

FlySafair on welcoming mPOS aboard (Feature Story) PayPal's iZettle acquisition under scrutiny in the U.K.

(News and Trends)

The top providers in the Tracker Scorecard

(Tracker Scorecard)

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WHAT'S INSIDE

cross the globe, the use of mobile point-of-sale (mPOS) systems is on the rise. The global mPOS market is projected to experience a combined annual growth rate (CAGR) of 18.8 percent from 2017 to 2026, and growth is expected in the immediate future as well, with 62 percent of retailers planning to increase their mPOS use by the end of 2019. As more and more businesses adopt mPOS, other companies are eager to provide solutions to them. To become businesses' mPOS providers of choice, these players are teaming up with other companies to expand their reach and offerings.

Among the latest providers to <u>collaborate</u> are mPOS company Lavu and restaurant purchasing organization Dining Alliance. Under their <u>agreement</u>, Lavu's restaurant and bar-focused mPOS solution will be marketed to Dining Alliance's members, while Lavu will push Dining Alliance's inventory management technology to its customers.

Restaurant reservation platform Dineout is also tapping another company to better serve restaurant customers. In November, Dineout acquired software-as-a-service (SaaS) company Torqus, bringing Torqus' mPOS, POS, supply

chain, marketing and business management software into Dineout ownership, though Torqus will continue to operate independently.

That acquisition isn't the only one to make news recently — many other mPOS solution providers are increasing their global reach through mergers and acquisitions.

Around the mPOS world

Indonesia-based digital business accelerator and POS device provider DIVA recently <u>announced</u> plans to acquire a 30 percent stake in Pawoon, a company that offers hardware and software for

small and medium-sized business (SMB) payments and inventory management. Pawoon plans to use the funds for product development and merchant acquisition efforts, while DIVA expects the investment to ease its expansion into the food and beverage sector.

Acquisitions aren't always easy to pull off, however. After PayPal put down \$2.2 billion to acquire mobile payments company iZettle in September, the deal came under investigation by the U.K.'s Competition and Markets Authority (CMA). In November, the CMA announced that the first phase of its investigation left it concerned that the acquisition could reduce competition both in the U.K.'s mPOS device market and, down the road, in the emerging omnichannel payments services market. With PayPal unable or unwilling to address the CMA's concerns, Phase Two of the investigation is now underway.

In Poland, two FinTechs are also participating in a merger. Braintri, which develops mobile banking apps for major Polish banks, and iCompass, which was the technology provider behind the first Polish mPOS platform and provides software to payment organizations and European banks, intend to merge to help them expand internationally.

mPOS helps airline card payments take off

mPOS solutions are also taking to the skies.

Earlier this year, South African airline FlySafair
launched an mPOS solution that supports in-flight

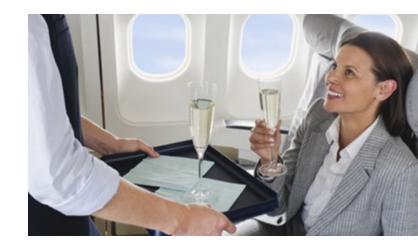
payments. In this month's feature story (p. 6), PYMNTS caught up with Eswee Vorster, head of IT and innovation at FlySafair's parent company, Safair, to discuss what it took to design an airline-specific solution and how FlySafair plans to develop the service going forward.

Supporting card payments on short, domestic flights required the solution to provide a quick purchasing process, Vorster said. In the future, the service could become even more convenient as the airline considers adding features that would enable frequent passengers to reorder their favorite meals.

"Going forward, the key [will be] to personalize the experience of mobile purchasing," Vorster said.

Inside the January Tracker

This edition of the mPOS Tracker™ features a Tracker Scorecard and provider directory highlighting 310 providers from around the space.





Global mPOS market's projected
CAGR from 2017 to 2026

\$26B

Global mPOS market's projected 2018 revenue

\$470M

Total value of mPOS
transactions made in
Singapore in 2017, up from
\$218 million in 2016







25%

Share of POS transactions
that will be enabled by
mPOS systems by 2023

62%

Portion of retailers that plan to increase their mPOS system use by the end of 2019



FEATURE STORY

mPOS Helps In-Flight Payments Take Off

lights after the holidays are usually packed, and passengers may find themselves uncomfortably squished between other tired travelers. If they have to dig around in their pockets for bills or coins to make payments for drinks or snacks, they may find their elbows in someone else's space — or ribs. Making this purchasing process more convenient could go a long way toward brightening customers' journeys, making the transition from the holidays to the daily grind hit less hard.

Some airlines have resolved this by turning to mPOS solutions. JetBlue <u>equipped</u> staff with mPOS devices in 2015, and FlySafair designed its own solution, which received a soft launch in late 2017. These developments show that airlines are betting on mPOS to remove payment pains.

PYMNTS recently caught up with Eswee Vorster, head of IT and innovation for FlySafair's parent company, Safair, to discuss the South African airline's mPOS solution for in-flight purchases. Originally, FlySafair's in-flight food sales were cash only, but customer demand spurred the airline to adopt new tech, allowing passengers to make payments via card.

"[mPOS] gives flexibility to our customers and gives us an edge on our competitors," Vorster said. Cash still remains popular among customers, but having the card payment option means they don't have to worry if they don't remember bills. Additionally, mPOS features don't just make purchasing easier for consumers — they also make sales operations easier for flight attendants.

Passenger personalization

Air travel can be a stressful, fraught experience for customers racing to make connecting flights, or for those who are just trying to get to their destinations on time. Anything that can remove frictions — including making payments easier — can make a big difference.

For FlySafair, that means moving away from cashonly sales and giving customers more payment options. FlySafair employs the AviaPay mPOS system, which includes software the airline helped design. The main goal of the solution, which had its soft launch in December 2017 and its public launch in February 2018, was to give customers the option of paying by card. Now the company is exploring ways to upgrade AviaPay and accept various additional payment methods. FlySafair is considering enabling mobile wallets on the solution, which means that there would be no need for passengers to pull out a wallet at all.

It's also important for airlines to ensure that passengers who fly regularly enjoy the experience, rather than dread it. FlySafair believes mPOS solutions can put that pep into frequent flyers' steps. The airline hopes that mPOS solutions can create more personalized experiences, making flying more enjoyable for regular customers. To do so, FlySafair currently is exploring mPOS capabilities that would give frequent customers the option to quickly reorder a favorite in-flight meal. To help the system identify customers, they might be prompted to enter their seat numbers or passenger name record (PNR) numbers on the device.

"We don't want [them] to enter PNR or reference numbers — it makes the experience a bit clunky," Vorster said. "But [with identification based on seat numbers], there is the problem that people move seats. We don't have a bulletproof solution at the moment."

Looking ahead, the company is also considering services that would enable passengers to place orders at third-party food chains inside the airport and have the items delivered to them prior to takeoff, Vorster added.



Around the airport

The strain of flying sets in long before passengers hit their seats, so they need many processes to be easy — not just buying food. Many travelers have stories about mad dashes to get through security before their flights. This is a problem that airlines are all too familiar with, so FlySafair took it into consideration when developing its mPOS solution. The airline deploys the devices to agents who can walk down a line of waiting passengers and use AviaPay to check them in. This feature can be especially handy during high-volume days.

Ultimately, FlySafair aims to take AviaPay's functionalities further and wrap its various departure control system processes into one mobile system that would enable not just express check-in, but also other airport management services, such as paying baggage fees. Plans call for equipping agents with an iPhone, as well as



... IT'S MAKING
THE WHOLE PROCESS
FASTER IN TERMS
OF PROCESSING
PAYMENTS.

two mobile printers that could clip onto their belts
— one to print baggage tags and the other to
print boarding passes.

Attending to the attendants

Implementing an mPOS system isn't just a benefit to customers — it also can make life easier for flight attendants who may struggle with paper-based reconciliation and need solutions that can keep sales processes moving smoothly.

"In the beginning, there was a lot of getting used to the new system," Vorster admitted, adding that once the crew adjusted to using the devices, they found it helped facilitate reconciliation. "[Now, attendants] don't have to sit and manually write in books and on papers to do their reconciliation. ... It's making the whole process faster in terms of processing payments and also enabling them to work in a paperless environment."

The mPOS solution lets crews abandon manual reconciliation processes in which they had to write down sales after every flight. Instead, the AviaPay devices print a sales summary report. The detailed sales information also helps FlySafair make more informed decisions about which items to restock for upcoming flights, Vorster said. It provides data such as the popularity of different menu items and which crew members are the best sellers, enabling the airline to offer rewards to top-selling crew members and incentivizing employees to make sales.

Before AviaPay could be rolled out to attendants, it needed to be tailored to an airplane environment. For instance, the device has to work offline when a flight is underway, but it also has to be able to reconnect to the internet when a flight lands to transmit information for payment processing, Vorster said. Because FlySafair runs domestic flights of up to two hours in duration, it was also important that the mPOS support a swift purchasing process, which meant avoiding time-consuming features like a menu display.

"There's not lot of time to browse and go through menus ... or struggle with difficult [screens]," he said. "We try to keep it simple."

As demand for digital payments continues to rise, airlines around the world may find that enabling consumers to pay with their preferred methods, as well as making everything as quick and easy as possible for passengers and flight attendants, is key to making business take off.

THE HOOD

How does FlySafair see its mPOS being used in the near future?

"Going forward, the key [will be] to personalize the experience of mobile purchasing — specifically for frequent flyers — with a system that makes the whole experience of flying much easier. Automating our catering process will be the next big thing for us to focus on and get right.

We also are looking at allowing customers to purchase from chains in the airport and have the meals delivered to them [before the flight] — for instance, [using the mPOS] if a customer wants to order a Burger King meal prior to his flight."

ESWEE VORSTER,

head of IT and innovation for FlySafair's parent company, Safair

TRENDS

MERGERS AND ACQUISITIONS

PayPal's iZettle acquisition could run afoul of U.K. competition laws

In September, PayPal made headlines with its \$2.2 billion acquisition of Swedish mobile payments company iZettle, but the major merger is coming under scrutiny in the U.K after the country's Competition and Markets Authority (CMA) voiced its concerns in November. At that time, the CMA announced that the first phase of its investigation into the acquisition was complete, but expressed that the deal could cause too great of a decline in competition in the U.K.'s mPOS device market. The CMA also stated that the acquisition could hamper future competition in the emerging omnichannel payments service market and lead to situations in which shoppers are forced to pay more or receive lower quality service.

Although PayPal was given a chance to address these concerns, the company chose not to do so, prompting the CMA to initiate the second phase of the investigation, which is slated for completion by May 21, 2019. Alan Davis, partner and head of the Competition, EU and Trade Group at legal firm Pinsent Masons, said that it is possible that the CMA might block the part of the acquisition that falls under the U.K.'s scope and require PayPal to "sever and divest itself of iZettle's U.K. business."

DIVA to obtain 30 percent stake in Pawoon

Acquisition news is brighter elsewhere, however, as Indonesia-based startup DIVA — a digital business accelerator and converter that focuses on SMBs — recently <u>announced</u> plans to acquire a 30 percent stake in mPOS startup Pawoon, for an undisclosed amount. DIVA already has a POS device that processes cash and non-

cash payments, and Pawoon provides inventory management and payments hardware and software to SMBs. The investment could help DIVA expand into the SMB-heavy food and beverage industry, and Pawoon's founder and CEO stated that the money from the investment will fuel product development and merchant acquisition.



REACHING RETAILERS

Celerant Technology, Unique Secure team up

Partnership is also the news of the day for retail management solutions provider Celerant Technology and tablet-based mPOS provider Unique Secure. Under the new strategic partnership, the companies will offer an integrated system, leveraging Unique Secure's MePOS Pro

mPOS terminal and Celerant's retail software. The combined offering will handle both payments processing and customer engagement, and it will support EMV chip cards, PIN-based debit cards, Apple Pay and Android Pay, according to a press release.

Ingenico on mPOS adoption barriers

Integrated offerings are useful. But according to Bradford Giles, Ingenico North America's senior vice president of marketing and sales enablement, it's not always easy for retailers to deploy mPOS systems. In a recent <u>interview</u>, he stated that, even as the use and popularity of mPOS grows, some businesses are being held back due to the hassle and expense of replacing existing POS systems.

Introducing mPOS requires training associates to handle customer transactions and understand the ins and outs of the company's loyalty program, Giles said. Additionally, not all retailers are able to add mPOS capabilities to their current POS systems, meaning that they'd have to obtain and run a separate mPOS system on top of their existing POS system. Operating two separate systems at once can be complicated. Alternatively, retailers might choose to purchase a system that supports POS and mPOS together, but such a system may be a bigger expense than the retailer wants to undertake. Business practices can also get in the way, Giles said, such as at a store where customers are required to show a receipt when leaving. That retailer's mPOS system would then have to support receipt printing or electronic receipts.

SERVING RESTAURANTS

Dining Alliance, Lavu forge cross marketing deal

Restaurants may also find that they need industry-tailored mPOS solutions, and providers are ready to cater to that sector. In a recent move, mPOS systems company Lavu teamed up with Dining Alliance, a restaurant-focused group purchasing organization. Under the deal, Dining Alliance will market Lavu's restaurant and bar-focused mPOS solution to its members, and Lavu will market Dining Alliance's FoodBAM inventory management technology to its own customers. Lavu's mPOS solution is iPad-based and supports inventory management, payment processing and other features.

Dineout acquires Torqus

Elsewhere in the restaurant POS space, online restaurant reservation platform Dineout Services recently acquired Torqus Systems Pvt. Ltd, a software-as-a-service (SaaS) startup, for an undisclosed amount. This move follows Dineout's acquisition of restaurant-focused mobile app provider Gourmet Passport earlier this year. Torqus' cloud-based software provides restaurants with mPOS, POS, supply chain management, customer management and marketing services, and the company will continue to operate independently, said Torqus CEO and co-founder Tanmay Ratnaparkhe.



HARDWARE DEBUTS

Handeholder announces three new mPOS device sleds

Of course, mPOS isn't all about software — the hardware has to be there, too. As such, Handeholder Products, a Michigan-based company that offers mPOS mobility solutions and tablet accessories, recently announced three new mPOS sleds. The three sleds are part of Handeholder's Mozee Sled line and are designed to hold Ingenico Group's Link 2500, the Verifone e285 and the Miura Systems M010. The sleds can be temporarily or permanently fixed to cash register systems, walls, countertops, stands and other locations, either by using a ring system to temporarily lock on, or by screwing the device into a wall or stand for permanent attachment. The sleds will be officially

launched in January during the annual National Retail Federation Big Show in New York City.

New SMiT mPOS is PCI 5.x-cerfitied

SMiT, which designs and develops security devices for mPOS systems in China and for the global pay TV industry, is introducing new hardware of its own. The company's mPOS-SM32, a new mPOS terminal, supports magstripe, chip or contactless payments, and it meets a high level of security standards. The device achieved the PCI 5.x m certification, indicating that it complies with the latest PCI security standards. According to a press release, this is particularly important to the company's goal of bringing its payments terminals to international markets.

QR CODES IN ASIA

QR payments help new Singapore SMBs make sales, study indicates

The proliferation of digital payment tools could be particularly important to SMBs, suggests a new study by the National University of Singapore (NUS) Business School. The study, which analyzed the bank activities of about 250,000 consumers between January 2016 and December 2017, found that DBS Bank's April 2017 introduction of a QR code payment system — PayLah — immediately increased mobile wallet usage. The average count of small mobile payments — those under \$\$100 (about \$73 USD) — increased 114 percent each week, while transactions valued over \$\$100 rose

88 percent in the nine months following PayLah's introduction. Small merchants marked a 3.4 percent <u>increase</u> in credit and debit card sales during that time.

In particular, QR code payments seemed to make it easier for newly established businesses to acquire customers and cheaply accept payments. While established SMBs saw only a 2.1 percent increase in the total monthly card sales following the introduction of the tech, recently launched SMBs saw an 11 percent increase.

JCB introduces EMV QR code payments in Taiwan, Vietnam

Businesses in Taiwan and Vietnam are also getting access to QR code payment services.

JCB International, a subsidiary of Japanese card company JCB, recently introduced a service that



enables shoppers to use their smartphones to make contactless payments by scanning a QR code at the merchant's POS. The service, which is currently available only in Taiwan and Vietnam, will be brought to three additional Asian countries next year. Sacombank will support the service in Vietnam, while Bank SinoPac will do the same in Taiwan. Next year, SinoPac will extend the service to merchants operating in areas such as fish markets, flower markets and transportation.

UK AND EUROPE

U.K. studies highlight shoppers' love of retail tech

New studies are indicating that there is increased pressure on U.K. retailers to become tech-savvy. Earlier this month, PricewaterhouseCoopers released a <u>report</u> that estimated that most U.K. shoppers planned to make use of digital channels for their Christmas shopping, with 67 percent planning to make gift purchases via computer and 31 percent on their mobile phones. Still, 78 percent of respondents said they planned to shop at a physical store as one channel for Christmas shopping.

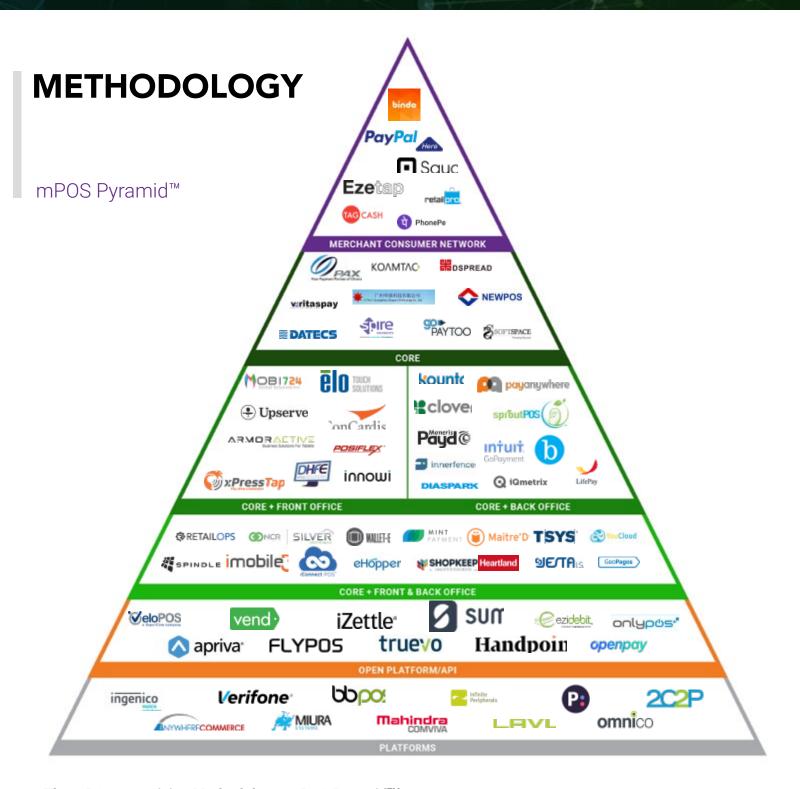
For brick-and-mortar retailers that are angling to draw in more foot traffic, they may want to invest in retail tech. According to a <u>report</u> from Leigh Moody, U.K. managing director at SOTI, a business mobility and Internet of Things (IoT) solutions provider, 67 percent of shoppers are

more likely to patronize stores that integrate technology. Additionally, about 66 percent believe that stores that use more technology will enable them to complete their shopping faster.



iCompass, Braintri begin merger

Over in Poland, FinTechs iCompass and Braintri have initiated a merger. iCompass, which created Poland's first mPOS platform, is a software provider that serves payments organizations and major European banks, and Braintri develops mobile banking apps for major Polish banks and helped develop BLIK, Poland's non-card payment standard. The merger will help both FinTechs expand into foreign markets, and once the merger is complete, the two companies will adopt a new name and focus on three product lines: mobile apps, Big Data solutions and payments.



The mPOS Organizing Methodology: mPOS Pyramid™

The organizing framework for the mPOS ecosystem is the mPOS Pyramid[™], a graphic representation of where we believe merchant-facing service providers fit into the market today. It is not designed to suggest that one part of the pyramid is better than another, but rather to group together and depict like characteristics of mPOS solutions. Therefore, the tip of the mPOS Pyramid[™] does not imply the "best," but simply that the fewest players are concentrated there based on various elements of the service provided to those merchants' customers.

mPOS Pyramid™ Methodology

We have divided the mPOS market into layers representing the broad set of capabilities included in the mPOS service offerings. It is our hope that this breakdown helps to more easily categorize the mPOS ecosystem, focusing on the capabilities of various players who serve the merchants in this space.

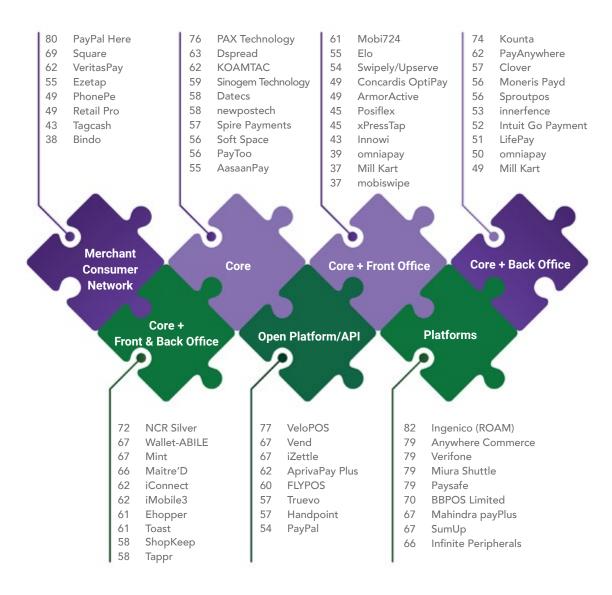
The "powered by" players are organized on the outside of the mPOS Pyramid™ and are aligned with the appropriate capabilities they power inside it.

Here is how we have used the mPOS Pyramid™ to organize the mPOS sector:

*	Merchant Consumer Network	Players with control of assets on both the consumer and merchant sides, and using them to create a network enabled by mobile devices (phones and tablets) and other relevant applications.
*	Core	Players offering only the basic hardware/card reader solutions to merchants that enable mag-stripe card acceptance and merchant-processing services. Players in this section have also 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	Players with 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	Players with core capabilities plus applications that provide value-added solutions that enable merchants and other SMBs to perform important back office functions. These functions include tracking/managing inventory, creating invoices and integrating with accounting systems.
*	Core + Front & Back Office	Players with a suite of solutions that enable an integrated core, front and back office solutions.
*	Open Platform/API	Platforms that serve merchants but have also opened their hardware/software services to developers via APIs.
*	Platforms	Players that "power" merchant-facing organizations by supplying them with the mPOS hardware (dongles, tablets), software, tools and services.

