Volume	5/120,000
Customer Focus	Not Available
Pricing	€120

FlyPOS PIN Pad is a compact mPOS for smartphones. FlyPOS has international security certifications EMV L1 & L2, PCI 3.x and comes with NFC capabilities.

Handpoint



Launch Date	January 2014
Customers/Volume	Thousands of deployments
Customer Focus	SMEs
Pricing	Merchant-specific

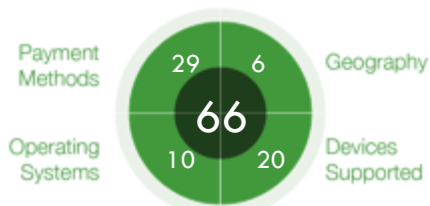
Headquartered in Iceland with offices in the U.K. and now the USA, Handpoint powers Next Gen POS by offering enabling hardware and software to the payments industry. Having won multiple awards for their technical solution, Handpoint makes it easy to deploy turnkey Next Gen POS by offering a complete cloud-based solution with pre-certified EMV minimizing PCI scope, exceptional security, and a full set of multi-platform APIs for ISVs as enabling software. The company closes the loop by also offering enabling hardware in the shape of modern, handheld, mobile, contactless-enabled devices to the merchants.

PLAYER DIRECTORY

All players are listed by section in alphabetical order.

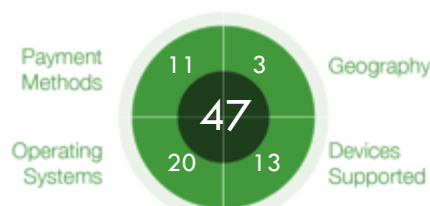
OPEN ARCHITECTURE

iZettle



Launch Date	August 2011
Volume	\$2.3B in transactions each year
Customer Focus	Individuals and small businesses
Pricing	1,50% - 2,75% depending on volume

iZettle offers a swipe and chip & PIN card reader to help business owners accept payments in 11 countries around the world. The offering includes card readers compatible with all major smartphones and tablets. The newest edition card reader also accepts contactless payment cards and Apple Pay. iZettle's service includes free business management software for tracking and analyzing sales and producing sales reports. Developers can integrate iZettle into their apps via its developer SDK.

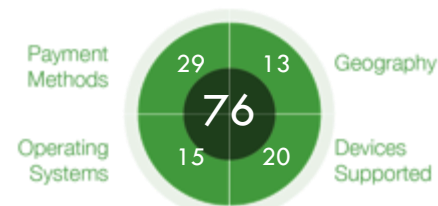


Launch Date	Q3 2013
Customers/Volume	Not Available
Customer Focus	SMB with eCommerce platforms
Pricing	Not available

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

POWAPOS

payment freedom



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

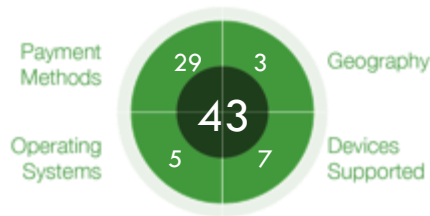
PowaPOS, a division of Powa Technologies, is the physical retail component of the company's omnichannel product line. The PowaPOS T25 is the first purpose built, all-in-one hardware platform designed for iOS, Android and Windows tablets.



PLAYER DIRECTORY

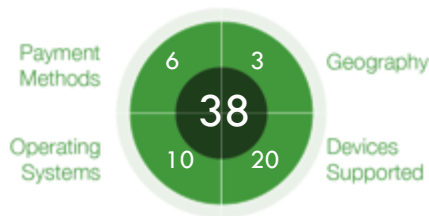
All players are listed by section in alphabetical order.

OPEN ARCHITECTURE



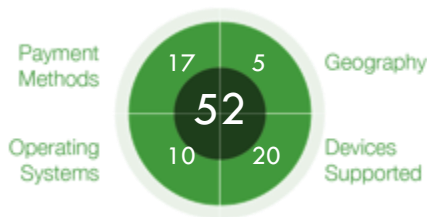
Launch Date	October 2014
Customers/Volume	Not Available
Customer Focus	All Merchants
Pricing	Varies based on software used

Poynt mPOS terminal combines an Android-based tablet with a hardware docking station and supports magstripe cards, EMV, NFC, Bluetooth, QR codes and beacon 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.