Scoring Details

The Top 10 players (and their scores) 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.



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 like those of major mobile providers and proprietarily solutions
- Devices supported, including mobile phones and tablets

PYMNTS will periodically update scores based on new developments. If you would like your company to be considered for inclusion in the Tracker's Scorecard, or wish to have an existing listing reconsidered for an update, please head over to our profile submission/update page.

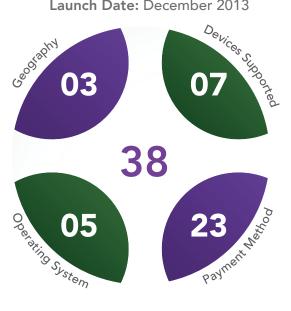
Top 25 Providers



Note: Companies are listed in alphabetical order.



Company: Bindo
Launch Date: December 2013



Customers/Volume: +100M users/Bindo platform used by over 200 merchants and processed over \$30M in transactions

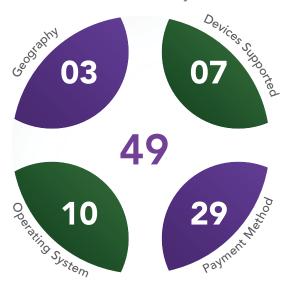
Customer Focus: Small merchants

Pricing: Between \$79-\$229 per month + card processing

Bindo is a retail technology company that aims to close the gap between online and offline retailers. Bindo, which offers a tablet POS system, 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 Bindo's system and inventories. This encourages customers to shop local rather than online. In addition to offering promotional and targeted features, Bindo's system provides business insights and metrics.



Company: Ezetap Launch Date: July 2013



Customers/Volume: Serves over 6 million villages in India

Customer Focus: SMB

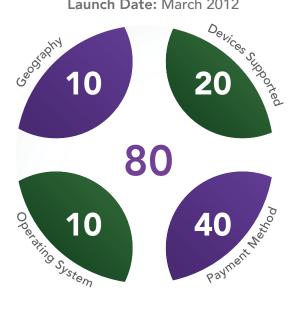
Pricing: Less than \$50. It is priced as a SAAS service (purely on subscriptions and not on transactions, but the merchant's bank may have a transaction-fee based model)

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.

Note: Companies are listed in alphabetical order.



Company: PayPal Here Launch Date: March 2012



Customers/Volume: 200,000+ merchants

Customer Focus: All merchants – micro, SMB, enterprise,

taxis

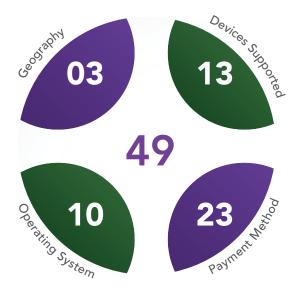
Pricing: 2.7% transaction fee, with no monthly fee. The fee

for non-swipes goes up to 3.5%, with a \$ 0.15 fee

PayPal Here is a credit card reader and accompanying app that allows businesses and individuals to accept a wide range of payments — from credit cards to checks— on iOS and Android devices.



Company: PhonePe Launch Date: 2015



Customers/Volume: Not available

Customer Focus: Internet, mobile payments, payments

Pricing: Not available

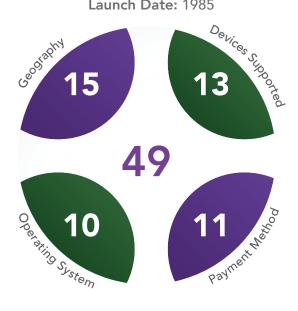
PhonePe's mobile payment application enables users to instantly send money to recipient bank accounts using mobile phone numbers. Its works on India's Unified Payments Interface (UPI)/Immediate Payment Service (IMPS) platform with smartphones running Android 4.0 or higher.

Note: Companies are listed in alphabetical order.



Company: Retail Pro Inc. Launch Date: 1985

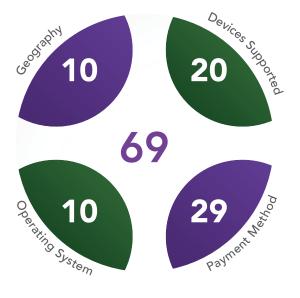




Retail Pro, Inc. serves U.S. customers with retail management software solutions. It offers point-of-sale (POS), store operations, merchandising, planning, business intelligence and payment processing applications.



Company: Square Launch Date: 2010



Customers/Volume: \$15B annually

Customer Focus: All merchants - micro, SMB, enterprise

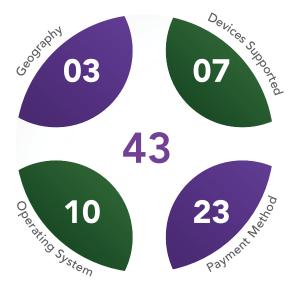
Pricing: 2.75% per swipe for Visa, MasterCard, Discover and American Express or \$275 per month

Square is a world provider of mPOS solutions. It offers a free, secure card reader, secure encryption, easy setup, free Square Register app, and there are no setup fees or long-term contracts. Funds from swiped payments are deposited directly into a bank account within 1-2 business days. The Square reader offers checkout customization, management tools and data analytics.

Note: Companies are listed in alphabetical order.



Company: Tagcash Launch Date: 2014



Customers/Volume: Not available

Customer Focus: payments, rewards, proximity marketing,

and loyalty

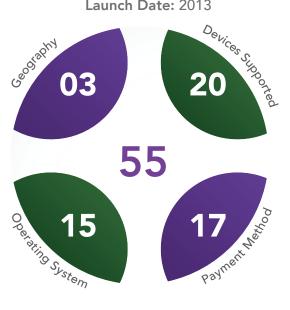
Pricing: Not available

Tagcash Ltd provides payment processing, personal and merchant wallets, identity verification and online payment services for customers in the Philippines.

Note: Companies are listed in alphabetical order.



Company: AasaanPay Launch Date: 2013



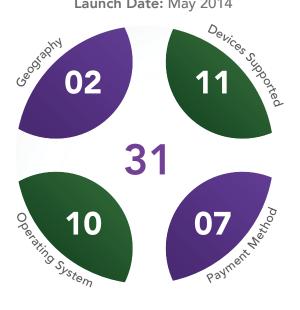
Customers/Volume: Not available

Customer Focus: Retailers Pricing: Not available

Owned by Suvidhaa Infoserve Pvt Ltd, a company that provides internet-based payment collection services for various industries across India, AasaanPay is a solution that enables mobile payments. AasaanPay users employ the EMV-ready card reader to process, confirm and complete payments — all on their mobile phones. The device is compatible with iPads, iPhones and iPods, as well as Androids that are version V4 and above. The solution has met the requirements for Mastercard's mPOS best practices program and offers both a magstripe and EMV chip reader that supports signature verification.



Company: Airlink Technology Launch Date: May 2014



Customers/Volume: Not available Customer Focus: Banks, merchants

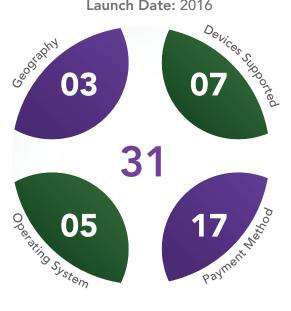
Pricing: Not available

Taiwanese company Airlink Technology is a provider of credit card payment systems. Its mPOS platform is fmosa. It features real EMV transaction capability, card authentication by SDA/DDA/CDA, adopt EMV Level 1 & 2 and PCI certified reader has read the chip, magnetic stripe, and password input keyboard brush.

Note: Companies are listed in alphabetical order.



Company: ANZ Launch Date: 2016



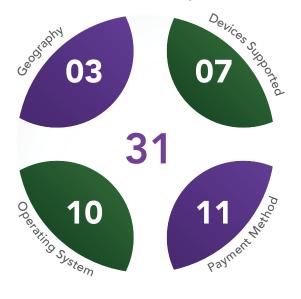
Customers/Volume: Not available
Customer Focus: Hospitality

Pricing: Not available

ANZ developed BladePay, a handheld Android-based payment device as part of a partnership with tech innovation firm ThumbzUp. BladePay is capable of integrating third-party applications designed to help businesses run more efficiently and enhance customer experience.

Sabadell

Company: Banco Sabadell Launch Date: July 2013



Customers/Volume: Not available

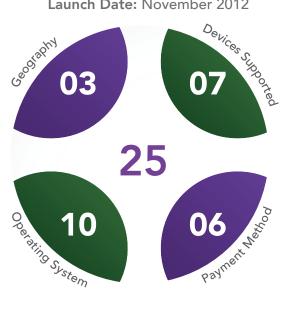
Customer Focus: SMB Pricing: Not available

Banco Sabadell partnered with Ingenico to launch an mPOS app and dongle in Spain. Designed for the Apple platform, the BS mPOS accepts chip-and-PIN, magstripe and contactless payments. The bank announced that it also plans to design an mPOS service for the Android platform.

Note: Companies are listed in alphabetical order.



Company: Bank of America Launch Date: November 2012



Customers/Volume: Not available

Customer Focus: BAMS Merchant customers

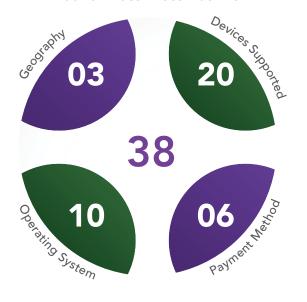
Pricing: 2.70%/swiped trans & 3.50% + 15¢ per keyed

transaction

BofA Merchant Services is a pay-as-you-go solution for merchants that are new to accepting credit cards and looking to control costs as their business grows. Payments are processed on Android and Apple platforms in real-time, generating e-receipts that are delivered by email or SMS text to customers once transactions are complete.



Company: Blue Bamboo Launch Date: December 2012



Customers/Volume: Not available

Customer Focus: Mobile sales and services, transportation

and delivery

Pricing: Not available

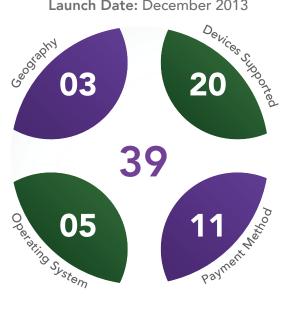
The Blue Bamboo PocketPOS Card Reader, supported by iOS and Android products, provides a secure POS solution for cards that follows the standards of ISO 7813. It supports Bluetooth Smartcard, contactless, MSR, PIN Entry technology and wireless mobile application printing. Blue Bamboo has achieved the 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.

Note: Companies are listed in alphabetical order.



Company: Cartwheel Register

Company: Cartwheel Register **Launch Date:** December 2013



Customers/Volume: Not available

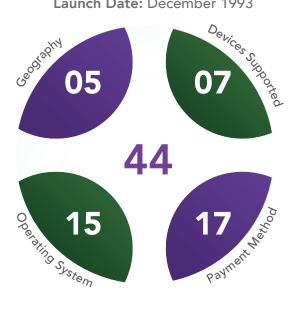
Customer Focus: Small and independent merchants

Pricing: 2.6% + 0.24 cents per transaction

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 card numbers and expiration dates without storing the information on a device. Cartwheel Register is unlike check scanning technology, which involves taking an image. Consumers may pay with Cartwheel via card or by entering their Skip Wallet payname and PIN.



Company: Castles Technology Launch Date: December 1993



Customers/Volume: Not available

Customer Focus: financial, retail, hospitality, and

transportation

Pricing: Not available

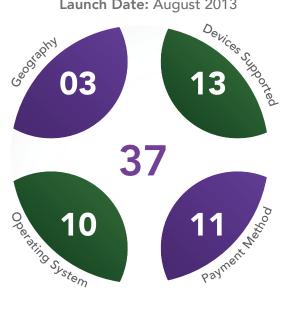
Castles Technology provides secure and affordable payment solutions for the financial, retail, hospitality and transportation sectors.

Note: Companies are listed in alphabetical order.

CHASE

Paymentech™

Company: Chase Paymentech Launch Date: August 2013



Customers/Volume: Not available

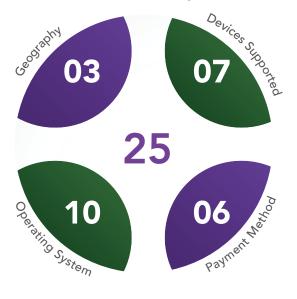
Customer Focus: SMB

Pricing: Based on Chase Paymentech merchant account

Chase Paymentech mPOS system allows merchants to accept card payments through an encrypted card reader on 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 processes magstripe credit, signature debit and gift cards. Merchants are able to monitor and process voids from their smartphones and 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.



Company: Clip Launch Date: May 2013



Customers/Volume: Not available

Customer Focus: Spanish-speaking market

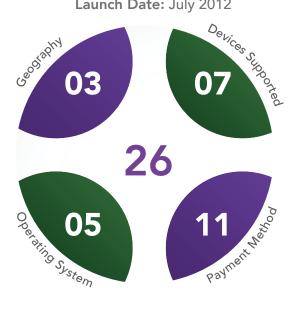
Pricing: 3.60% / transaction

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.

Note: Companies are listed in alphabetical order.



Company: Commonwealth Bank Launch Date: July 2012



Customers/Volume: Not available

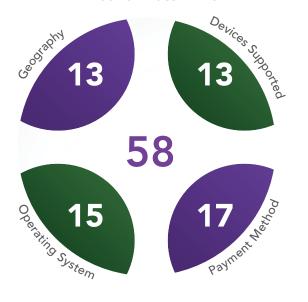
Customer Focus: CommBank Pi customers

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.



Company: Datecs
Launch Date: 1990



Customers/Volume: Not available

Customer Focus: Retail Pricing: Not available

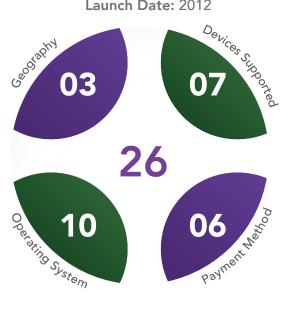
Datecs is a leading manufacturer of mPOS terminals. More than 500,000 mobile terminals under the Linea brand are used in the U.S. by companies such as Apple, Verizon Wireless, Nordstrom, Lowes and Sears, among others. In 2013, Datecs introduced its mobile PIN-Pad BluePad-50, which has certifications including PCI, EMV L1, EMV L2, UKCC., CAS. and APCA.

Note: Companies are listed in alphabetical order.



Customers/Volume: Not available Customer Focus: Small business Pricing: Not available

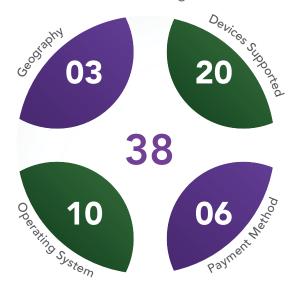
Company: De La Phone Technologies
Launch Date: 2012



De la Phone Technologies' MoCharge Mobile POS produces a small business mPOS solution for accepting and authorizing credit card transactions. Merchants key in card information and funds are deposited in their bank accounts. The system also enables merchants to generate prepaid eVouchers.



Company: Dialog Axiata
Launch Date: August 2013



Customers/Volume: Not available

Customer Focus: SMEs

Pricing: Bundled rates to include phone service, dongle

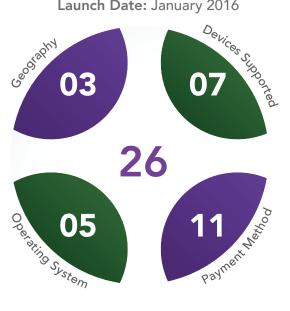
& data

Dialog Axiata with Global Payments Asia-Pacific has launched the first mPOS solution in Sri Lanka that enables merchants to accept Mastercard and Visa card payments through smartphones or tablets. Businesses 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.

Note: Companies are listed in alphabetical order.



Company: Doha Bank Launch Date: January 2016



Customers/Volume: Not available

Customer Focus: Delivery Services, Transportation,

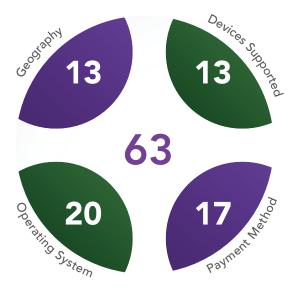
Restaurants

Pricing: Not available

Doha Bank provides a compact card reader, which connects to an mPOS app via Bluetooth. The mPOS app transforms smartphone devices into fully certified EMV chip and PIN mobile point of sale terminals. The app is ideal for delivery services, transportation, restaurants and much more.



Company: Dspread Launch Date: 2009



Customers/Volume: Not available
Customer Focus: Not available

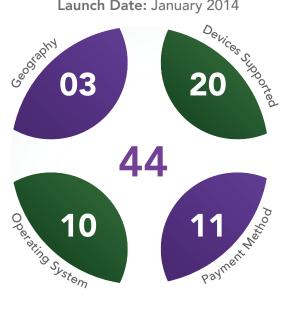
Pricing: Not available

Dspread Technology designs, manufactures, and markets mobile payment terminals and solutions to acquirers. Its QPOS series, Chip & PIN, Chip & Sign devices, have been granted EMV, PCI, PBOC and NFC certifications. They accept payments via China UnionPay, Visa and MasterCard Cards for magnetic stripe, EMV chip, Contactless/NFC transactions.

Note: Companies are listed in alphabetical order.



Company: Emerge Mobile Launch Date: January 2014



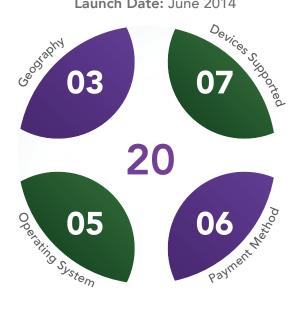
Customers/Volume: 5,000 merchants

Customer Focus: SMEs Pricing: Not available

Emerge Mobile's mPOS was launched across Africa. The reader can process both chip and PIN and magstripe 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.



Company: Epic
Launch Date: June 2014



Customers/Volume: Not available Customer Focus: All merchants

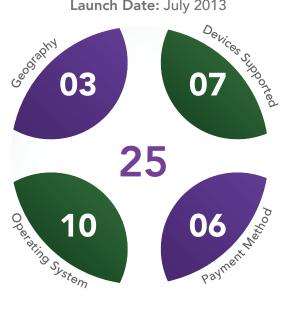
Pricing: Not available

Epic was launched to enable payments in the Philippines via smartphone. The reader enables payments via swipe, chip and PIN card. 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.

Note: Companies are listed in alphabetical order.



Company: Evertec Launch Date: July 2013



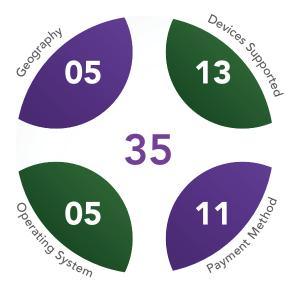
Customers/Volume: Not available Customer Focus: Large merchants

Pricing: Not available

EverPay is an Evertec's product. Evertec 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.



Company: FAMOCO Launch Date: 2010



Customers/Volume: Not available

Customer Focus: Transportation, cashless payments, logistics

and access control

Pricing: Not available

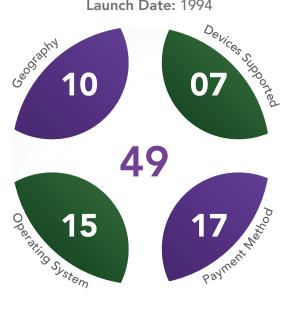
FAMOCO targets the transportation, cashless payment, logistics and access control markets to equip mobile agents.

Note: Companies are listed in alphabetical order.



Company: Fujian Newland Payment Technology

Launch Date: 1994



Customers/Volume: Not available

Customer Focus: Finance, telecommunication, insurance,

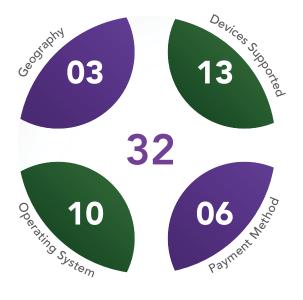
logistics, taxation, electricity, petroleum

Pricing: Not available

Fujian Newland Payment Technology Co., Ltd., is a point-of-sale (POS) terminal technology provider. Its product portfolio includes professional financial POS systems, mobile point-of-sale (mPOS) systems and intelligent multimedia POS software. The company's solutions are designed for the finance, telecommunication, insurance, logistics, taxation, electricity and petroleum industries.



Company: Globe Charge Launch Date: March 2014



Customers/Volume: Not available

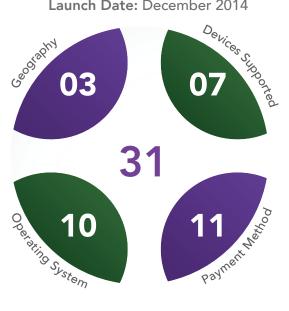
Customer Focus: SMEs Pricing: Not available

Created from a partnership between goSwiff 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 payments.

Note: Companies are listed in alphabetical order.



Company: Heritage Bank PortaPOS Launch Date: December 2014



Customers/Volume: Not available

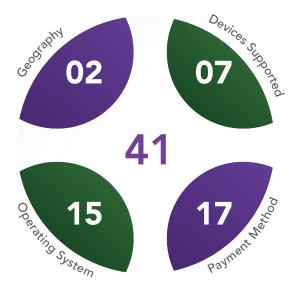
Customer Focus: SMEs

Pricing: Free for bank customers

Heritage Bank in Nigeria launched an 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 is free for all Heritage customers. Its benefits include its ability to sync to both phone and printer via Bluetooth technology, direct credit to bank accounts and assure transaction security.



Company: iKaaz Launch Date: October 2012



Customers/Volume: Not available

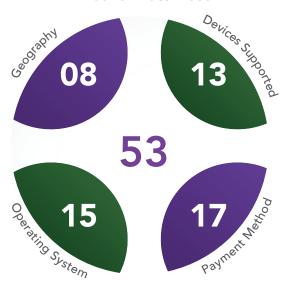
Customer Focus: SMBs Pricing: Not available

This solution enables mobile phones to accept NFC payments. iKaaz was launched by former Nokia Money veterans to expand secure, low cost payment acceptance in territories with low card acceptance.

Note: Companies are listed in alphabetical order.



Company: ITOS Launch Date: 2003



Customers/Volume: Not available

Customer Focus: Financial entities and payment service

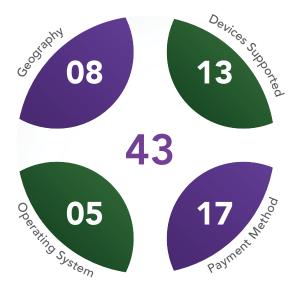
providers

Pricing: Not available

ITOS specializes in the development and distribution of hardware, firmware and software for mobile applications and payment systems. The company provides mobility accessories and software components to use mobile devices to accept a range of payment options.



Company: ITWell Launch Date: 1998



Customers/Volume: Not available

Customer Focus: Airlines, public sector, retail, hospitality, rail,

logistic, warehousing

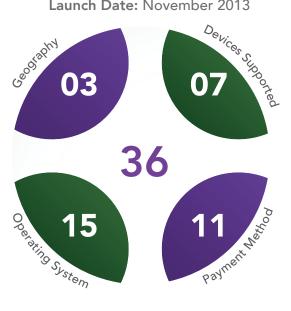
Pricing: Not available

ITWell is a manufacturer of mobile payment terminals in South Korea. The company offers solutions for a range of applications in the transportation, logistics, hospitality, retail and travel industries. It provides an mPOS solution certified by PCI-PED payment industry standards and operates on the MS Windows operating system.

Note: Companies are listed in alphabetical order.



Company: iVeri Launch Date: November 2013



Customers/Volume: Not available

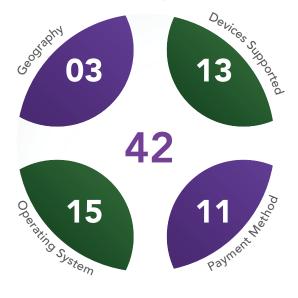
Customer Focus: Merchants

Pricing: Not available

iVeri mPress is a Visa Ready certified mPOS 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.



Company: JUSP
Launch Date: September 2013



Customers/Volume: Not available Customer Focus: All sized businesses

Pricing: 2.5% per transaction and €39 + VAT for the

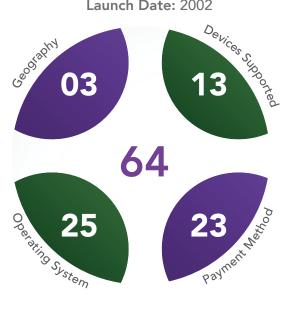
card reader

JUSP has most stringent security level certifications for mPOS solutions, EMV level 1 and 2, PCI PTS 3.1 SRED. JUSP serves customers in Italy and plans expanding to European countries and the U.S.

Note: Companies are listed in alphabetical order.

ΚΟΛΜΤΛΟ

Company: KOAMTAC Launch Date: 2002



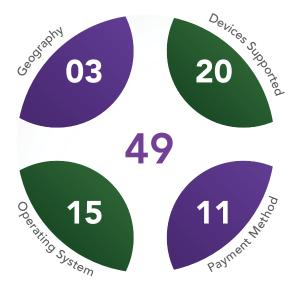
Customers/Volume: Not available
Customer Focus: Not available

Pricing: Not available

KOAMTAC's KDC® Bluetooth barcode scanners, modular sleds, and mobile POS companions are made for Android, Blackberry, iPhone and Windows. The company's mission is to make easy-to-use, competitively priced Bluetooth barcode scanners and payment solutions to help companies increase productivity, and cut time and costs.



Company: Leaders Merchant Services
Launch Date: 2000



Customers/Volume: Not available Customer Focus: Not available Pricing: 0.15% per transaction

Leaders Merchant Services offers credit and debit card processing solutions. The company's payment processing offerings are designed to enable merchants to process both traditional card-present and card-not-present transactions.

Note: Companies are listed in alphabetical order.

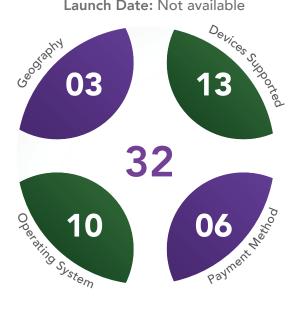


Company: ManagePay Launch Date: Not available



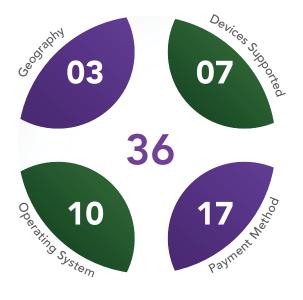
ManagePay, through its three subsidiaries, is a complete payment solutions company for merchants and Fls. The company received a letter of approval from Bank Negara Malaysia to issue electronic money through MPAY Balance and MPAY Mastercard. In an attempt to go cashless, Bank of Negara plans to push 800,000 card terminals throughout Malaysia by 2020. 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.

Customer Focus: banks, financial institutions, merchants



mashreq

Company: Mashreq Payport Launch Date: March 2013



Customers/Volume: Not available

Customers/Volume: Not available

Pricing: Not available

Customer Focus: Grocery stores, restaurants,

laundry services

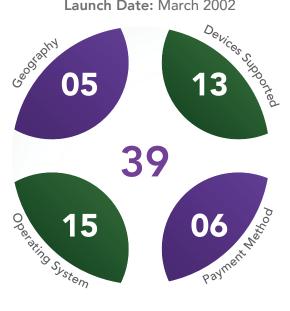
Pricing: Not available

UAE-based financial institution provides Mashreq Payport, an EMV chip and PIN compliant mobile point-of-sale (mPOS) service. Mashreq Payport enables customers to pay for delivery products at their doorstep by inserting their debit or credit card into the device. Before using the device, customers have to download the Mashreq Payport app onto their smartphone. The application is available on Android and iPhone devices.

Note: Companies are listed in alphabetical order.

MePOS®

Company: MePOS® Launch Date: March 2002



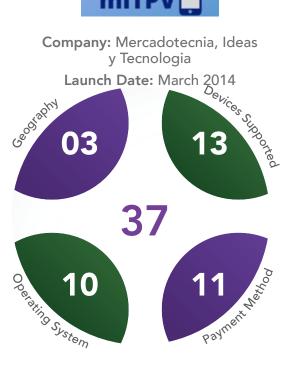
Customers/Volume: Not available Customer Focus: Retail and Hospitality

Pricing: Not available

MePOS® offers tablet-based POS hardware solutions. The company aims to give businesses complete control over how and where they engage with their customers.



Company: Mercadotecnia, Ideas



Customers/Volume: 550 customers, 2,500 POS

Customer Focus: SMBs

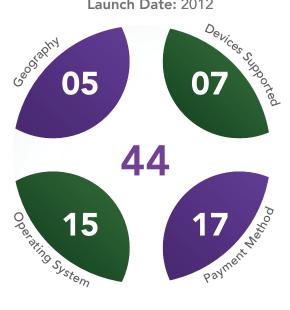
Pricing: \$40 per device, rate dependent on acquirer

Mercadotecnia, Ideas y Tecnologia was established in 2004 and launched an mPOS reader in March of 2014. The company processes 1.5 million payment transactions per week in Mexico and converts tablets or smartphones into POS terminals with the miTPV solution.

Note: Companies are listed in alphabetical order.



Company: Mobeewave Launch Date: 2012



Customers/Volume: Not available

Customer Focus: Self-employed and small business, home

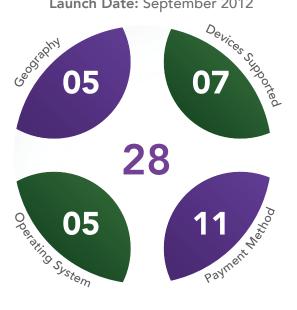
sales/events, splitting costs

Pricing: Not available

Mobeewave vision enables the user to accept money for anything, anywhere from anyone using the phone. It is a fully integrated solution on mobile devices.



Company: Mosambee
Launch Date: September 2012



Customers/Volume: Over 10,000 users

Customer Focus: Corporate home service/delivery in insurance, health care, auto service and more. Also acts

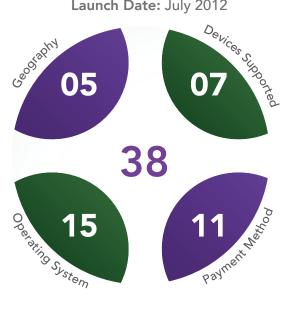
as Merchant as ATM **Pricing:** Not available

Mosambee launched its first pilot in fall 2012 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 paying 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.

Note: Companies are listed in alphabetical order.



Company: Mswipe Launch Date: July 2012



Customers/Volume: 200,000+ Customer Focus: All merchants

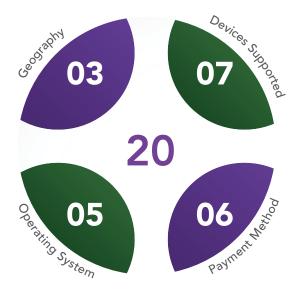
Pricing: \$50 per mPOS and 1.8% -3.0%/swipe +

\$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. Mswipe acquired its first round of funding from Matrix Partners. Mswipe has also raised an undisclosed amount of Series B funding from existing investors Matrix Partners and Axis Bank.



Company: MTS Launch Date: June 2012



Customers/Volume: Not available Customer Focus: All merchants

Pricing: \$50 per mPOS and 1.8% -3.0%/swipe +

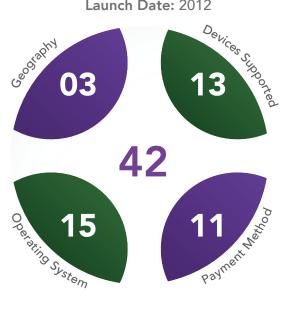
\$5 monthly fee

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.

Note: Companies are listed in alphabetical order.



Company: Nedbank Launch Date: 2012



Customers/Volume: Not available

Customer Focus: Plummers, on-the-move traders, businesses

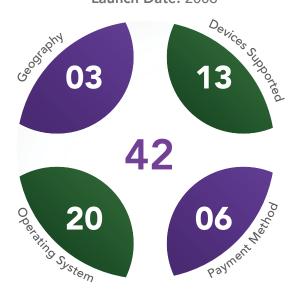
without merchant facilities or fixed-line access

Pricing: 2.75% per transaction

Nedbank PocketPOS is a South African mobile POS solution operating on smartphones or tablets. Features include Bluetooth connection, the Nedbank PocketPOS transaction app detailed transaction history reporting and EMV chip and PIN credit and debit card acceptance.



Company: NetSecure Launch Date: 2006



Customers/Volume: Not available

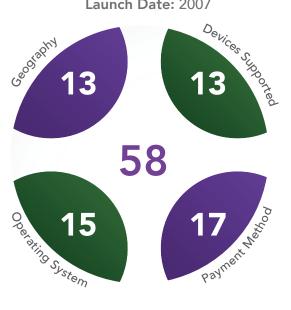
Customer Focus: SMEs Pricing: Not available

NetSecure Technologies provides mobile payment processing designed to protect customer identities. The company offers the SmartSwipe — which provides end-to-end encryption using Dynamic SSL technology — and also provides mobile payment hardware and software to SMBs under the Kudos Payments moniker.

Note: Companies are listed in alphabetical order.



Company: New Pos Technology Limited
Launch Date: 2007

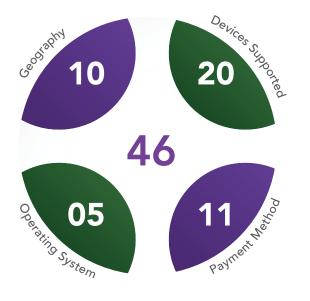


Customers/Volume: Not available Customer Focus: Not available Pricing: Not available

New Pos Technology Limited focuses on EFT-POS terminal R&D, sales and providing related technical support and aftersale service.

NOBLY

Company: Nobly Launch Date: 2013



Customers/Volume: 6,500 customers using Nobly POS Customer Focus: Any retail shop, quick service location, bar or coffee stand

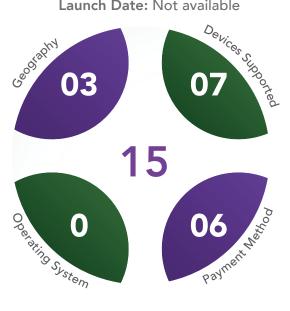
Pricing: \$29 per month per register

Nobly POS has created a next generation iPad-based, easy to use POS system by allowing customers to set up their shops without expensive onboarding and support contracts. Nobly's integrated payment solution connects to EMV/ PDQ terminals, swipe card readers, Apple Pay readers and other mobile payment solutions in over 25 countries. It allows merchants to seamlessly accept both cards and alternative card payments.

Note: Companies are listed in alphabetical order.

nomanini

Company: Nomanini
Launch Date: Not available



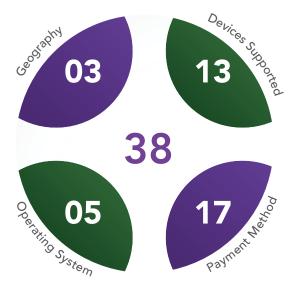
Customers/Volume: Not available
Customer Focus: Informal retail sector

Pricing: Not available

Cape Town's Nomanini is an mPOS and cloud-based payments platform provider that enables transactions in the cash-based informal retail sector.



Company: Omise Co. Launch Date: 2013



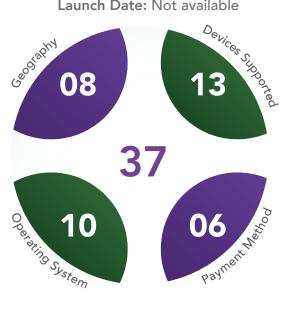
Customers/Volume: Not available Customer Focus: online stores Pricing: 3.65% per transaction

Omise develops and provides an online payment system for customers in Asia. It offers a platform to assist in receiving payments via credit and debit card, and bill payment for banks and individuals with minimal online user identification.

Note: Companies are listed in alphabetical order.



Company: PagCom
Launch Date: Not available



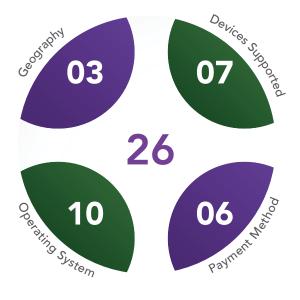
Customers/Volume: Not available
Customer Focus: Not available

Pricing: Not available

PagCom is a mobile payment company operating in a new booming market. PagCom allows anyone to accept credit card payments via smartphones or tablets using iOS or Android systems. The system works through an application together with a card reader attached to the unit.



Company: PagPop Launch Date: 2007



Customers/Volume: 130,000

Customer Focus: dentists, taxi drivers, hairdressers,

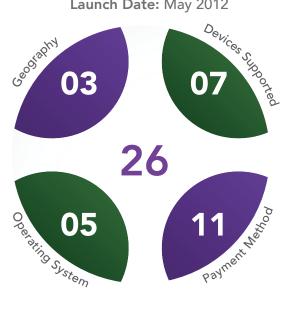
manicures, cosmetics dealers and clothing **Pricing:** 3.88% per swipe + 2.68% per plot

PagPop is a payment processing firm offering solutions enabling self-employed individuals to accept all major credit cards — anytime and anywhere. The solutions are intended to work from landline phones or web browsers.

Note: Companies are listed in alphabetical order.



Company: PagSeguro Launch Date: May 2012



Customers/Volume: Not available

Customer Focus: Consumer internet companies, gaming

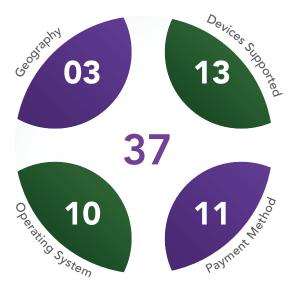
companies, retailers and nancial intuitions

Pricing: Not available

PagSeguro is a leading Brazilian online commerce and payments provider with more than 23 million buyers on the web and over 300,000 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.



Company: Payatrader Launch Date: March 2010



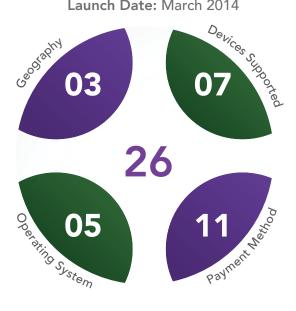
Customers/Volume: Not available **Customer Focus:** Small businesses Pricing: 2.30 - 2.90% per transaction

Payatrader offers all-inclusive card processing solutions designed for the micro and small business market. It enables companies to easily accept card payments and offers multichannel payment functionality.

Note: Companies are listed in alphabetical order.



Company: Paymax Launch Date: March 2014



Customers/Volume: 100+

Customer Focus: Taxis & restaurants

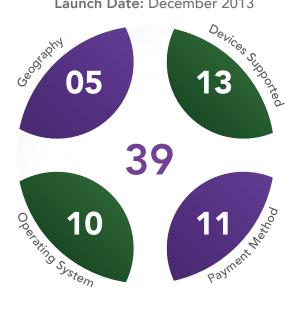
Pricing: 339 PLN net - purchase of PIN-Pad Paymax, no more

than 2.75% + 19 gr - trx commission

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.



Company: Payswiff
Launch Date: December 2013



Customers/Volume: Not available Customer Focus: All merchants

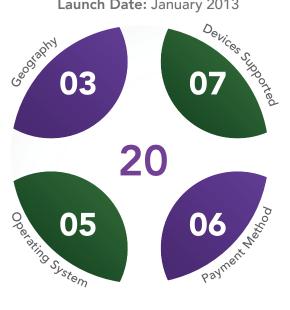
Pricing: Not available

Payswiff is fully compliant with PCI PTS and EMV Level 1 & 2 certifications and can accept both chip and PIN and magstripe 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 increase digital payment acceptance in India.

Note: Companies are listed in alphabetical order.



Company: PayPocket Launch Date: January 2013



Customers/Volume: Not available

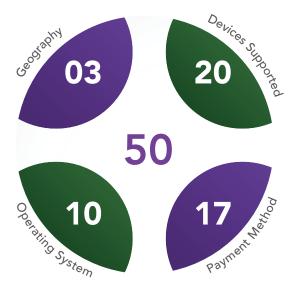
Customer Focus: SMBs

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 supports Apple and Android operating systems.



Company: Payroc Launch Date: 2003



Customers/Volume: Not available

Customer Focus: Micro, small and medium-sized businesses

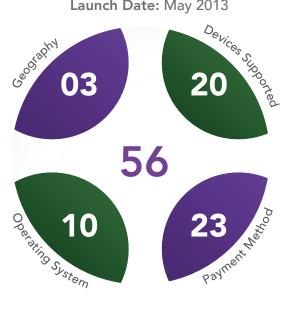
Pricing: Not available

Payroc offers payment solutions for merchants, operating an integrated and proprietary eCommerce gateway and mobile mPOS platform. It also serves as a payment facilitator, integrating its core products and technologies to serve vertical specialty markets for micromerchants and SMBs.

Note: Companies are listed in alphabetical order.



Company: PayToo Launch Date: May 2013



Customers/Volume: Not available
Customer Focus: All sized businesses

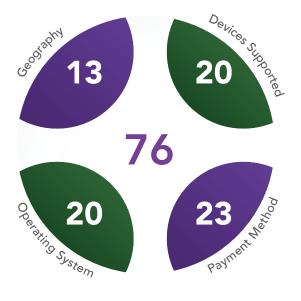
Pricing: Credit: 2.69% + \$0.29/swipe, Debit 1% +

\$0.29/swipe

Mobile wallet platform PayToo entered an agreement with mobile payment provider Mobilepaid and Anywhere Commerce to create an mPOS solution. With this reader, merchants can accept payments with mag swipe, EMV chip or NFC, in addition to direct payments from the PayToo mobile wallet.



Company: PAX
Launch Date: 2011



Customers/Volume: Not available **Customer Focus:** Not available

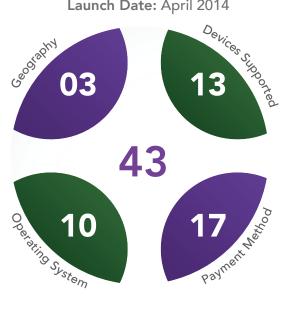
Pricing: Not available

PAX is a manufacturer of POS and mPOS terminals. Its headquarters are in China, with sales offices in the U.S., U.K., Hong Kong and Brazil.

Note: Companies are listed in alphabetical order.



Company: The Pebble Launch Date: April 2014



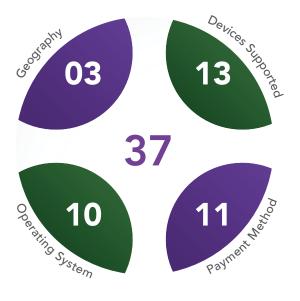
Customers/Volume: Not available

Customer Focus: SMBs Pricing: Not available

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.



Company: Plug n Pay Launch Date: October 2013



Customers/Volume: Not available
Customer Focus: All merchants

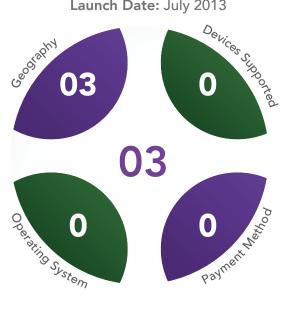
Pricing: RM250

Plug n Pay by CIMB Bank is Malaysia's first chip-based mPOS payment solution that offers businesses of any size an affordable yet secure way to manage electronic payments via smartphones and tablets. Plug n Pay is able to accept worldwide chip or signature-based credit & debit cards under Mastercard or Visa.

Note: Companies are listed in alphabetical order.



Company: PrivatBank Launch Date: July 2013



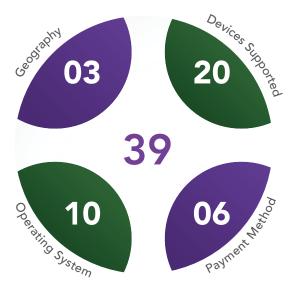
Customers/Volume: Not available Customer Focus: Small Retailers

Pricing: Not available

Ukrainian financial institution PrivatBank has launched an 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.