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

QFPay's PIN reader is large, designed so Chinese consumers will trust the security of transacting via a mobile device. The company is hoping to enable card acceptance in a country where only a small percentage of merchants take card payments. QFPay has secured series B funding worth \$16.5 million. In May 2013, it was reported that 30,000 merchants were using the system across China and QFPay was processing close to \$400 million on an annualized basis.



Launch Date	March 2012
Customers	1,000+ Merchants
Customer Focus	All merchants – Micro, SMB, Enterprise
Pricing	1,50% - 2,75% depending on volume

payleven is a mobile card payment solution, allowing small, medium and large-scale businesses to utilize intelligent payment technology solutions to capture new mobile potential revenue. The chip & PIN card reader (EMV Level 2 and PCI certified) enables secure debit and credit card payments by using a smartphone or tablet. payleven brings standard customer card payment types to merchants' mobile devices. payleven's fluid, no-fee based, digital concept offers a secure and modern alternative to traditional card payment terminals.

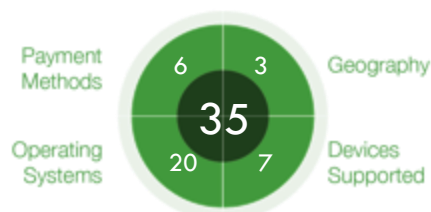


PLAYER DIRECTORY

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OPEN ARCHITECTURE

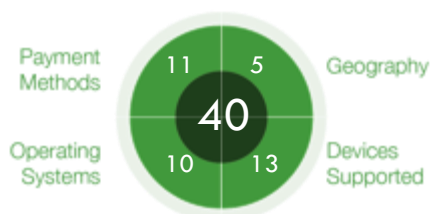
SlidePay



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

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

bwire



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

Smart mPOS by BWISE is a white label services that is sold to financial institutions 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



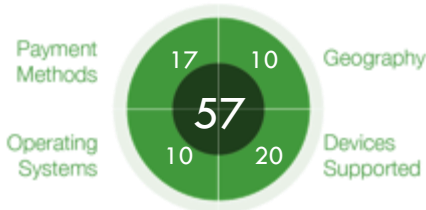
Launch Date	December 2014
Customers/Volume	Not Available
Customer Focus	All merchants – Micro, SMB, Enterprise and white label solution to offer branded mPOS
Pricing	Not Available

The Mathema Technology LLC released Swiftch, a mPOS solution that empowers businesses in Northern Africa and the Middle East through 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.

PLAYER DIRECTORY

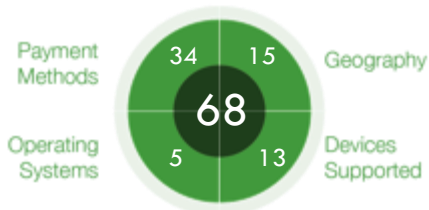
All players are listed by section in alphabetical order.

OPEN ARCHITECTURE



Launch Date	December 2012
Customers/Volume	Not Available
Customer Focus	All merchants – Micro, SMB, Enterprise and white label solution to offer branded mPOS
Pricing	Varies

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



Launch Date	2010
Customers	> 15,000 stores
Customer Focus	Retail
Pricing	From USD\$59/month

Vend is a New Zealand-based cloud-based retail software company that powers more than 15,000 retailers worldwide, and helps mobile-led business transformation on iOS and iPad. Designed and optimized for iOS and iPad, Vend's software helps retailers sell anywhere, create and launch an online store, manage inventory, reward customer loyalty, and analyze business performance - all across multiple store locations. Vend's retail platform already integrates with other best-of-breed apps to provide a flexible and scalable business platform for business owners.