Company: ProPay Launch Date: 1997



Customers/Volume: Not available

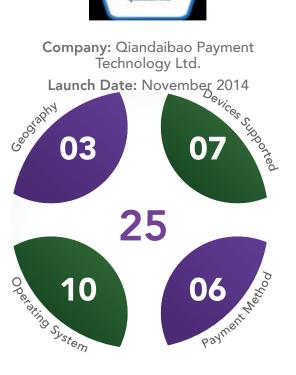
Customer Focus: Large and small business

Pricing: 2.4% - 3.55% per transaction

ProPay provides processing software that enables entrepreneurs and small businesses to accept credit card payments online, on-the-go and in-person. The company's ProPay JAK Mobile Card Reader is compatible with most smartphones and tablets, and the ProPay FLASH device connects to a desktop or laptop computer and encrypts sensitive data.

Note: Companies are listed in alphabetical order.





Customers/Volume: Not available

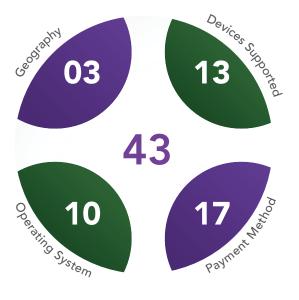
Customer Focus: Merchants in lower-tier cities in China

Pricing: Not available

Beijing Qiandaibao Payment Technology Ltd. develops, designs, and manufactures mobile point of sale payment technology products. The company provides a smartphone plugin that takes payments from magstripe cards. It also offers SIM-sticking card, SD card, smart-key, mobile-connecting card reader, card-swiping mobile phone.



Company: Rakuten Launch Date: December 2012



Customers/Volume: Not available

Customer Focus: Small businesses and the self-employed

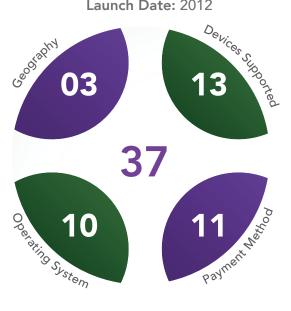
Pricing: Not Available

Rakuten enables users in Japan to conduct credit card transactions on their smartphones or tablets using a dedicated card reader. It can be used by a wide range of business sectors, especially small businesses and the selfemployed, who have been dissuaded from introducing credit authorization terminals due to high initial cost and lengthy settlement cycles.

Note: Companies are listed in alphabetical order.



Company: RedFin Launch Date: 2012



Customers/Volume: Not Available

Customer Focus: Mobile Merchants, Hospitality, Wireless,

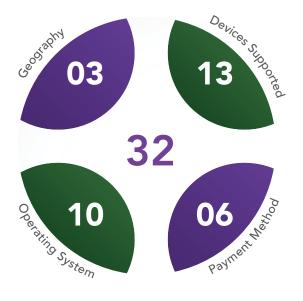
Retail, Transportation and Enterprise business

Pricing: Not Available

RedFin POS provides turnkey POS solutions comprising hardware, software and mobile solutions. Its payments card industry (PCI)-certified, market-ready POS solutions are aimed at mobile merchants, hospitality, wireless, retail, transportation and enterprise businesses.



Company: Russian Standard Bank Launch Date: 2013



Customers/Volume: Not available

Customer Focus: Insurance agents, itinerant trade

and delivery

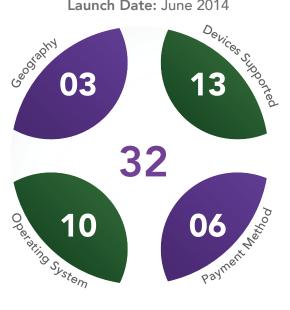
Pricing: Not available

Russian Standard Bank has launched a "Mobile Terminal" project. Developed for small and medium-size enterprises, the technology solution allows using a mobile device (smartphone, tablet) as a terminal for accepting bank card payments. Russian Standard Bank is one of the first banks to have such project implemented in Russia. The service is available to Visa and Mastercard cardholders.

Note: Companies are listed in alphabetical order.

Sacombank

Company: Sacombank Launch Date: June 2014



Customers/Volume: 300+ merchants

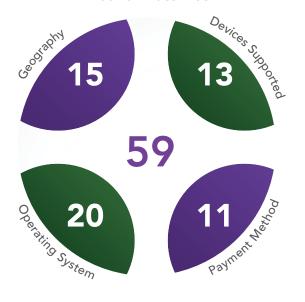
Customer Focus: Merchants at Ben Thanh Market

Pricing: Not available

Mastercard and Sacombank entered a strategic partnership to equip small merchants at the Ben Thanh market in Vietnam with mPOS terminals. This iconic marketplace has been in business over 100 years and this partnership enabled for this is the first time customers to accept card payments. Over 300 terminals have been deployed at the market in an attempt increase acceptance and further development of electronic payments.



Company: Sinogem Launch Date: 2009



Customers/Volume: Not available

Customer Focus: Payment companies, governments, banks

and telcos

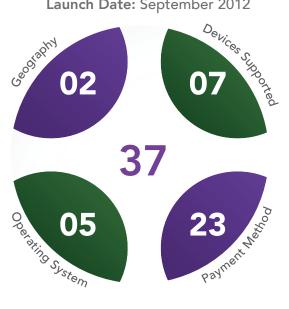
Pricing: Not available

Sinogem is a technology company that specializes in mobile solutions for the financial service industry. Sinogem is an innovator, pioneer, and an investor in secure mobile financial technology. Sinogem offers a variety of payment, transaction, remittance and E-ID hardwares for third-party payment companies, governments, banks and telco customers in the form of combined mobile wallet, e-money, mobile POS, E-Security and m-commerce, seamlessly.

Note: Companies are listed in alphabetical order.



Company: SMK-Logomotion Launch Date: September 2012



Customers/Volume: Not available

Customer Focus: Banks

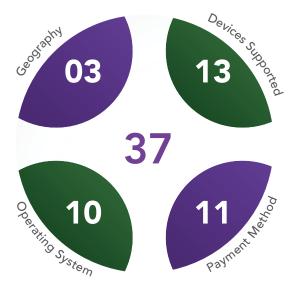
Pricing: LGM Card has a price similar to standard normal

memory cards with comparable memory capacity

SMK-Logomotion is the global provider of the LGM mobile payment solution, which allows banks to fully control relations with their customers, preserve their current payment processes and be independent from nontraditional payment providers and mobile operators. The 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.



Company: Sr. Pago Launch Date: June 2014



Customers/Volume: Not available

Customer Focus: Unbanked customers, micro merchants,

independent professionals

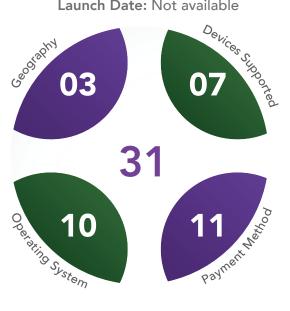
Pricing: \$50 + transaction fees

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 may have been underserved by existing banking services.

Note: Companies are listed in alphabetical order.



Company: SoftPay Mobile Launch Date: Not available



Customers/Volume: Not available

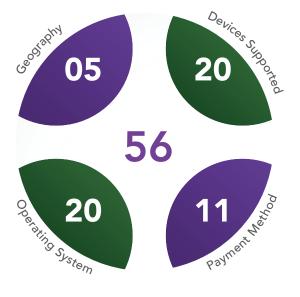
Customer Focus: Merchants, individuals

Pricing: 0.8% - 2.5%

SoftPay Mobile International is an 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 any time. Its mPOS solution is highly secure and has achieved numerous certifications to give merchants and customers peace of mind when processing payments.



Company: Soft Space Launch Date: March 2012



Customers/Volume: Not available

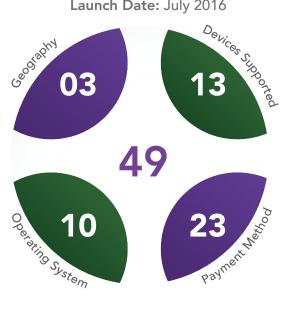
Customer Focus: Banks Pricing: Not available

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. The technology is also listed as one of Mastercard's preferred mPOS solution providers and is certified by the Visa Ready Program.

Note: Companies are listed in alphabetical order.



Company: SPECTRA Technologies
Launch Date: July 2016



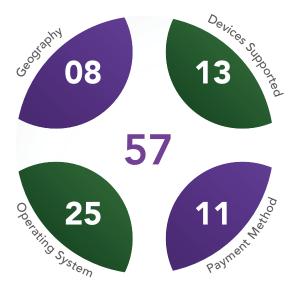
Customers/Volume: Not available
Customer Focus: Not available

Pricing: Not available

SPECTRA Technologies, a leading payment devices provider in Asia, launched their pocket-sized and compact mPOS product SP530. SP530 accepts all payment methods including EMV chip & PIN, magstripe and NFC/contactless. SP530 is suitable to use in a variety of business environment with affordable cost. Connection is simple and easy with flexible platform supports iOS/Android connectivity via Bluetooth or USB cable to pair existing smartphone, tablets or PDA.



Company: Spire Launch Date: March 2013



Customers/Volume: Not available

Customer Focus: Financial, retail, hospitality, transportation

Pricing: Not available

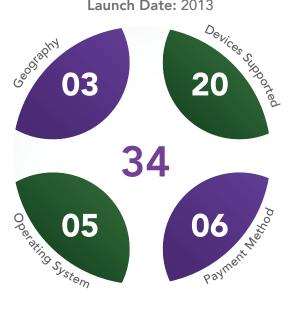
PosMate Smart from Spire is a chip-and-PIN mPOS terminal that allows merchants to accept card payments securely in a mobile environment by connecting to any smartphone or tablet via Bluetooth. PosMate Smart is certified to EMV level 1 and 2 and is compliant to PCI PTS 2.0 SRED.

Note: Companies are listed in alphabetical order.



Company: Springboard Retail

Launch Date: 2013



Customers/Volume: Not available

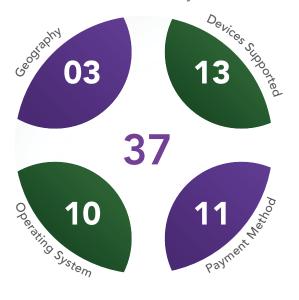
Customer Focus: omni-channel brands and retailers

Pricing: From \$69 / mo to \$139 / mo

Springboard Retail offers a cloud point of sale (POS) and retail management platform designed for inventory balancing across stores and online, custom reporting and application program interfaces (APIs), and portability across platforms and devices.



Company: SureSwipe Launch Date: July 2014



Customers/Volume: Not available

Customer Focus: SMBs and merchants looking for a safe way

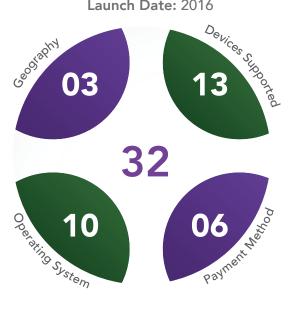
to accept payments
Pricing: Not available

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.

Note: Companies are listed in alphabetical order.



Company: Todo Pago Launch Date: 2016



Customers/Volume: Not available

Customer Focus: Independent professionals, deliveries,

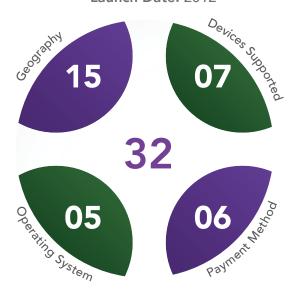
trade shows, taxis, small shops, among others

Pricing: 3.99% per transaction

Todo Pago's mPOS solution features a single account that allows merchants to pay bills and get paid by customers. The platform allows customers to conduct transactions via credit and debit cards and pay in installments or by a commercial bank–backed transaction.



Company: Tortuga Mobile Launch Date: 2012



Customers/Volume: Not available

Customer Focus: Banks, retail groups, mobile carriers

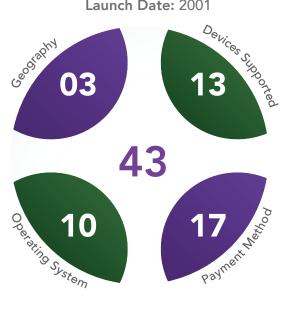
Pricing: Not available

Tortuga is a new generation of mobile payments company, designed to provide co-branded payment solutions to banks, retail groups and mobile carriers. The solution is designed to offer a full intermediation platform, serving a range of value-added products and services to the consumer or SME. Tortuga Mobile is a subsidiary of Xgemina Innovation, a payments industry incubator.

Note: Companies are listed in alphabetical order.

TOUCH

Company: Touch Dynamic Launch Date: 2001



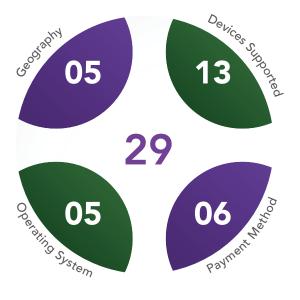
Customers/Volume: Not available Customer Focus: Retail, Restaurant

Pricing: Not available

Touch Dynamic is a mobile point-of-sale (mPOS) software and hardware provider. The company produces All-in-One touch terminals, small form factor PCs, mPOS tablets and touch screen monitors for several industries. Its solutions include various standards and optional features — including Europay, Mastercard and Visa (EMV), magnetic strip reading/writing (MSR), near field communication (NFC), wireless, Bluetooth, 5MP cameras, fingerprint readers, 3G SIM cards and microSD slots.



Company: Unique Secure Launch Date: 2002



Customers/Volume: Not available

Customer Focus: Retai, hospitality and private transportation

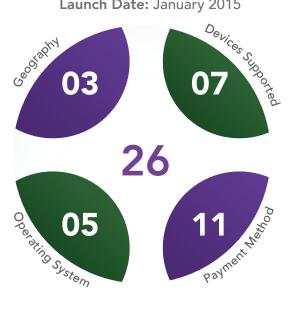
Pricing: Not available

Unique Secure (US) provides solutions for payment device and POS hardware. The company offers a tablet- or smartphone-based POS system with features designed specifically for the retail, hospitality and private transportation sectors.

Note: Companies are listed in alphabetical order.



Company: United Bank for Africa Launch Date: January 2015



Customers/Volume: Not available

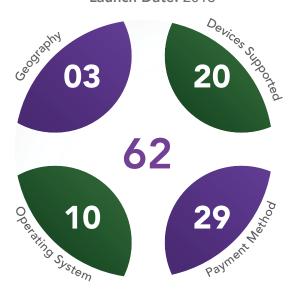
Customer Focus: Retail stores and cash collecting outlets

Pricing: Not available

The United Bank for Africa (UBA) launched mPOS terminals to support customers' e-banking transactions. The mPOS terminal enables stores and cash collecting outlets to operate just like traditional POS terminals. UBA terminals also can support bill payments, including airtime top-up, utility bill payment and cable TV subscriptions.



Company: VeritasPay Philippines Inc.
Launch Date: 2016



Customers/Volume: Not available

Customer Focus: Retailersand merchants

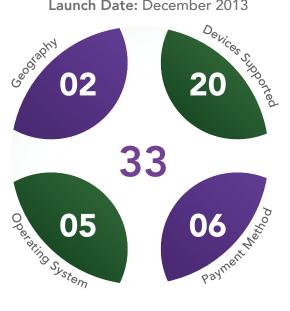
Pricing: Not available

VeritasPay Philippines offers industry-specific and custom middleware Payment Card Industry (PCI)- and EMV-compliant payment solutions. Its offerings aim to simplify acquirer, payment facilitator and enterprise businesses' payment processes through single integrations for card-present, eCommerce and FinTech value-added services.

Note: Companies are listed in alphabetical order.



Company: 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. Vivo is releasing this device as a result of the partnership with Brazilian card acquirer Rede to provide card acceptance capabilities to Brazilian merchants.



Company: Vwalaa! Mobile Pay Launch Date: September 2013



Customers/Volume: Not available

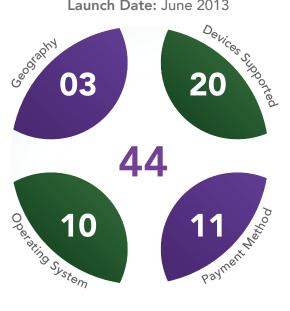
Customer Focus: SMBs Pricing: 2.95%/transaction

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

Note: Companies are listed in alphabetical order.

WorldPay Zinc

Company: WorldPay
Launch Date: June 2013



Customers/Volume: Not available (Trial was 3,000 SB in U.K.)

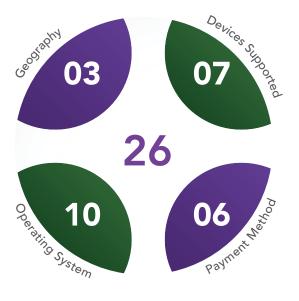
Customer Focus: Small businesses

Pricing: Between 1.95% - 2.75% /Transaction

WorldPay, the U.K.'s biggest merchant acquirer and payment processor by volume, launched its Zinc mPOS device with chip-and-PIN capability on Apple iOS and Google Android-powered tablets or smartphones.



Company: Ya ganaste Launch Date: 2015



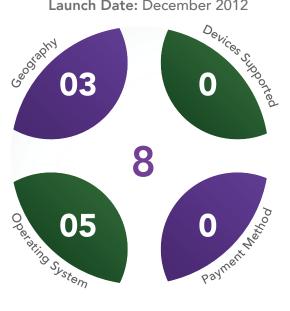
Customers/Volume: Not available Customer Focus: Not available Pricing: \$2.95 per transaction

Ya Ganaste, part of Banco PagaTodo of México, offers a card reader that enables payment acceptance by cellphone. No bank account is required and funds can be delivered next-day to a Mastercard debit card.

Note: Companies are listed in alphabetical order.



Company: Yes Bank
Launch Date: December 2012



Customers/Volume: Not available

Customer Focus: SMBs and merchants collecting at

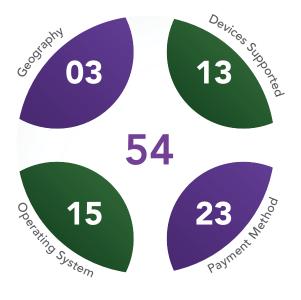
home payments

Pricing: Not available

Yes Bank is based In India, where it is targeted to merchants that require home delivery services for payment collection. The bank's solution is specifically geared toward highend corporates, insurance agents, restaurant chains and eCommerce platforms, among others, and offers cash delivery. To collect payments, a merchant must have a GPRS enabled mobile phone. YES Bank has partnered with insurance agents and targets retailers in the internet space as well as food retailers.



Company: Zoop
Launch Date: December 2013



Customers/Volume: Not available Customer Focus: Not available

Pricing: 3.99% - 4.99% per transaction

Zoop enables online and offline marketplaces to incorporate card-present (face-to-face) and card-not-present (electronic and mobile commerce) payment acceptance for both web and mobile platforms. Developers can build apps to accept secure payments and offer digital payments to buyers and sellers.

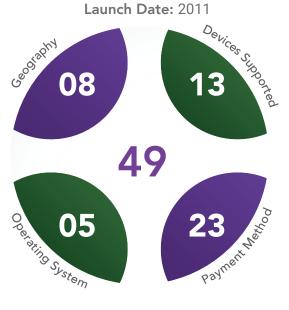
Note: Companies are listed in alphabetical order.



Business Solutions For Tablets

Company: ArmorActive

Launch Date: 2011



Customers/Volume: Not available

Customer Focus: Retail, Restaurant, Healthcare, Corporate

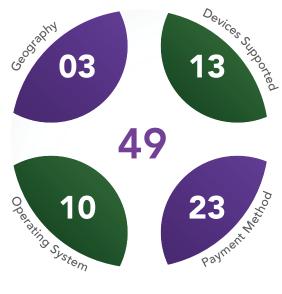
Pricing: Not available

ArmorActive is a division of Mobile Technologies Inc. (MTI) specializing in multi-purpose enclosures and integrated solutions. The company's products are designed to allow tablet deployments for business, including equipment to boost the security, accessibility, mobility and engagement level of tablets for business applications.



Company: ConCardis

Launch Date: July 2014



Customers/Volume: 110,000 customers at 210,000 store locations

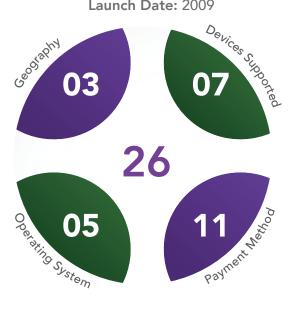
Customer Focus: Small and independent merchants/SME Pricing: 99€ (including VAT) one-off expense for the card reader, 0.95% per transaction for debit cards and 2.60% per transaction for credit cards

ConCardis OptiPay is an mPOS solution for businesses of all kinds. The solution includes a chip-and-PIN enabled card reader with integrated NFC function that 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. A printer for sales receipts is also available for the system. Users can log in to their personal account and analyze their card payments.

Note: Companies are listed in alphabetical order.



Company: Dayky Systems Launch Date: 2009



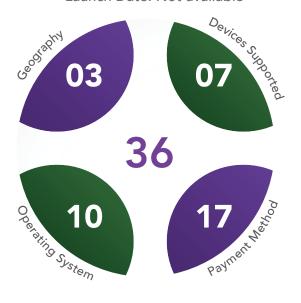
Customers/Volume: Not available Customer Focus: Not available

Pricing: Not available

Daily Systems offers mobile POS solutions including iAPS software modules that enable employees and enterprises to create transactions, track inventory and deliveries. It is also intended to allow clients to manage shipping and delivery routes and fleets and features a magnetic card reader, barcode scanner, thermal printer and smart card reader.



Company: DHFE
Launch Date: Not available



Customers/Volume: Not available **Customer Focus:** Shoppers

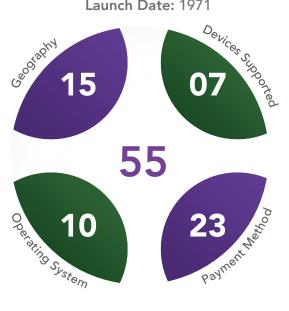
Pricing: Not available

DHFE rents and sells cash registers, electronic weighing scales and touchscreen electronic point-of-sale (ePOS) equipment in London.

Note: Companies are listed in alphabetical order.

TOUCH SOLUTIONS

Company: Elo Launch Date: 1971



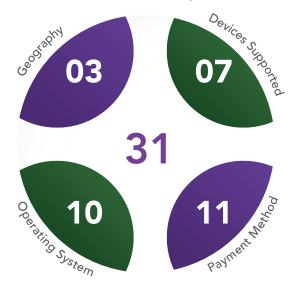
Customers/Volume: 20+ million installations
Customer Focus: Retail, hospitality, medical and

entertainment venues **Pricing:** Not available

Elo is a global supplier of touchscreen computing solutions. Its mPOS system flips between POS and self-order kiosk. The mPOS system is based on Elo's I-Series POS computer, available on Android or Windows commercial tablets. It integrates a standard 3-inch self-cutting printer, 2-D barcode scanner and EMV cradle for a built-in look using commercially available peripherals from leading brands.



Company: Flint Mobile Launch Date: may 2012



Customers/Volume: Not available

Customer Focus: SMB, restaurants in particular

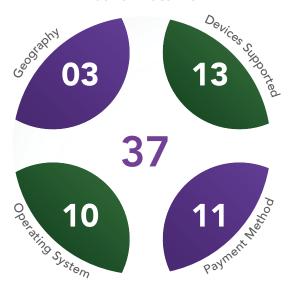
Pricing: Not available

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

Note: Companies are listed in alphabetical order.



Company: Innowi Launch Date: 2014



Customers/Volume: Not available

Customer Focus: Retailers, restaurants, airlines, arenas,

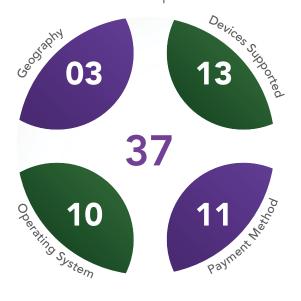
stadiums

Pricing: Not available

Innowi is a payment processing technology provider. The company recently launched ChecOut M, a handheld mobile point-of-sale (mPOS) device and software suite that includes solutions for retail stores, restaurants and other hospitality businesses. The company's solutions offer pay anywhere features and Europay, Mastercard and Visa (EMV)-compliant security.



Company: Milli Kart's Launch Date: September 2014



Customers/Volume: Not available **Customer Focus:** Small merchants

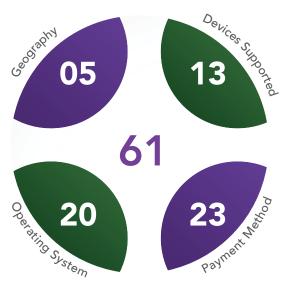
Pricing: Not available

Milli Kart's mPOS product, M+, was launched in Azerbaijan and the Trans Caucasus region. The product was launched in collaboration with goSwiff. Many businesses in Azerbaijan only accept cash, and this solution enables banks to offer their merchants a low cost way to accept more efficient and secure payments. M+ uses chip-and-PIN card reader technology and will improve the consumer experience by offering tools to reward customer loyalty.

Note: Companies are listed in alphabetical order.

MOBI724
Global Solutions Inc.

Company: Mobi724 Launch Date: 2008



Customers/Volume: Not available **Customer Focus:** Not available

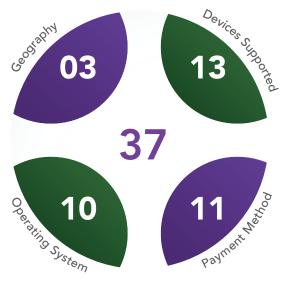
Pricing: Not available

Mobi724 offers mobile debit and credit acceptance solutions across any mobile device and any processor networks. Its PCI and EMV cloud-based switch, with device agnostic connectivity, simplifies deployment and integration, and introduces new payment and couponing solutions to the market.



Company: MobiSwipe

Launch Date: 2011



Customers/Volume: Not available

Customer Focus: Banks, financial institutions and other

business houses

Pricing: Not available

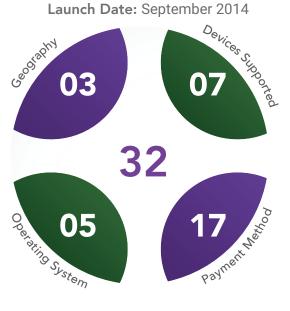
MobiSwipe Technologies Private Limited, a subsidiary of the OMA Emirates Group, provides integrated mobile payment solutions enabling merchants to accept credit and debit card payments through Android smartphones or tablets loaded with the MobiSwipe application. The company's MobiSwipe MPOS and MPAY solution is integrated with a merchant's existing point-of-sale (POS) back-end database to allow instant updates and activation of the service for each transaction. It also enables users to connect with a bank's server to authenticate and authorize each transaction.

Note: Companies are listed in alphabetical order.



Company: PayStand

Launch Date: September 2014



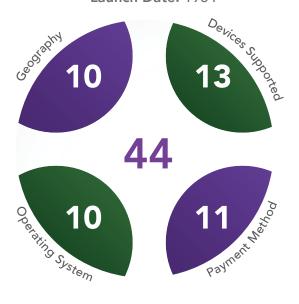
Customers/Volume: Not available **Customer Focus:** Small merchants

Pricing: Not available

PayStand, a next-generation payment platform, released it mobile app in the Apple App Store, making it the first all-inone mPOS (mobile point of sale) solution in the U.S. to enable credit card, check and bitcoin payments. Merchants on the PayStand platform can accept payments on their iPhones at brick-and-mortar locations and out in the field. The PayStand mobile app is a being offered as an extension of its innovative Payments-as-a-Service platform to provide flexible online checkout and payments for a flat monthly subscription instead of a complex fee structure.



Company: Posiflex Launch Date: 1984



Customers/Volume: Not available **Customer Focus:** Retail and Hospitality

Pricing: Not available

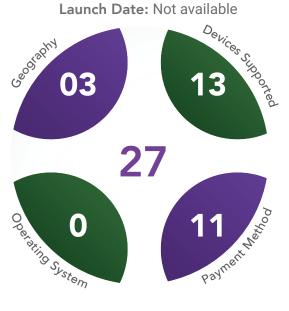
Posiflex Technology Inc., designs and manufactures touch screen terminals and peripherals. The company's terminals have been deployed across multiple industries and applications including retail POS, health care, hospitality, kiosks, among others.

Note: Companies are listed in alphabetical order.

REVIENTION

Company: Revention

Launch Date: Not available



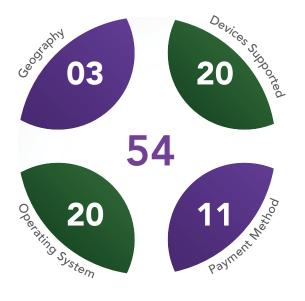
Customers/Volume: Not available **Customer Focus:** Not available

Pricing: Not available

Revention is a hospitality technology provider and developer of fully customizable POS solutions and online ordering, headquartered in Houston, Texas. Through a partnership with Punchh, it brings mobile loyalty apps and rewards to its current and future clients. This partnership gives merchants the opportunity to engage their customers.



Company: Upserve Launch Date: Octover 2009



Customers/Volume: \$11 billion

Customer Focus: Restaurants and small retailers

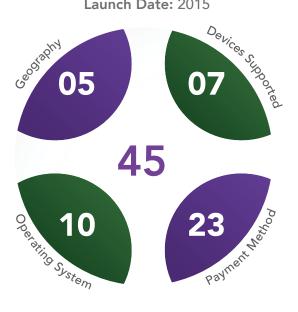
Pricing: Not available

Upserve is the smart management assistant serving up clear quidance that makes restaurants thrive. Upseve connects the dots between point of sale, reservations, online reviews, payments and more. Restaurants use the management assistant to optimize the menu, check staff performance, build quest profiles, track reviews and organize key information into one place.

Note: Companies are listed in alphabetical order.



Company: xPressTap
Launch Date: 2015



Customers/Volume: Not available

Customer Focus: Small business, ecommerce

Pricing: \$0 Hardware fee + 2.25% + \$0.15 per transaction

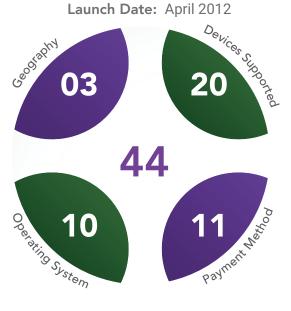
xPressTap offers solutions to help merchants accept cardbased payments via smartphones. The company's solution allows users to put a card reader in their own smartphones, offers embedded payment terminal functions and enables EMVco chip card reading capabilities that eliminate the need for a separate card reader or mPOS device.

Note: Companies are listed in alphabetical order.



Company: 2can

Launch Date: April 2012



Customers/Volume: Not available

Customer Focus: SMB

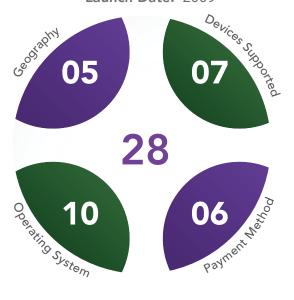
Pricing: Not 2.75% of each transaction

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.



Company: Aava Mobile

Launch Date: 2009



Customers/Volume: Not available Customer Focus: Not available

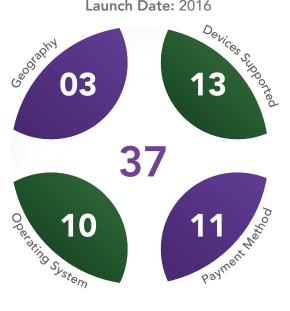
Pricing: Not available

Aava Mobile develops mobile point of sale (mPOS) tablets and handhelds that support Windows and Android-based point of sale (POS) apps.

Note: Companies are listed in alphabetical order.

ADVANTECH.

Company: Advantech Launch Date: 2016



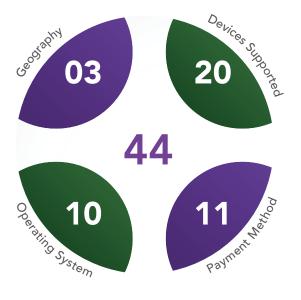
Customers/Volume: Not available **Customer Focus:** Retail & Hospitality

Pricing: Not available

Advantech recently launched its mPOS tablet AIM-37. AIM-37 can be integrated with several peripheral systems, including a 2-D barcode scanner, magnetic stripe reader and IC card reader to support various retail and hospitality applications as well as inventory management or self-service operations.



Company: Adyen Launch Date: 2006



Customers/Volume: Three merchants: Gidsy,

ticketscript and De Bijenkorf

Customer Focus: High-volume merchants **Pricing:** 1.4% per transaction + 13 cents for

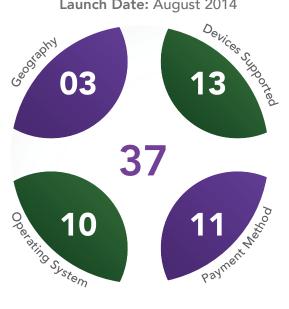
debit transaction, Keyed in 2.3% plus \$0.15 per transaction

Adyen is a global provider of international and omnichannel payment solutions. It offers a Bluetooth card reader called Shuttle. Shuttle is for multichannel merchants, and fully integrated with Adyen's global platform, including other point of sale, eCommerce and mobile solutions, chip-and-PIN, Backoffice – most professional back office with risk and fraud modules, user management and payment reporting.

Note: Companies are listed in alphabetical order.



Company: ASB Launch Date: August 2014



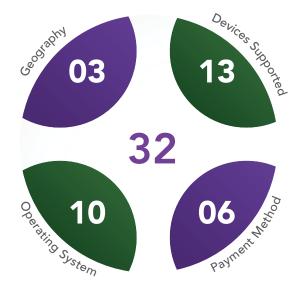
Customers/Volume: Not available Customer Focus: Retail, bars

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 portable device that pairs with the ASB Payment Interface (Pi) app on smartphones or tablets and allows 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 devices on all cellular networks.

Authorize.Net

Company: Authorizq.Net Launch Date: 2011



Customers/Volume: 440,000+ Merchant Customers

Customer Focus: Not available

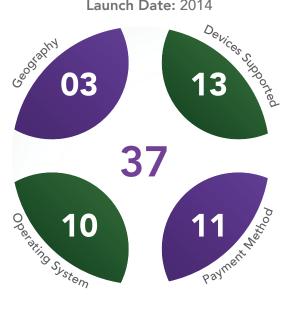
Pricing: Not available

The free Authorize.Net mPOS mobile application allows merchants to securely accept payments via an Apple iOS or Android device. The solution is designed to increase sales by providing a simple way to accept payments on the go using an Authorize.Net payment gateway account.

Note: Companies are listed in alphabetical order.



Company: Barclaycard Launch Date: 2014



Customers/Volume: Not available

Customer Focus: Startups, tradespeople, small or

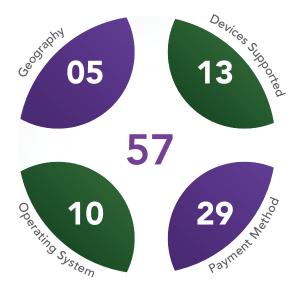
mobile premises or seasonal traders

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. The solution also enables account management.



Company: Bijlipay Launch Date: 2012



Customers/Volume: Not available

Customer Focus: Cabs and private transportation, donations, eCommerce, exhibitions, healthcare, insurance, restaurants,

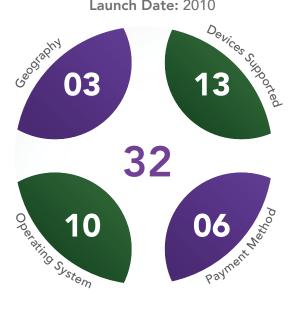
services providers **Pricing:** Not available

Bijlipay is a mobile payments technology provider for banks and merchants. The company's payment solutions are enabled by Wirecard AG technology and are produced in partnership with India's leading public sector banks.

Note: Companies are listed in alphabetical order.



Company: Booker Launch Date: 2010



Customers/Volume: Not available

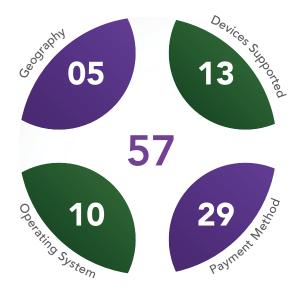
Customer Focus: business management, scheduling, online scheduling, ecommerce, marketing, mobile, social commerce, credit & gift card processing, software, small business, salon, spa, and beauty

Pricing: from \$125/M0 to \$395/M0

Booker Software, Inc. offers a cloud-based commerce platform enabling service-based businesses like spas and salons to sell online. Its capabilities include payment processing, employee management and appointment booking.



Company: Clover Launch Date: March 2012



Customers/Volume: 26,000+

Customer Focus: SMB, sports and entertainment

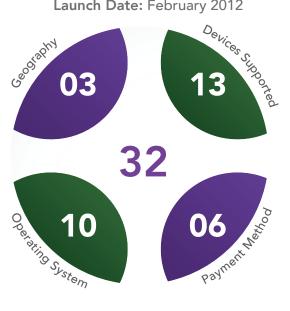
Pricing: Not available

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 aims to replace the traditional cash register by 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.

Note: Companies are listed in alphabetical order.



Company: Coiney
Launch Date: February 2012



Customers/Volume: Not available

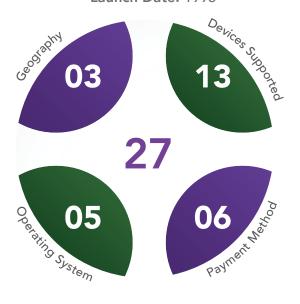
Customer Focus: SMB

Pricing: 3.24%

Coiney is the first mPOS service in Japan that accepts Visa, Mastercard and Saison Card. The reader is compatible with both Android and Apple smartphones and tablets. 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.

DIASPARX

Company: Diaspark Launch Date: 1995



Customers/Volume: Not available **Customer Focus:** eCommerce, healthcare, information technology, mHealth, mobile, software

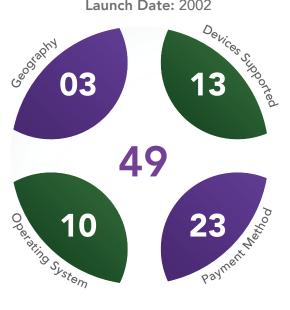
Pricing: Not available

Diaspark is a global, CMMI 5 level end-to-end IT services and solutions provider serving mid-sized and large businesses in the jewelry, healthcare, energy, retail, ISVs, and publishing and media sectors. Solutions include order-entry apps, mPOS and and ordering.

Note: Companies are listed in alphabetical order.



Company: Dream Payments Launch Date: 2002



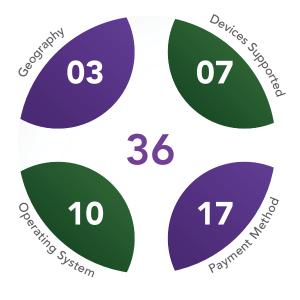
Customers/Volume: Not available Customer Focus: Not available

Pricing: \$139.99 + 2.75% per transaction

Dream Payments enables merchants to sell everywhere using mobile devices. Dream's cloud-based payment platform combined with its mobile point of sale device allows merchants to accept credit and debit cards, access rich analytics and reports, and provide digital receipts to customers. Dream's solutions are secure, EMV compliant, and accept contactless and chip payment cards. The company is headquartered in Liberty Village, Toronto, Canada.



Company: Eirpoint Launch Date: 2000



Customers/Volume: Not available

Customer Focus: Retail, services and healthcare

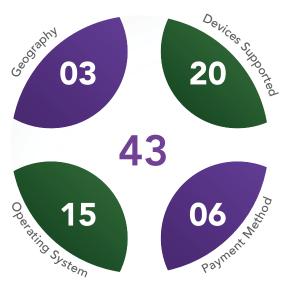
Pricing: Not available

eirpoint has been providing retail systems, ePOS systems, mobile ePOS and other retail solutions to retailers for many years. It has deployed over 3,000 mobile licenses in over 800 stores in the U.K., Ireland and more recently in mainland Europe.

Note: Companies are listed in alphabetical order.



Company: Flagship Launch Date: 2013



Customers/Volume: 2 million devices

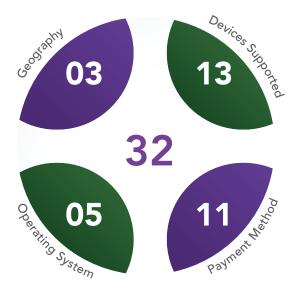
Customer Focus: Not available

Pricing: Not available

Flagship Merchant Services offers credit card processing services to most business types. Its mPOS solution allows merchants to accept mobile payments via the iPayment MobilePay G4X Swipe mobile app powered by ROAM, which is an audio jack card reader and allows online sales tracking and reporting.



Company: Forte Launch Date: 1998



Customers/Volume: Not available **Customer Focus:** Retail, starter

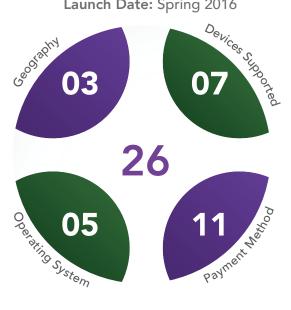
Pricing: \$24.95/month + 1.79% + 25 c per transaction

Forte Payment Systems offers merchants a range of payment solutions, including credit card and debit card processing, ACH/eCheck origination, check verification and fraud prevention. Its mobile solution includes password protection, daily reporting functions, transaction details, low swipe rates and more.

Note: Companies are listed in alphabetical order.



Company: FreshBooks Launch Date: Spring 2016



Customers/Volume: Not available **Customer Focus:** Small businesses

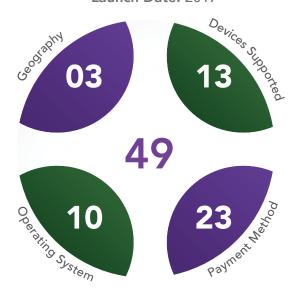
Pricing: \$29, 2.7%+\$0.30 MasterCard and Visa,

3.4\$+\$0.30 American Express

Cloud accounting company FreshBooks offers a card reader that works with iOS and Android. It accepts both EMV chip cards and magnetic stripe cards.



Company: Groovv mPOS Launch Date: 2017



Customers/Volume: Not available

Customer Focus: SMBs Pricing: Not available

Total Merchant Services offers Groovv mPOS, an omnichannel mPOS solution. The Groovv mPOS handheld EMV/NFC payment device features a Bluetooth connection to a smartphone and enables merchants to accept payments in person and online, securely manage and track inventory, email invoices, and set up recurring billing for customers.

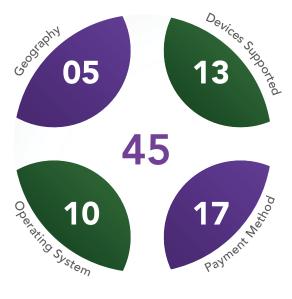
Note: Companies are listed in alphabetical order.



Company: ibox Launch Date: 2012

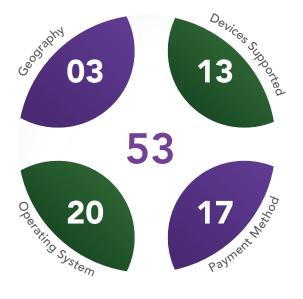


Cloud-based mobile payment service company ibox offers solutions designed to give customers the ability to run their business from anywhere. The company creates acquiring products that aim to make paying and accounting for both cash and non-cash payments easy and convenient.



innerfence

Company: innerfence Launch Date: 2007



Customers/Volume: Not available

Customers/Volume: Not available

Customer Not available Pricing: Not available

Customer Not available

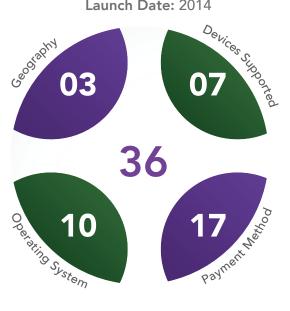
Pricing: \$39 /mo billed annually 2.9% + \$0.30 per transaction

Innerfence is a software development company offering solutions that enable merchants to accept credit card payments on their mobile devices. Its offerings include features like location-specific sales tax and an Android, iOS and Windows device-compatible app.

Note: Companies are listed in alphabetical order.

IKHUKHV

Company: iKhokha Launch Date: 2014



Customers/Volume: Not available

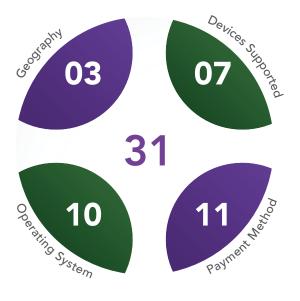
Customer Focus: All (in an office, a store or on the move)

Pricing: 2.75%

iKhokha is a South African mPOS solution that allows anyone with a smartphone to accept and process debit and credit card transactions. Being the first and only 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!"