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

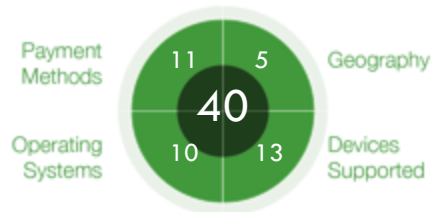
Visa, Inc. is working with nine major Taiwan-based banks to introduce Visa's mPOS solution in the country. Participating banks include Chinatrust Commercial Bank, Cathay United Bank, Taishin International Bank, Taipei Fubon Commercial Bank, Bank SinoPac, EnTie Commercial Bank and Union Bank of Taiwan.



PLAYER DIRECTORY

All players are listed by section in alphabetical order.

OPEN ARCHITECTURE



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.

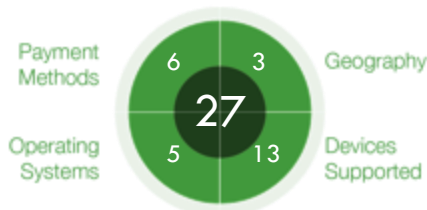
PLAYER DIRECTORY

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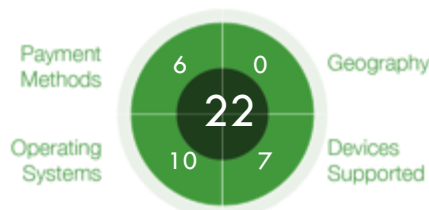
PLATFORMS



Apriva launched the first edition of AprivaPay in January 2010, and an updated 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. The application has two-factor authentication that enables validation via a phone call to the consumer’s phone and the ability to enter a PIN to confirm the transaction

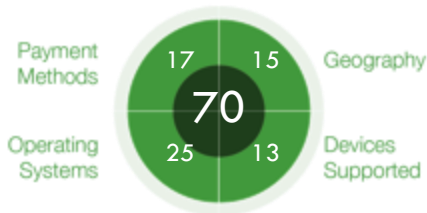
PLAYER DIRECTORY

All players are listed by section in alphabetical order.

PLATFORMS



AnywhereCommerce'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.



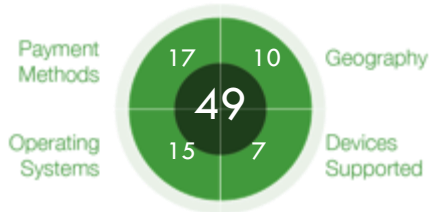
Launch Date	2008
Customers	80 customers, 3.1 million PCs worldwide
Customer Focus	All sectors including Mobile Merchant, Retail, Hospitality, Delivery, Transport and Government.
Pricing	mPOS products from \$20 to \$200

Established in 2008 and headquartered in Hong Kong, BBPOS is engaged in the design and development of mPOS solutions. BBPOS is an ISO 9001 certified company in the design of mPOS devices. The company holds 12 owned patents and two licensed patents on the latest mPOS technology, with 23 percent market share of the global mPOS hardware solution in 2014.

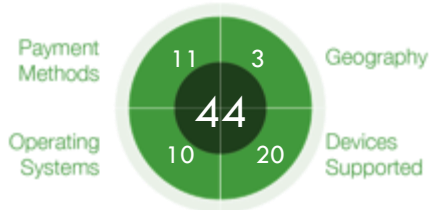
PLAYER DIRECTORY

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.



Launch Date	2011
Customers/Volume	Not Available
Customer Focus	Merchant Service Providers, Third-Party Developers
Pricing	Not Available

CardFlight is a provider of mobile POS technology and tools that enable acceptance of swipe payments on 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 turnkey mobile POS solution to small businesses.

PLAYER DIRECTORY

All players are listed by section in alphabetical order.

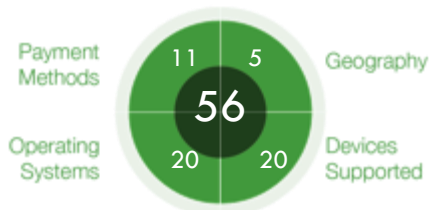
PLATFORMS



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.