Company: Indosat Ooredoo Launch Date: 2016



Customers/Volume: Not available

Customer Focus: Small and Medium retailers

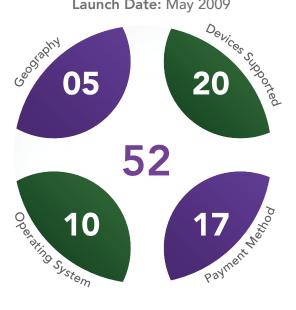
Pricing: Not available

Indosat Ooredoo launched its mobile payment acceptance solution D-Pay in collaboration with GoSwiff International as technology and business partner and with BNI as the acquiring bank for the launch. D-Pay aims to transform merchants' mobile devices into payment platforms, allowing their customers to make payments using their debit or credit card or mobile wallet.

Note: Companies are listed in alphabetical order.

Intuit.
GoPayment

Company: GoPayment Launch Date: May 2009



Customers/Volume: Over 200,000

Customer Focus: SMB, salon and grocery

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.

GoPayment offers payment card acceptance as well as magstripe swipe capabilities. The company has also developed a concept demo to process NFC using GoPayment and has integrated with Intuit's QuickBooks POS and financial software, including inventory management, reporting, trends and more.

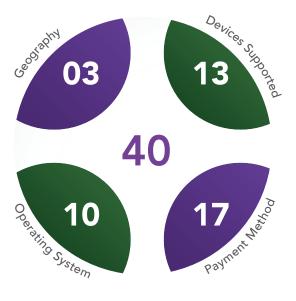


Customers/Volume: 150,000

Customer Focus: Small and mid-sized businesses, parking

Pricing: Not available

Company: iPayment Launch Date: 1999

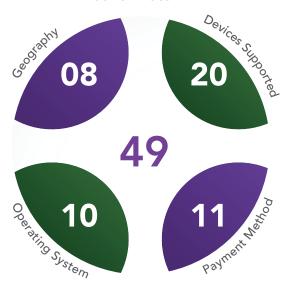


iPayment MobilePay offers an mPOS system that is compatible with Android and iOS devices. This EMV-ready application is designed for small and mid-sized businesses and can be used in any storefront or mobile venue.

Note: Companies are listed in alphabetical order.

iQmetrix

Company: iQmetrix Launch Date: 1999



Customers/Volume: Not available

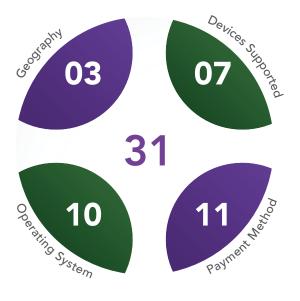
Customer Focus: retailers and shoppers

Pricing: Not available

iQmetrix Software Development Corp. provides software-as-a-service (SaaS) retail management and customer experience technology. Its offerings include point-of-sale (POS), customer relationship management (CRM), virtual ticket taking and eCommerce website creation solutions, among others.



Company: IsyPay Launch Date: 2008



Customers/Volume: Not available **Customer Focus:** Retail and wholesale

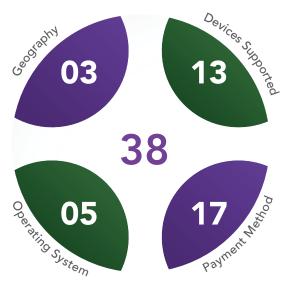
Pricing: 3.5% + VAT

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 both retail and wholesale businesses.

Note: Companies are listed in alphabetical order.



Company: Kashing Launch Date: 2014



Customers/Volume: Not available

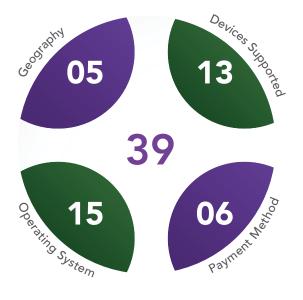
Customer Focus: B&B, a food stall, or freelance makeup artist

Pricing: 1.7% - 2.5% per transaction + £10 per month

Kashing provides payment technology for in-person, online and over-the-phone payments. Its solutions include a card and contactless reader, and a mobile app for chip and pin, contactless and magstripe acceptance.



Company: KinPOS Launch Date: 2008



Customers/Volume: Not available

Customer Focus: Telecommunications, banks, health

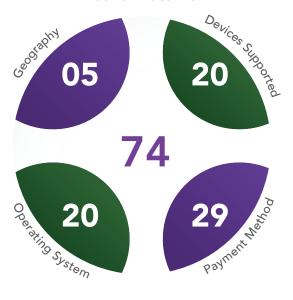
Pricing: Not available

KinPOS offers organization payment solution applications. The company offers development, maintenance and technical support. KinPOS' mPOS offering enables transaction processing through tablets and smartphones.

Note: Companies are listed in alphabetical order.



Company: Kounta Launch Date: 2012



Customers/Volume: Not available

Customer Focus: Large enterprises, mid size business,

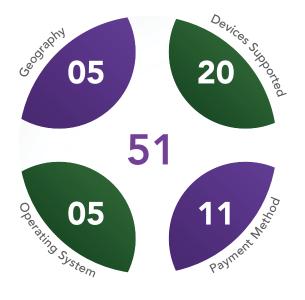
public administrations, small business

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 retailers' existing POS equipment. 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.



Company: LifePay
Launch Date: December



Customers/Volume: 20,000 customers/4M transactions per

month

Customer Focus: Small and medium businesses

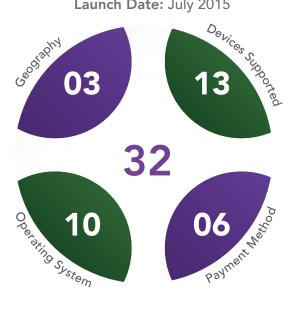
Pricing: Not available

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 card reader, connected to a smartphone with the installed mobile app, employees can accept cards for payment at any convenient location. LifePay's app supports iOS, Android and Windows Phone.

Note: Companies are listed in alphabetical order.



Company: M1 Launch Date: July 2015



Customers/Volume: Not available

Customer Focus: Small businesses, startups, and "on-the-go"

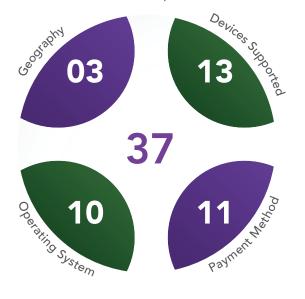
enterprises

Pricing: \$5.35 per month

M1 partnered with CIMB Bank, Mastercard and Wirecard to launch an mPOS solution in Singapore. It aims 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, as well as the ability to track transactions in real-time and access historical trends. M1 is also fully PCI-certified with end-to-end card transaction encryption.



Company: Mandiri
Launch Date: September 2014



Customers/Volume: Not available

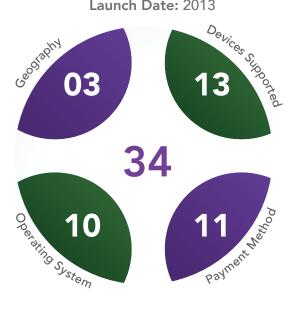
Customer Focus: SMB **Pricing:** Not available

The largest bank in Indonesia, Mandiri, offers a mobile a mobile payment solution, Mandiri Mobile POS, in collaboration with goSwiff and the bank's local partner, Indopay. The Indonesian government is encouraging a cashless society and Mandiri Mobile POS is in the market to offer a channel for cashless payments. The mPOS system is 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.

Note: Companies are listed in alphabetical order.



Company: MC Payment Launch Date: 2013



Customers/Volume: Not available

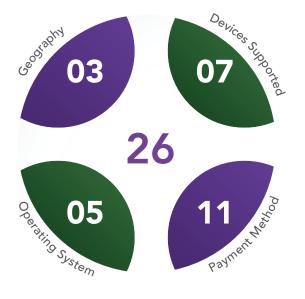
Customer Focus: Retail, taxi, delivery, food & beverage,

insurance, hospitality **Pricing:** Not available

MC Payment is a payment technology and merchant service company supporting chain-of-commerce transactions, ranging from suppliers and merchants to consumer payments. MC Payment's mobile payment solution is EMV-certified and allows merchants to conduct card-present transactions through their Android or iOS smart devices.



Company: Moka Launch Date: 2014



Customers/Volume: Not available

Customer Focus: Restaurants and retailers

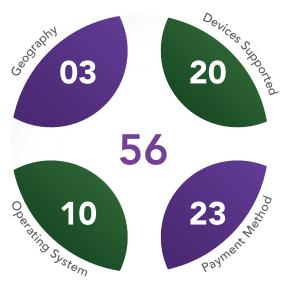
Pricing: \$19 per month

Moka is a Jakarta-based startup that focuses on building mPOS for restaurants and retailers. 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 and lets merchants track and manage employee activity. Moka monetizes through a subscription business model.

Note: Companies are listed in alphabetical order.



Company: Moneris Launch Date: 2013



Customers/Volume: 350,000 merchants **Customer Focus:** Small businesses

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. 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.

Monetico Mobile

Company: Monetico Mobile Launch Date: September 2015



Customers/Volume: Not available

Customer Focus: Small businesses, self-employed workers,

seasonal workers and merchants on the go

Pricing: \$49 or \$19.95 per month, 2,5% per transaction

Desjardins Group is the leading cooperative financial group in Canada and the fifth largest cooperative financial group in the world with assets of close to \$251 billion. Desjardins now offers two new mobile payment solutions: Monetico Mobile and Monetico Mobile +. These solutions are easy to use, affordable and secure. They allow customers to pay with their credit or debit cards thanks to a keypad connected via Bluetooth to a smartphone or tablet using the Monetico Mobile app (iOS or Android).

Note: Companies are listed in alphabetical order.

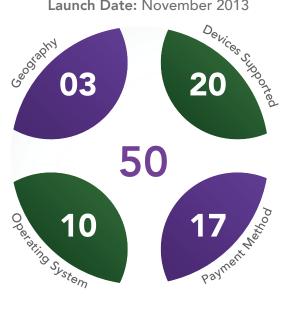


Company: MYOB
Launch Date: November 2013

Customers/Volume: Not available

Customer Focus: SMB

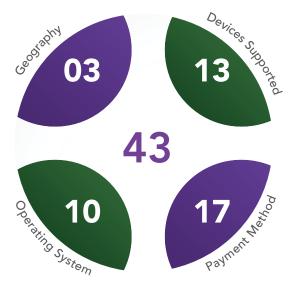
Pricing: 2.7% per swiped transaction & 3.5% + 15¢ for CNP



MYOB mPOS was launched to help small and medium enterprises save at least 18 hours a month on invoicing by accepting payments and sending receipts on the spot. 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.



Company: myPOS Launch Date: 2014



Customers/Volume: Not available

Customer Focus: Retail, food, hotel, taxi, professional service

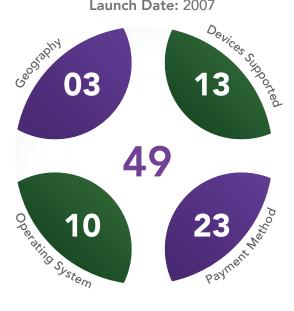
Pricing: Not available

myPOS is a cashless payment solution for merchants that combines a mobile POS terminal with free online account and prepaid business cards that can be managed from any smartphone.

Note: Companies are listed in alphabetical order.

NEXPERTS

Company: Nextperts
Launch Date: 2007



Customers/Volume: Not available

Customer Focus: Banks and ayment processors, merchants,

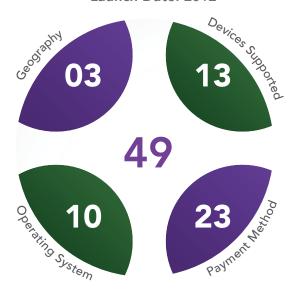
ticketing

Pricing: Not available

NEXPERTS is a provider of mobile contactless solutions for payment and loyalty. NEXT.mPOS, its mPOS solution, is a mobile payment solution for merchants that need to accept payments for their services and products using mobile devices.



Company: NovelPay
Launch Date: 2012



Customers/Volume: Not available **Customer Focus:** All merchants

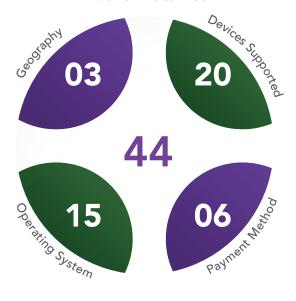
Pricing: Not available

NovelPay offers PAX platform and payment for the largest acquirers and retailers in Poland, Slovakia and the Baltic states. NovelPay now provides PAX D210 and other services, including a backoffice system to LOT Polish Airlines for onboard sales.

Note: Companies are listed in alphabetical order.



Company: Octopus Launch Date: 2002



Customers/Volume: Not available

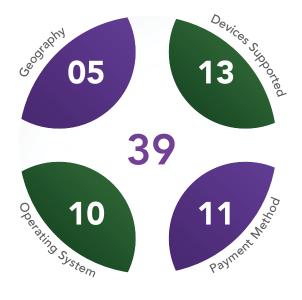
Customer Focus: Fashion and apparel, food and drinks, health and beauty, sports and outdoors, home and decorative

Pricing: Not available

OctopusTM offers an mPOS solution for retailers and merchants. The company's solution combines POS, inventory management and reporting tools into one application which can be used on- or offline.



Company: Omnia Pay Launch Date: 2013



Customers/Volume: Not available

Customer Focus: Banking, ecommerce, government, retail

Pricing: Not available

Omnia Pay is a payments and customer experience solutions provider offering a payment solution to process card payments while building brand loyalty. The company's payment devices and platform are EMV-approved and meet global industry standards.

Note: Companies are listed in alphabetical order.

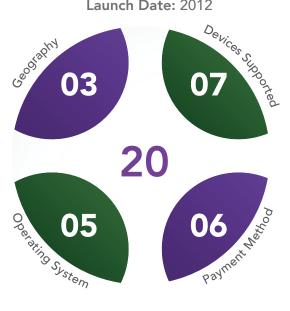


Customers/Volume: Not available

Customer Focus: Suites, clubs, restaurants, concourses

Pricing: Not available

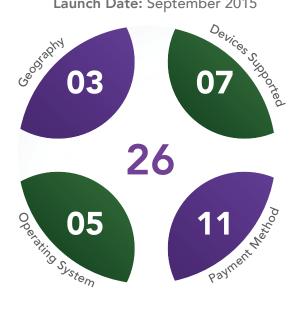
Company: Parametric Launch Date: 2012



Parametric is a mobile software company that builds point-of-sale and guest interactive technology platforms. The company's products and services include tablet- and cloud-based solutions. The platforms include ordering and payment tools, social media streaming content and real-time data analytics.



Company: Parkhub.com
Launch Date: September 2015



Customers/Volume: Not available Customer Focus: Parking industry

Pricing: Not available

Parkhub.com is a "complete parking ecosystem" that offers enterprise solutions to the industry's management and operating companies. Parking Revenue Inventory Management Enterprise (PRIME) is a handheld mPOS system with real-time reporting that is not dependent on Wi-Fi. PRIME validates any pre-purchased or reserved parking, records cash transactions and facilitates credit card payments. All of this information is reported in real-time, via an LTE network, to a cloud-based portal that operators can view from any smart device.

Note: Companies are listed in alphabetical order.

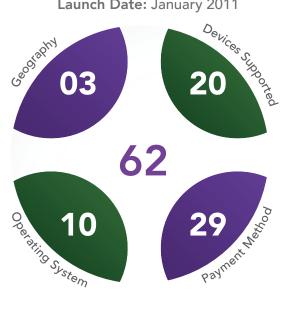


Customers/Volume: Not available

Customer Focus: All merchants – micro, SMB, enterprise

Pricing: 2.69% per transaction

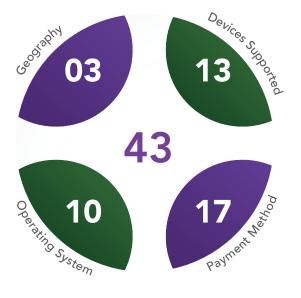
Company: PayAnywhere Launch Date: January 2011



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 to distribute a mPOS solution to help small businesses reduce friction at checkout. PayAnywhere partnered with Discover to process PayPal payments within the app.



Company: Paymate Launch Date: 2000



Customers/Volume: Not available

Customer Focus: SMB

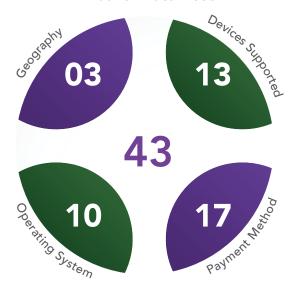
Pricing: 2.6% per transaction + \$10 per month

Paymate offers payment acceptance small business solutions for in-person, online and over-the-phone purchases. The company's mobile app turns any smart device into an MPOS system and includes features such as inventory management tools, ad-hoc payment acceptance and receipt generation tools.

Note: Companies are listed in alphabetical order.



Company: PaySimple Launch Date: 2006



Customers/Volume: 15000 Customer Focus: SMB

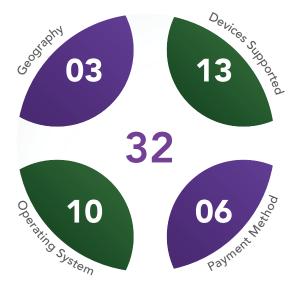
Pricing: Monthly subscription fee of \$34.95. 2.29% + .29

for credit card transactions and \$.55 for ACH

PaySimple creates cloud-based receivables automation technology for small businesses that helps 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.



Company: PayWithlt Launch Date: 2012



Customers/Volume: Not available **Customer Focus:** Merchants on the go

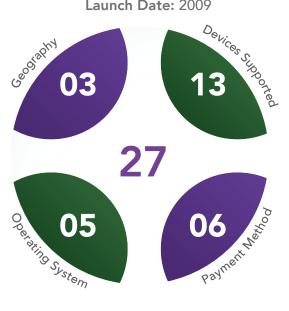
Pricing: Not available

PayWithIt is a secure mobile payment acceptance solution for merchants that would like to accept credit cards, signature debit, and ACH on the go. Available through popular mobile devices, merchants can securely and wirelessly capture payments via encrypted card swipe.

Note: Companies are listed in alphabetical order.



Company: Pesapal Launch Date: 2009

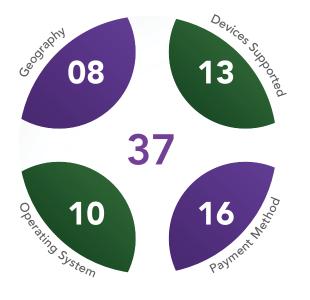


Customers/Volume: Not available Customer Focus: All merchants Pricing: 2.9% per transaction

Pesapal offers a mobile solution known as Pesapal Sabi. The all-in-one offering is designed to allow businesses and individuals in Kenya, Uganda and Tanzania to more efficiently process secure card payments via Android mobile phones or tablets.



Company: POSitouch Launch Date: 1987



Customers/Volume: 40,000 locations **Customer Focus:** Hospitality industry

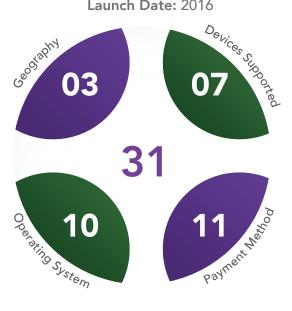
Pricing: Not available

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 and mobile positions. 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.

Note: Companies are listed in alphabetical order.

powerpay²¹

Company: PowerPay21 Launch Date: 2016



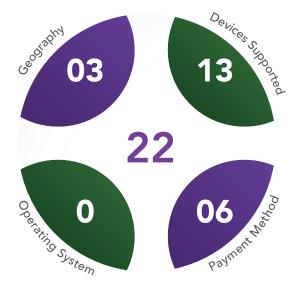
Customers/Volume: Not available Customer Focus: All merchants

Pricing: Not available

PowerPay21 provides integrated payment solutions, including acquiring and issuing services, hosted payment pages, multicurrency and omnichannel payments, and mPOS. It also offers the mPOS21 service, powered by Miura Systems.



Company: Pursuit Launch Date: 2008



Customers/Volume: Not available **Customer Focus:** Not available

Pricing: Not available

Pursuit is a software provider specializing in eCommerce point of sale (ePOS) systems. Its focuses include POS, stock control and buyer and manager reports.

Note: Companies are listed in alphabetical order.

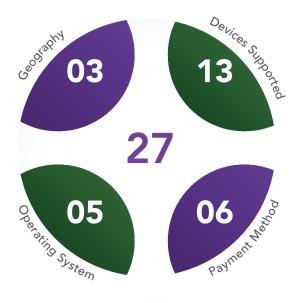
QuickSwipe

Company: QuickSwipe Launch Date: Not available

Customers/Volume: 1,000+ merchants

Customer Focus: All Merchants – micro, SMB, enterprise

Pricing: Varies by volume



QuickSwipe is Bluefin mPOS solution. QuickSwipe P2PE provides all of the benefits of Bluefin's QuickSwipe mobile POS system but with the added security of PCI-validated Point-to-Point Encryption (P2PE). QuickSwipe P2PE encrypts cardholder data within the PCI-approved Prima M device, so that clear-text data is never available on the device or within your system. QuickSwipe P2PE can also reduce your PCI scope and assessment, and there is no additional integration required.

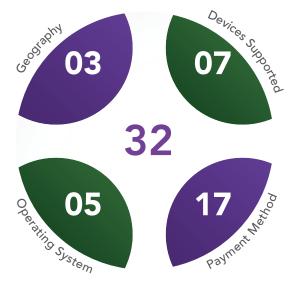


Company: Rezku Launch Date: 2008 **Customers/Volume:** Restaurant, Bar, Food Truck, Quick Service, Brewery, Nightclub, iPad, Ice Cream, Cafe, Winery,

Bakery, Donut Shop, Deli, Diner

Customer Focus: N/A

Pricing: N/A



Rezku offers a POS and management solution designed for restaurants. Features include tools for inventory, staff and financial management and sales monitoring.

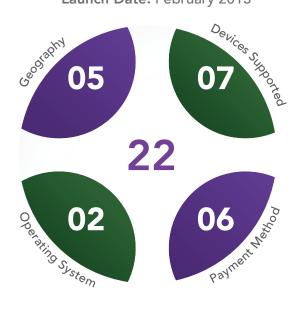
Note: Companies are listed in alphabetical order.