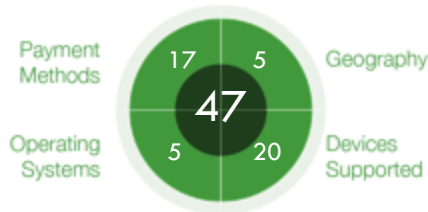
Creditcall's EMV Migration solutions for Mobile Point of Sale (mPOS) and Point of Sale (POS) are based on 15 years of EMV experience and innovation. Creditcall's EMV-ready mPOS offering for iOS and Android launched throughout Europe in 2012 and has been integrated in tablet and smartphone solutions in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



PLAYER DIRECTORY

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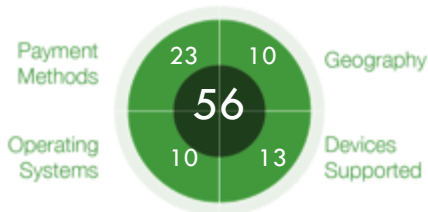
PLATFORMS



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.

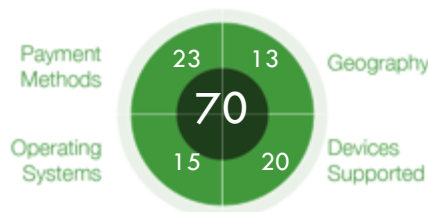
MOBILE

GLOBAL MPOS



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

Headquartered in Atlanta, Georgia, Global Payments Inc. is a 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.



Launch Date	February 2010
Customers	>50 across 25 countries
Customer Focus	Not Available
Pricing	Not Available

goSwift offers both online and at the point of sale mobile commerce platform and marketing services. Incorporated in 2010 and headquartered in Singapore, goSwift delivers solutions and 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.



PLAYER DIRECTORY

All players are listed by section in alphabetical order.

PLATFORMS

iCompass

NEW!

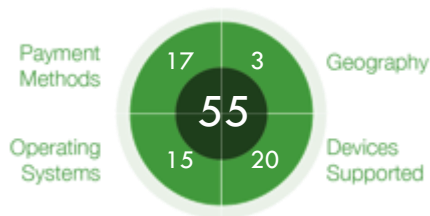


Launch Date	2011
Customers/Volume	Not Available
Customer Focus	Financial Institutions
Pricing	Not Available

iCompass Ltd. is a new brand in the Polish IT services and consulting market. Its mPOS platform is a white-label complete mobile point-of-sale software, licensed and certified in a live environment. Its platform offer is targeted to financial institutions (banks, acquirers, service providers) and MNOs.

IDTECH®

Value through Innovation



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 manufactures a range of Automatic Identification Products and components, including mPOS readers. The company offers readers for both mag stripe and chip and PIN. Launched reader compatible with Apple's 8-pin lightning adapter in December 2013

PLAYER DIRECTORY

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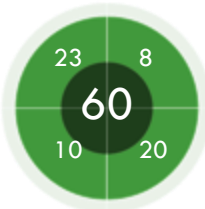
PLATFORMS



Infinite Peripherals



Payment Methods



Geography

Operating Systems

Devices Supported

Launch Date June 2013

Customers 400,000 mPOS devices in the field

Customer Focus All Merchants

Pricing Not Available

Infinite Peripherals, Inc. (IPC), a 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.



Payment Methods



Geography

Operating Systems

Devices Supported

Launch Date 2005

Customers > 100,000 merchants

Customer Focus All Merchants

Pricing Not Available

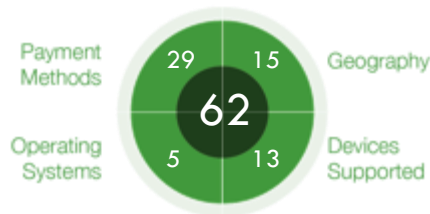
Ingenico provides a full suite of mobile POS products, solutions and tools. ROAM Data is now 100% Ingenico Mobile Solutions which provides an innovative, end-to-end mobile commerce platform.

PLAYER DIRECTORY

All players are listed by section in alphabetical order.