Company: Sage Launch Date: February 2013



Customer Focus: SMB **Pricing:** Not available



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



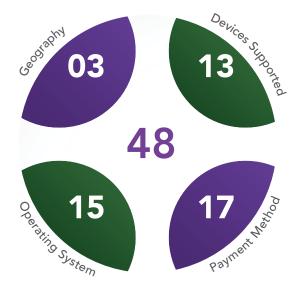
Company: Samil CTS
Launch Date: 2012

Customers/Volume: Not available

Customer Focus: Distributor, door-to-door salesman,

small & medium-sized enterprises

Pricing: Not available

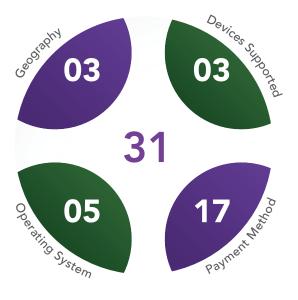


Samil CTS has grown from its foundation in the automation business and continues to strengthen R&D. Its mPOS solution has roughly \$620 million in capital. It has the experience of development for three mobile POS devices: Holster (2012), Incredist (2013) and MPAIO (2014).

Note: Companies are listed in alphabetical order.



Company: SellbyCell Launch Date: 2012



Customers/Volume: Not available

Customer Focus: Banks, insurance companies, taxi, delivery services, payment aggregators, e-shops, notary, tutors, sales

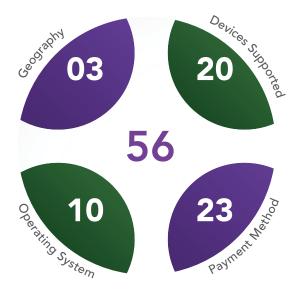
agents, multi-level marketing

Pricing: Not available

SellbyCell is a PCI DSS-certified mPOS platform that enables merchants, resellers and payment aggregators to expand payment processing services. The system includes a mobile app, along with a payment processing infrastructure and server side software.



Company: SproutPOS Launch Date: 2015



Customers/Volume: Not available

Customer Focus: Direct to merchants, white labeled to FIs or

as APIs to developers

Pricing: 2.25% EMV chip and pin credit card, 2.8% + \$0.15

AMEX and swipe. \$19 per month

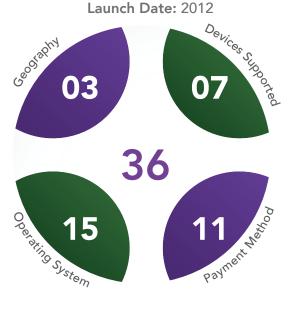
mobile reader

SproutPOS is a free mPOS app for small business that is integrated with Ingenico Bluetooth payment terminal technology. The app enables processing of Interac debit, Visa, MasterCard, Amex and Apple Pay, in-store or via iPhone, iPad or Android device.

Note: Companies are listed in alphabetical order.



Company: Thumbzup Launch Date: 2012



Customers: Not available

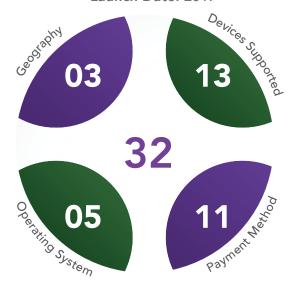
Customer Focus: Financial institutions, enterprise, retail

Pricing: Not available

Thumbzup offers chip-and-PIN & magstripe data, real-time analytics/data/reporting, and more. Through the mobile app, rich receipts can also be generated for the transactions, including location information. The device can also be remotely activated, deactivated and reactivated.



Company: Ticketbud Launch Date: 2017



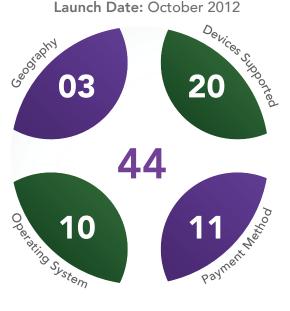
Customers/Volume: Not available Customer Focus: Event organizers Pricing: 2.8% + \$0.4 per transaction

Ticketbud provides event registration and management software, ticketing services and POS systems for events. The company's mPOS solution, Acorn, attaches to an iPhone, iPad or iTouch device via the headphone jack and can process both chip and swipe cards. The POS is embedded in the Ticketbud event organizer app, which allows event organizers to check in and verify attendees and provides real-time sales and revenue reports.

Note: Companies are listed in alphabetical order.

vantiv.

Company: Vantiv Launch Date: October 2012



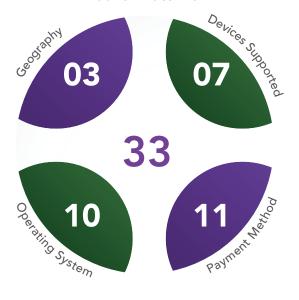
Customers/Volume: Serves over 400,000 merchant locations

Customer Focus: SMB **Pricing:** Not available

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



Company: Yoco Launch Date: 2012



Customers: 14,000

Customer Focus: Bars, cafes, restaurants, retail

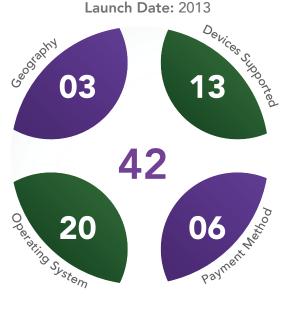
Pricing: Not available

Yoco offers mobile card readers that allow customers to accept payments by connecting to their smartphones or tablets. The company also offers free business tools, including the Yoco App and Business Portal, which give real-time insights and administrative tools.

Note: Companies are listed in alphabetical order.



Company: ZipZap Launch Date: 2013



Customers/Volume: Not available

Customer Focus: Technicians, instructors, landscapers,

plumbers

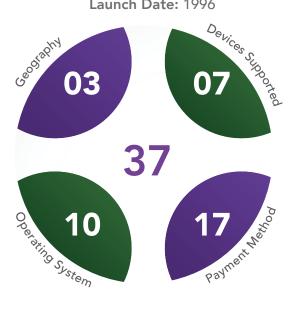
Pricing: 3% transaction fee

ZipZap, from Paycorp, offers a South African 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 payments 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.

Note: Companies are listed in alphabetical order.



Company: AccoPOS Launch Date: 1996



Customers/Volume: Not available

Customer Focus: Retail, restaurant and merchants

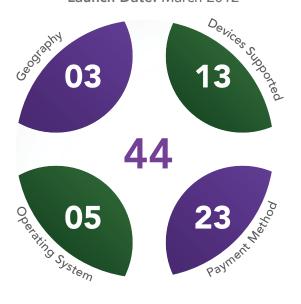
Pricing: available for \$799 with monthly subscriptions starting

at \$29

AccuPOS, Inc. designs, develops and delivers point-of-sale (POS), inventory management and time clock solutions for the restaurant and retail industries.



Company: Ambur Launch Date: March 2012



Customers/Volume: 800 clients **Customer Focus:** Restaurant industry

Pricing: \$999 one-time fee

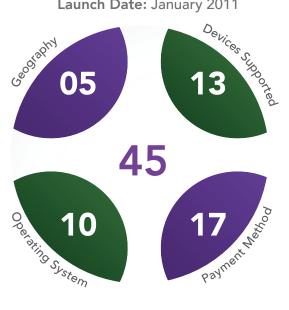
The Ambur restaurant point-of-sale system was born in Kabab and Curry, a family restaurant in Williamsville, New York. Compatible with iOS, Ambur's app is an easy to use solution with features to fit a large variety of food service needs. The software is stored in a cloud server and wirelessly transmitted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

Note: Companies are listed in alphabetical order.



Company: Aptito

Launch Date: January 2011



Customers/Volume: Not available

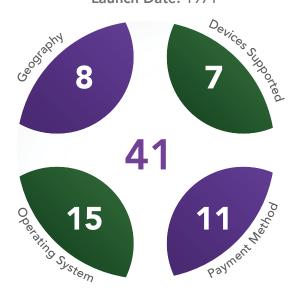
Customer Focus: SMBs with focus on restaurant industry

Pricing: Not available

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



Company: AptoStore Launch Date: 1971



Customers/Volume: Not available

Customer Focus: Apparel, footwear, sporting goods, hardgoods, general merchandise and specialty retailers

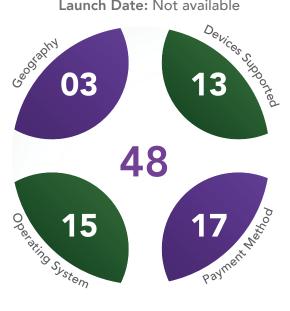
Pricing: Not available

AptoStore uses the same architecture as its standard Store application to deliver functionality on Apple iPad and iPod and Microsoft Windows mobile devices. Aptos Mobile Store offers store managers and sales associates tools aimed at helping them enhance customer service and productivity by completing mobile E2E POS transactions, looking up items, locating stock and carrying out various inventory management functions.

Note: Companies are listed in alphabetical order.



Company: Bransom
Launch Date: Not available



Customers/Volume: Not available

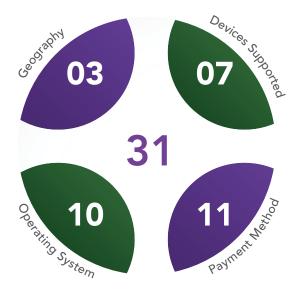
Customer Focus: jewellery

Pricing: £27.50 - £42.50

Bransom provides computer systems for independent retail jewelers and pawnbrokers. Its software offerings include cloud-based mPOS solutions.



Company: Bypass Launch Date: 2010



Customers/Volume: Not available

Customer Focus: Concert and sports arena

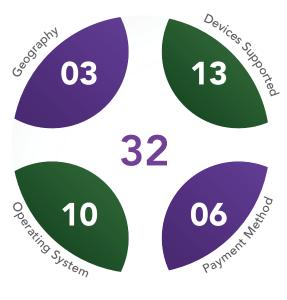
Pricing: Not available

Bypass Mobile simplifies commerce for sports and entertainment properties. The solution pairs 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.

Note: Companies are listed in alphabetical order.



Company: CAKE Launch Date: 2011

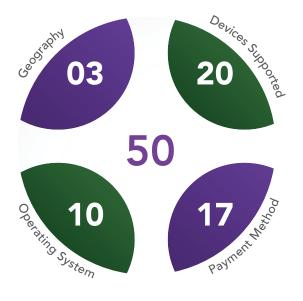


Customers/Volume: Not available Customer Focus: Restaurants Pricing: 2.5% per swipe

CAKE provides services to restaurants that range from mobile marketing and waitlist management to point of sale and payment processing. Its mobile OrderPad solution aims to offer the convenience of a tablet with the security of a full POS solution.



Company: Cashier Live Launch Date: 2009



Customers/Volume: Not available

Customer Focus: Arts, beauty salon, clothing, electronics,

grocery, kiosks, phamacies

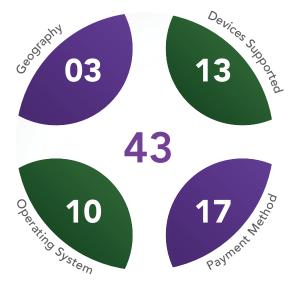
Pricing: from 2.7% per transaction

CashierLive's solution enables merchants to process sales, accept payments and manage inventory from their own computers, iPhones, or iPads. The brand's mission is to provide an affordable POS software to independent retailers.

Note: Companies are listed in alphabetical order.



Company: Cielo Launch Date: 2010



Customers/Volume: Not available

Customer Focus: Professionals, independent sellers,

microentrepreneurs

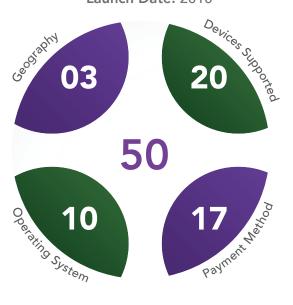
Pricing: Connectivity rate is from R\$ 11.90 (no charge for the

device), Debit 3.19%, Credit 4.05%

Cielo Mobile Solution is a major card payment processor in Brazil. Cielo developed the first mPOS Solution for Brazilian market. Cielo Mobile application and Cielo POS base are available to receive payment via a cellphone number.



Company: Comercia Global Payments
Launch Date: 2010



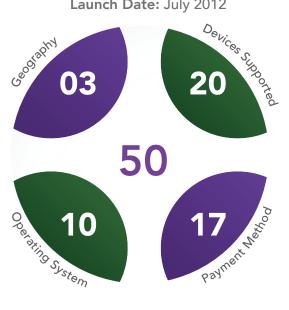
Customers/Volume: Not available Customer Focus: All merchants Pricing: 49€ + 1,99% per transaction

Comercia Global Payments, Entidad de Pago S.L., is a subsidiary company of CaixaBank and "Global Payments." Comercia Global Payments aims to offer flexible and adaptable payment management services that meet the needs of clients and intermediaries. Comercia Global Payments mPOS is a Bluetooth card reader. The solution offers a way to collect payments with smartphones, streamlining e-payments for small business such as self-employed professionals who do their work in customers' homes, repair services, home delivery services, taxis, craft fairs, etc.

Note: Companies are listed in alphabetical order.



Company: Digio Launch Date: July 2012



Customers/Volume: 10,000+ merchants

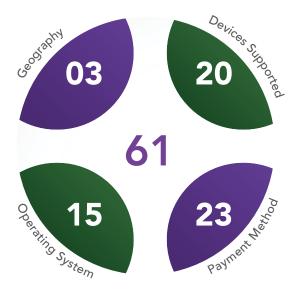
Customer Focus: All merchants – micro, SMB, enterprise

Pricing: THB 2,000 per reader + MDR fee 1.8-2.5%

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.



Company: eHopper Launch Date: 2014



Customers/Volume: N/A

Customer Focus: QSRs, Coffee shop, Food Truck, Bakery, Vabe,

Liquor, Retail

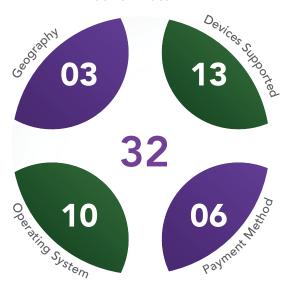
Pricing: \$39.99 per month

eHopper provides a POS and business management system that is accessible on Android tablet, iPad, PC and Poynt mobile terminal. Features include real-time reports on inventory, sales and daily earnings.

Note: Companies are listed in alphabetical order.



Company: Elavon Launch Date: 1991



Customers/Volume: Not available

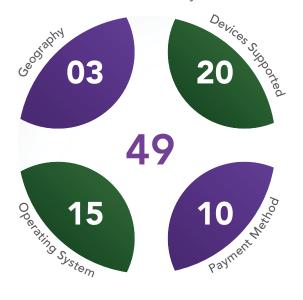
Customer Focus: Health and beauty providers, food service, garden centres, home furnishing supplies, taxi companies

Pricing: Not available

Credit card transaction processor Elavon's VirtualMerchant Mobile solution offers a payment app and Bluetooth card reader. The company works to allow business owners to accept and process chip and PIN credit and debit card payments in real- time. The solution is currently available for businesses in the U.K., Ireland, Poland and Germany.



Company: EmobilePOS Launch Date: July 2011



Customers/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, as well as control of all mobile devices and transactions and the ability to manage products, pricing, contacts, discounts and sales. The solution is PCI-DSS compliant.

Note: Companies are listed in alphabetical order.



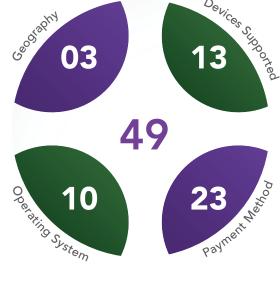
Company: EPOS Launch Date: 2011



Customer Focus: Retail, Hospitality

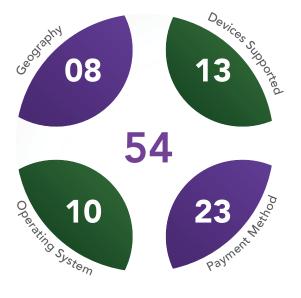
Pricing: N/A

EPOS produces electronic point of sale (POS) systems and cloud-based POS software.



ERPLY

Company: ERPLY Launch Date: 2009



Customers/Volume: 100k customers Customer Focus: All merchants Pricing: from 1.9% per swipe

ERPLY's cloud-based, mPOS software is intended to simplify the process of running multiple registers. Merchants can ring up sales, track customers and manage inventory and employees from any LAN or wireless network with the POS solution. It is compatible with devices like iPads, Windows PCs, Android smartphones and dedicated POS hardware.

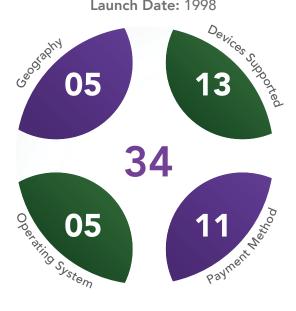
Note: Companies are listed in alphabetical order.



Company: Ezidebit Launch Date: 1998



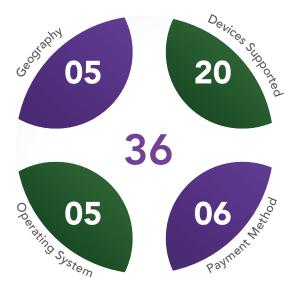
Pricing: N/A



Ezidebit is a payment processing solution provider. Its offerings can be used to accept payments made via direct debit, BPAY and eCommerce solutions.

GASTROFIX

Company: GASTROFIX Launch Date: 1990



Customers/Volume: 12,000

Customer Focus: Bars, coffee shop, food truck, hospitality,

retail, hotel, restaurant, stadium

Pricing: Not available

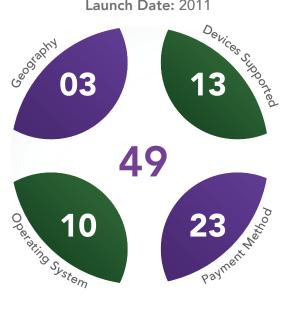
GASTROFIX offers hospitality operations management software, including an iPad- and iPod Touch-based POS System. The software also provides informative reports for back office operations.

Note: Companies are listed in alphabetical order.

Geo**Pagos**

Company: GeoPagos

Launch Date: 2011



Customers/Volume: Not available

Customer Focus: Mobile Payments, mPOS, E-Commerce,

Digital Payments, Loyalty, Digital Solutions

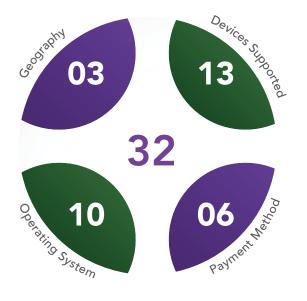
Pricing: Not available

New!

GeoPagos provides digital payment solutions including an mPOS platform, a payments gateway and loyalty offerings.



Company: Granbury Launch Date: 2013



Customers/Volume: Not available

Customer Focus: Pizza, coffee, casual dining, wine

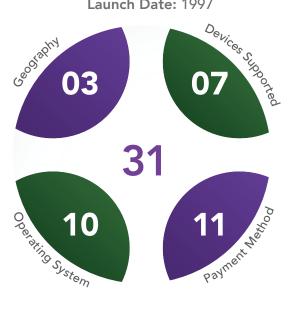
Pricing: \$99 per month

From point of sale to enterprise management, online ordering to restaurant marketing, Granbury Restaurant Solutions (GRS) has brought together experienced industry leaders to provide its customers with end-to-end technology solutions and superior service. Thr!ve POS features include a graphical ordering system, phone order and delivery management, access to detailed customer information, back office management solutions, labor management and inventory tracking.

Note: Companies are listed in alphabetical order.

Heartland

Company: Heartland Launch Date: 1997



Customers/Volume: Not available

Customer Focus: Consulting, financial services, payments,

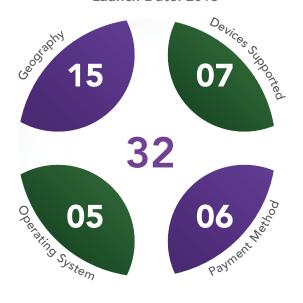
security

Pricing: Not available

Heartland Payment Systems, Inc. provides payment processing services to U.S.-based SMBs and network services merchants.



Company: HP ELITEPAD Launch Date: 2013



Customers: Not available

Customer Focus: All merchants

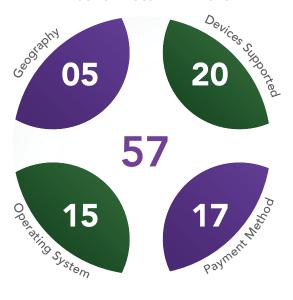
Pricing: Not available

The HP ElitePad mPOS Solution is a retail payment system that offers features like the HP Retail Jacket, which provides a fully integrated design with built-in POS functionalities. When combined, these solutions allow associates to accelerate checkout, increase sales and respond more quickly to customers. It can also be used to assist store management with internal communication, reporting and workforce management.

Note: Companies are listed in alphabetical order.



Company: I Love Velvet Launch Date: MAY 2013



Customers/Volume: 50,000+ devices in the market **Customer Focus:** Large merchants - retail, restaurant

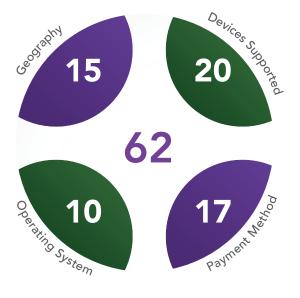
& entertainment

Pricing: Not available

The I Love Velvet 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.



Company: iConnect Launch Date: 2010



Customers/Volume: Not available

Customer Focus: Retail, salon, restaurant, petroleum, micro

market

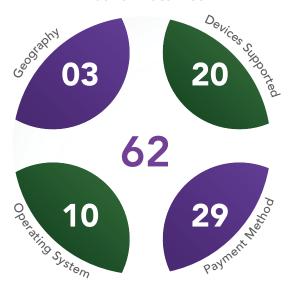
Pricing: Not available

iConnect offers POS systems through cloud and mobile technologies. The company's solutions operate on a range of devices and platforms, including iOS devices, Android devices and web browsers

Note: Companies are listed in alphabetical order.