PLATFORMS

LAVU®



Launch Date	2010
Customers/Volume	10,000+ POS terminals/\$3B+ in annual transactions
Customer Focus	Food and drink industry
Pricing	Cheapest monthly subscription is \$88

Founded in Albuquerque, NM, and operating worldwide, Lavu Inc. was created to solve point of sale difficulties. Lavu Inc. offers full-featured point of sale software solutions at a fair price while redefining the approach to service-industry business management. Its iPad POS is a modern solution developed specifically for restaurants, bars & nightclubs, quick serve businesses, and other hospitality industries.

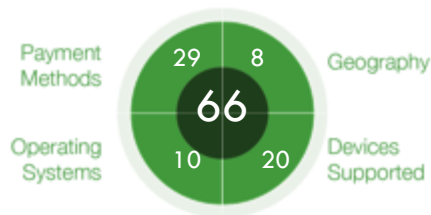
MAGTEK™

THE TECHNOLOGY BEHIND THE TRANSACTION



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

Mahindra COMVIVA



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

payPlus is a mobile point of sale solution that is being offered by Mahindra Comviva, which is a global provider of financial and other value-added services. It's targeted to retail chains, supermarkets, restaurants, as well as some service professionals, including insurance. The hardware solution enables merchants to conduct business with debit/credit cards as well as to connect to a cash drawer. Its software platform is powered by Mahindra's mobiquity platform, which powers mobile banking, payments and mobile money for a variety of players in the mobile financial services system in developing countries, including banks, billers, merchants, payment gateways and merchant websites. The payPlus software layer includes a promotional application that leverages location-based services to enable merchants to deliver consumer offers and discounts based on their location/proximity.

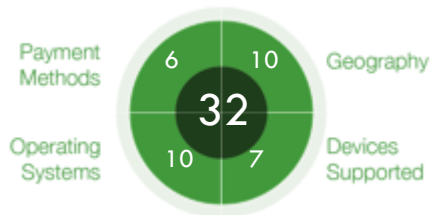
PLAYER DIRECTORY

All players are listed by section in alphabetical order.

PLATFORMS



Miura Systems enables merchants to accept Chip & PIN payments from a mobile device at the point of sale (mPOS). The Miura Shuttle is a standalone mPOS device that connects to iOS and Android smartphone and tablets 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 retailers and shoppers.



Launch Date	2014
Customers/Volume	Not Available
Customer Focus	Banks, Large companies
Pricing	Not Available

mPay Center is a certified multi-language, multi-currency and multi-country platform ideal for regional banks and/or large retailers. It provides project management support for short time-to-market. The platform also provides e-learning tutorials for users, incident management reports, and global 24-hour support in several languages.



Launch Date	May 2013
Customers/Volume	Not Available
Customer Focus	All Merchant
Pricing	Not Available

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.



PLAYER DIRECTORY

All players are listed by section in alphabetical order.

PLATFORMS

Panasonic



Launch Date	Spring 2015
Customers/Volume	Not Available
Customer Focus	Retail
Pricing	Start at \$1,799

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.

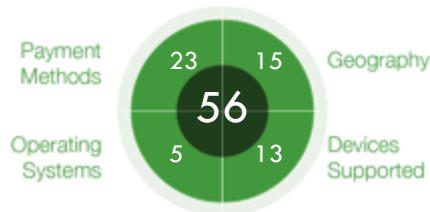
payworks.



Launch Date	2012
Customers/Volume	Not Available
Customer Focus	SME
Pricing	Not Available

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.

shopify



Launch Date	August 2013
Customers/Volume	150,000 active Shopify stores \$7 B worth of sales. Processes \$5 B in sales
Customer Focus	Small and medium-sized retailers to launch and manage online stores.
Pricing	Fees: \$9 to \$159 and 2.7% to 2.15%

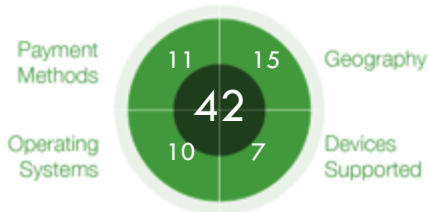
Shopify is a fully managed commerce platform that helps establish online businesses and provides retail point-of-sale systems for both online and offline companies. Shopify's core features include the ability to manage products, inventory, customers, orders and discounts. Merchants on Shopify may accept 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.



PLAYER DIRECTORY

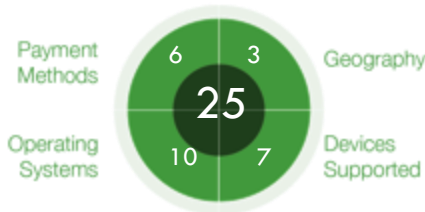
All players are listed by section in alphabetical order.

PLATFORMS

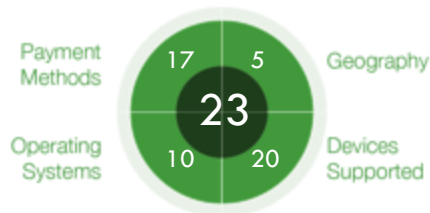


Launch Date	2014
Customers	Not Available
Customer Focus	Small and big businesses
Pricing	Not Available

SmartPesa allows merchants to quickly and easily accept card payments on a mobile phone. Local and international; debit and credit; mag stripe and chip & PIN are all accepted. Payments are fast, secure and convenient. On the surface SmartPesa has a simple intuitive user interface while its underpinnings are a secure, integrated platform with real-time card issuer verification and guaranteed payment. Packaged with a low cost terminal, it allows for immediate merchant acquiring.



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.



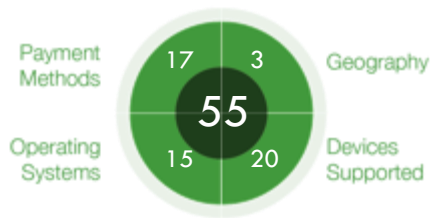
Launch Date	August 2012
Customers/Volume	Not Available
Customer Focus	Small to midsize companies that don't already have terminals (taxi drivers, craftsmen, market traders)
Pricing	1.95%

SumUp is an 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

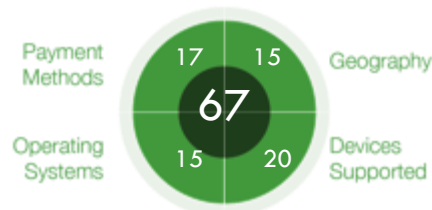


Launch Date	1997
Customers/Volume	Not Available
Customer Focus	Retail, Health Care, Field services, Public sector, Not for profit
Pricing	Not Available

From innovative mobile point of sale and payment applications to fully integrated transaction systems, Surefire Systems has a variety of software and business solutions. Building on Surefire’s extensive POS credentials, this proven platform breaks down the limitations of localized back office systems by using cloud-based pricing and inventory at its core. Versatile, easy to implement and supporting almost all types of devices, Surefire’s Transaction Platform also integrates with other business needs, such as loyalty programs and logistics systems. Business benefits from real-time transaction management, including mobile point of sale, and data’s true potential is maximized.



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



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

Headquartered in San Jose, California, Verifone provides 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 PLATFORM/API

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

PLATFORMS

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

ABOUT THE MPOS TRACKER™

The mPOS Report Context

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

What the mPOS Tracker™ Is

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

Scoring

Scoring for the mPOS tracker includes the following:

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

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

ABOUT THE MPOS TRACKER™

Why is mPOS Relevant?

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

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

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

About PYMNTS.com

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

This powerful B2B platform is the No. 1 site for the payments and broader commerce ecosystem by traffic and the premier source of information about “what’s next” in payments. C-suite and VP level executives turn to it daily for these insights, making the PYMNTS.com audience the most valuable in the industry. It provides an interactive platform for companies to demonstrate thought leadership, popularize products and, most importantly, capture the mindshare of global decision-makers. PYMNTS.com...where the best minds and best content meet on the Web to learn “what’s next” in payments and commerce.

DISCLAIMERS

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