Company: Imobile3
Launch Date: 2009



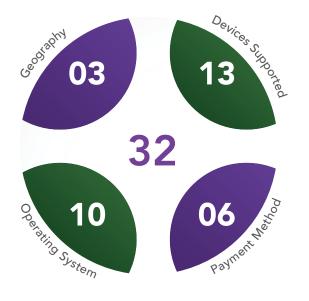
Customers/Volume: Not available
Customer Focus: Payment processing,

retail, hospitality, restaurant **Pricing:** Not available

Specializing in white-label point of sale, mobile loyalty applications and digital marketing software, iMobile3 works with 15 of the top 20 payment processing companies in the U.S., as well as a number of leading retail and hospitality companies. Its solutions provide a set of complementary value-added solutions that payment providers can package with their merchant service offerings to create value amongst their portfolios.

indiatransac

Company: India Transact Launch Date: 2012



Customers/Volume: Not available

Customer Focus: Banks, retail, petroleum, reward program managers, card issuance agencies, payroll, health care and

commercial clients **Pricing:** Not available

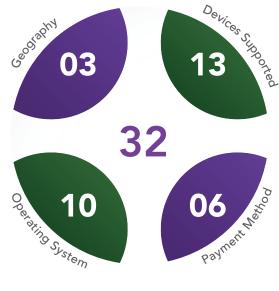
India Transact Services Ltd. is a fully owned subsidiary of AGS Transact Technologies Ltd. with focus on the Indian payments industry. Its mobile solution, Swipe-it, features an audio jack card reader, and an application-based mPOS. It provides mobile-based merchant acquiring, transaction acquiring for debit, credit and prepaid cards (closed, semi-closed and open loop cards), transaction processing, program management, customer support, reconciliation and settlement services, and linked-loyalty solutions.

Note: Companies are listed in alphabetical order.



Company: ING

Launch Date: 2016



Customers: Not available

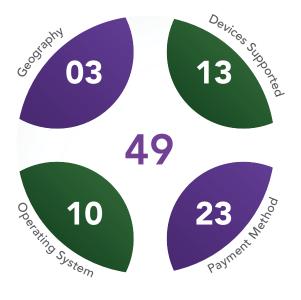
Customer Focus: Insurance, transport, retail

Pricing: Not available

ING recently partnered with GoSwiff and MasterCard to roll out a new mPOS payments collection service in Romania. The system accepts any type of card, allows real-time access to transaction records and supports other value-added services, including consumer loyalty applications.



Company: Instore Launch Date: 2009



Customers: Not available

Customer Focus: Restaurant, coffee shop, retail, bakeries, bars

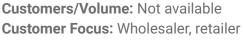
and clubs, other business Pricing: Not available

Instore is an operating system for retail businesses that offers labor management, customer rewards, CRM, marketing, gift cards, reporting, bar code scanning and more. It also offers Instore Terminal, which combines payments, gift cards, rewards and CRM.

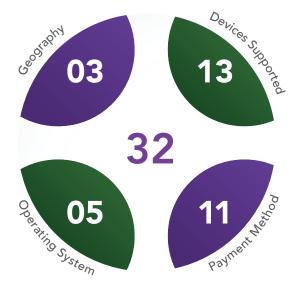
Note: Companies are listed in alphabetical order.



Company: Jesta I.S. Launch Date: 2002



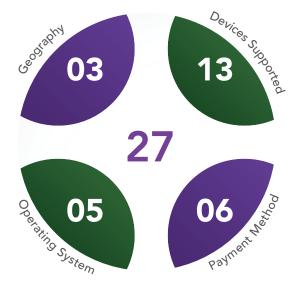
Pricing: Not available



Jesta I.S. Inc. develops and supplies integrated software solutions for brand manufacturers, wholesalers and retailers specializing in apparel, footwear and hard-goods verticals worldwide.



Company: Kachng Launch Date: 2012



Customers/Volume: Not available **Customer Focus:** Food & beverage

Pricing: Not available

MICROS Kachng is a cloud-based mobile POS solution designed for SMEs from the retail and hospitality sector. Different capabilities, like reporting, promotion, stock management, gift, vouchers, and integrations with companies like Amazon and Magento, among others, can also be added.

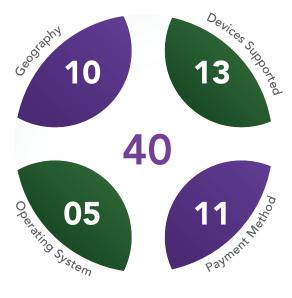
Note: Companies are listed in alphabetical order.



Company: Kibo Launch Date: 1977



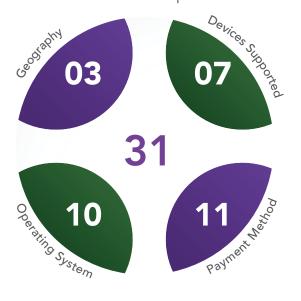
Customer Focus: Retail **Pricing:** Not available



Kibo is the strategic merger of industry leaders, Marketlive, Shopatron, and Fiverun. Kibo is an omnichannel commerce platform with mPOS solutions features that include a retail associate platform and unified back and front store operations.



Company: Koupah Launch Date: April 2013



Customers/Volume: Not available

Customer Focus: Restaurants, bars, cafes and retailers

Pricing: 2.69% + \$.03 per transaction

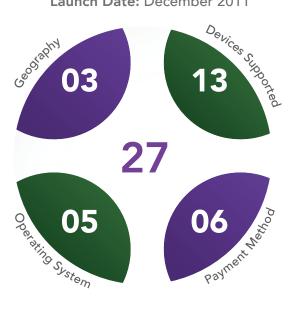
Koupah is a self-described mobile "Point of Social" platform, as it uses an integrated system to connect retailers and customers using customer loyalty programs tied to payments. Its pricing scheme is offset by a percent of spend when loyalty offers are redeemed. The system is activated when a customer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

Note: Companies are listed in alphabetical order.



Company: KWI

Launch Date: December 2011



Customers/Volume: Implemented in over 500 retail stores, nearly \$100 million in sales, over 1.4 million transactions, and 6,000 transactions/day during

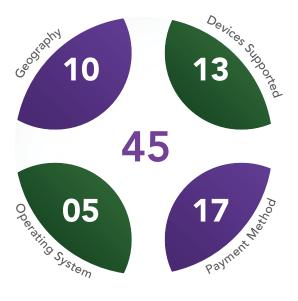
Customer Focus: Specialty retail

Pricing: Not available

KWI entered the market in 1985 as a traditional POS solution and was the first to offer cloud-based retail solutions. Its systems include merchandising, POS, MPOS, 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.



Company: Lightspeed Launch Date: 2005



Customers/Volume: 50,000

Customer Focus: Retailers and restaurateurs

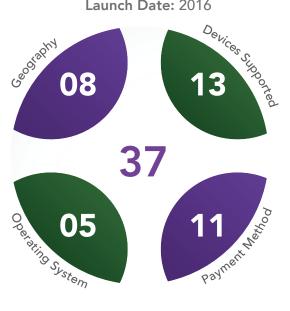
Pricing: Not available

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. It has offices in Canada, the U.S. and Europe. Lightspeed is backed by Accel Partners and iNovia Capital.

Note: Companies are listed in alphabetical order.



Company: Linga Launch Date: 2016



Customers/Volume: Not available

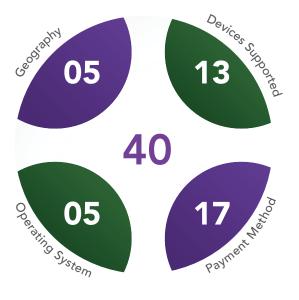
Customer Focus: Restaurant, retail and business community

Pricing: \$49 - \$89

Linga iPad POS is an open platform cloud-based iPad POS system that allows iPads to work independently without the need of a server computer, internet connection or another iPad. It offers point-to-point encryption and EMV integration, intended to help customers stay up-to-date with liability shift guidelines.



Company: LivePOS Launch Date: 2006



Customers: Not available

Customer Focus: Clothing, Jewelry, Shoe, Furniture, Children,

Camera, Liquor, Music, Hobby, Electronic, Vape stores

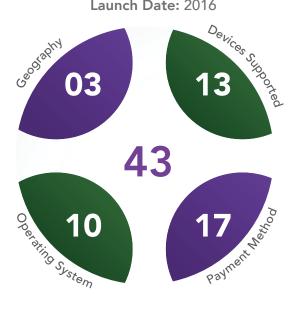
Pricing: Not available

LivePOS provides a cloud POS solution. Its mPOS solution, LivePAD II, runs a full version of the LivePOS software. It uses an HP ElitePad 900 G1 Windows tablet and magnetic stripe card reader and can be integrated to a mobile printer and cash register.

Note: Companies are listed in alphabetical order.



Company: Loyverse POS Launch Date: 2016



Customers: Not available

Customer Focus: Small stores, coffee shops, beauty salons &

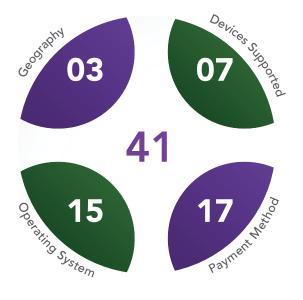
more

Pricing: Free app + payment provider transaction fees

Loyverse offers a cloud-based mPOS solution for smaller retail, restaurant and salon establishments. Customers can use it to manage inventory, view sales analytics, maintain relationships and accept payments.



Company: M4Bank Launch Date: 2012



Customers: Not available

Customer Focus: Banks, merchants, insurance companies

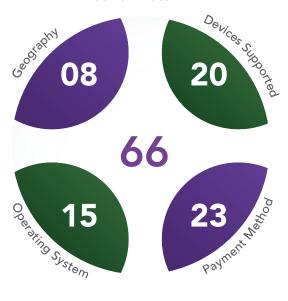
Pricing: Not available

M4Bank provides a smartphone POS app that allows merchants to accept payment via a credit card. The solution also includes a solution that is designed to launch a turnkey mobile acquiring project and comprises interfaces to most of the common processing systems.

Note: Companies are listed in alphabetical order.



Company: Maitre'D Launch Date: 1999



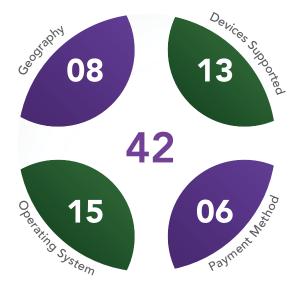
Customers: Not available
Customer Focus: Hospitality
Printer Mathematical Customer Focus: Hospitality

Pricing: Not available

Maitre'D is an mPOS solution for restaurants. The company's solution also offers inventory management and order management tools.



Company: Mi9 Retail Launch Date: 2001



Customers/Volume: Not available

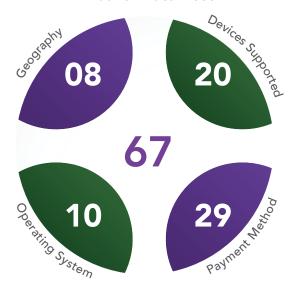
Customer Focus: Retail **Pricing:** Not available

Mi9 Mosaic POS provides cross-platform mPOS functionality and real-time capabilities to omnichannel retailers. The application's HTML5 technology is designed to enable the Mosaic solution to run on a PC workstation, iPad, Android tablet or Windows tablet.

Note: Companies are listed in alphabetical order.



Company: Mint Launch Date: 2005



Customers/Volume: 5,500

Customer Focus: SMBs, Corporates & large enterprises, banks & financial institutions, retail/hospitality, travel,

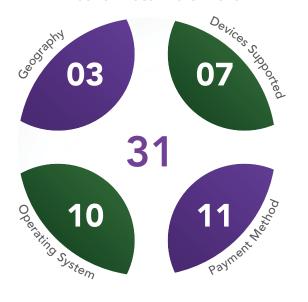
accountancy, developers

Pricing: 1.75% transaction 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 multichannel and multinational payments organization.



Company: Mobiversa Launch Date: March 2015



Customers/Volume: Not available
Customer Focus: All merchants

Driving Not available

Pricing: Not available

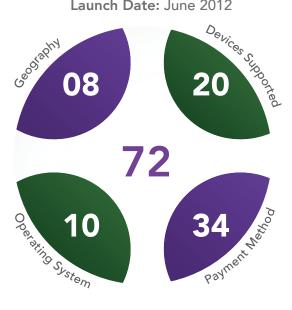
Mobiversa is a payment acquiring technology company that makes mobile commerce accessible to all. The company is headquartered in Kuala Lumpur, Malaysia. Mobiversa's mission is to provide an affordable, convenient and secure mobile payment ecosystem to facilitate transactions using debit and credit cards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

Note: Companies are listed in alphabetical order.





Company: NCR Silver Launch Date: June 2012



Customers/Volume: 550 million daily transactions/More than

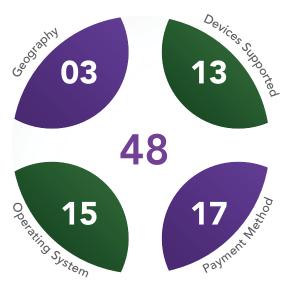
30,000 mobile app installed **Customer Focus:** SMB

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. A longtime provider of hardware, software, and banking services, NCR aims to handle all facets of the tablet POS market. Generally, Silver operates best in small to medium-sized outlets with single locations, particularly those specializing in retail or quick service.

0,

Company: O2 Launch Date: 2016



Customers/Volume: +1000

Customer Focus: Cofee shops, bars, restaurants, shops,

convenience stores, and stalls **Pricing:** CZK 250-499 per month

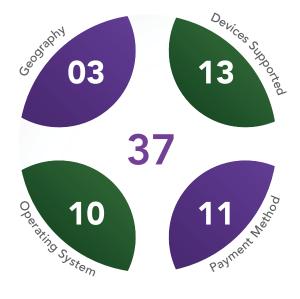
O2, in cooperation with Wirecard, offers eKasa. It is a fully online, tablet-based fiscal till system that also includes credit card payment transaction services. The solution includes a card reader that provides merchants with secure chip and PIN mobile card acceptance and is suitable for retailers and companies from all industries.

Note: Companies are listed in alphabetical order.



Company: OnlyPOS Launch Date: 2008

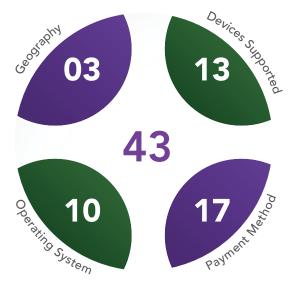




OnlyPOS is a POS hardware and software provider. Its offerings include information technology (IT) support and web services.

openpay

Company: Openpay Launch Date: 2012



Customers/Volume: N/A **Customer Focus: Shoppers**

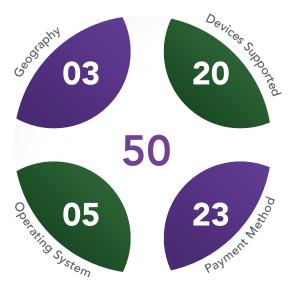
Pricing: N/A

Openpay Pty Ltd. provides payment plans for shoppers. Its offerings include in-store, in-home and online payment solutions enabling users to buy now and pay later in retail, medical, automotive, home improvement and other industries.

Note: Companies are listed in alphabetical order.



Company: Orderbird Launch Date: March 2011



Customers/Volume: 5,000 business customers

Customer Focus: Restaurants

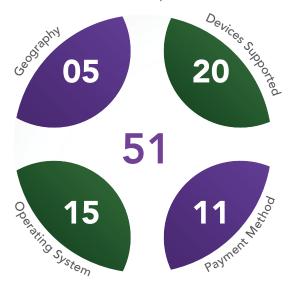
Pricing: € 49 / £ 49 per month, 0.95% giro cards / EC

and 2.5% for credit cards

orderbird offers POS solutions for restaurants. The solutions feature ways of customizing menus and offering other tags that are typical for food ordering, as well as an analytics tool that lets a restaurateur look at all the data that gets collected through the system. The company serves restaurants, cafes, bars, clubs, ice cream shops and beer gardens in Germany, Austria and Switzerland.



Company: Payfirma
Launch Date: September 2011



Customers/Volume: Not available

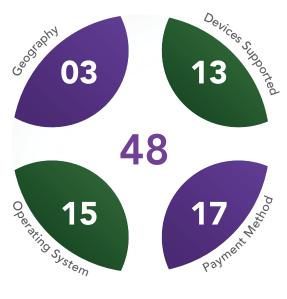
Customer Focus: All merchants – micro, SMB, enterprise **Pricing:** \$25 setup fee + \$10 monthly fee + 1.99% - 2.92% + \$.25 / swipe. A minimum monthly fee of \$40 is applied to companies that don't process more than \$2,800 per month.

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 tablet point of sale, Payfirma includes a customer vault, recurring billing and eCommerce.

Note: Companies are listed in alphabetical order.



Company: Paytm Launch Date: 2010



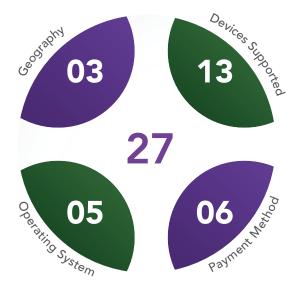
Customers/Volume: over 20mn registered users

Customer Focus: end users **Pricing:** 1.99% per transaction

Paytm Payments Bank operates a mobile and internet-based wallet enabling consumers to send money to any bank account.



Company: Pepperkorn Launch Date: 2013



Customers/Volume: Not available

Customer Focus: Hospitality, retail, service

Pricing: €35-75 per month

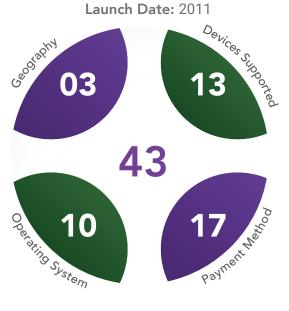
Pepperkorn's mPOS system and cash register solution operates on iPhones, iPods or iPads. The app is designed for the food service, beauty and retail industries, and also features reporting, inventory management, accounting and staff management tools.

Note: Companies are listed in alphabetical order.



Customers/Volume: Not available **Customer Focus:** All merchants **Pricing:** 2.69% per transaction

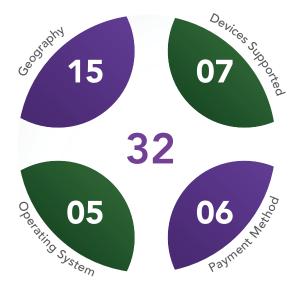
Company: Phone Swipe
Launch Date: 2011



Phone Swipe offers hardware for accepting cash and credit card payments via an iPhone, including those made through Visa, Mastercard, American Express, Discover and PayPal. The company's mobile app boasts real-time reporting, discounts, tips and tax, customizable inventory, email receipts with Google MapsTM, one account multiple terminals and a referral program, among other features.



Company: Punchey Launch Date: 2011



Customers/Volume: Not available

Customer Focus: Retail, medical & health care, automotive,

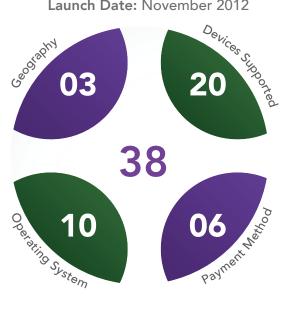
restaurant, real estate **Pricing:** Not available

Punchey provides customer relationship management tools that help businesses leverage transaction data to generate targeted offers, manage online reviews to enhance their reputation and build long-term relationships with customers. It connects through an audio jack card reader and is compatible with iOS and Android devices.

Note: Companies are listed in alphabetical order.



Company: Retailcloud Launch Date: November 2012



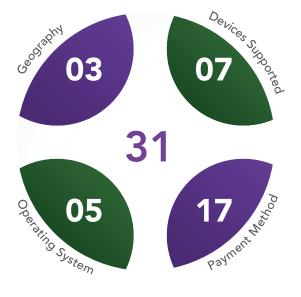
Customers/Volume: Not available

Customer Focus: SMB **Pricing:** Not available

Retailcloud is an mPOS application allowing: sales, refunds, exchanges, gift cards, payments by credit, PIN debit (needs device) dwolla, gift, cash, integration to P25 BT printer, basic CRM, discount management, digital receipts and integration to third-party mobile apps. Mobile devices may connect to audio and Bluetooth card readers from Shuttle and UniMag.



Company: Revel
Launch Date: September 2010



Customers/Volume: Not available

Customer Focus: Restaurants, retail, QSR,

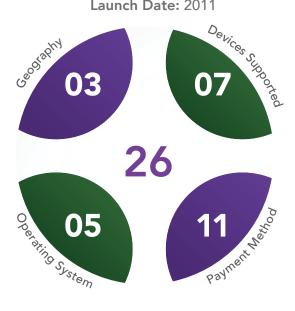
grocery, movie theaters **Pricing:** Not available

Revel offers a cloud-based iPad POS system. The system offers real-time reporting for management, enables real-time sales volume and inventory management, and is PCI compliant.

Note: Companies are listed in alphabetical order.

☼ RETAILOPS

Company: RetailOps
Launch Date: 2011



Customers/Volume: Not available

Customer Focus: eCommerce, enterprise

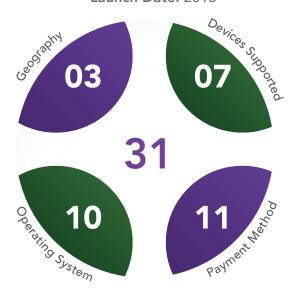
software, point-of-sale solutions, retail, software

Pricing: Not available

RetailOps is a cloud-based platform that provides tools to retailers that have business management needs.



Company: RHB Launch Date: 2016



Customers/Volume: Not available

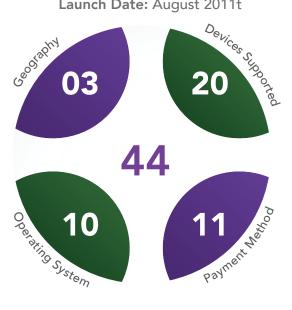
Customer Focus: SMEs **Pricing:** Not available

RHB Bank Bhd recently introduced RHB Merchant Mobile Point of Sale, a wireless device that accepts all types of cards transactions and is chip- and PIN-enabled. The solution allows users to receive e-receipts via emails or have notifications sent to their mobile phones.

Note: Companies are listed in alphabetical order.

SalesVu

Company: SalesVu Launch Date: August 2011t



Customers/Volume: Not available

Customer Focus: SMB with focus on restaurant, retail &

service industries

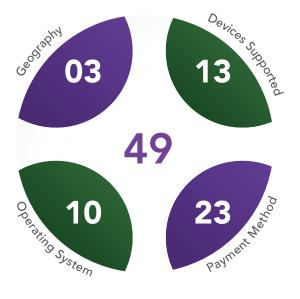
Pricing: 2.7% flat rate for both swipe and keyed trans in the U.S. and the Canadian rate varies from 1.73%-3.26% per

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 functionalities from SalesVu.com. With the 3.0 service, SalesVu can integrate with Facebook to encourage B2C interactions.



Company: EC-Orange
Launch Date: December 2013



Customers/Volume: Not available **Customer Focus:** Not available

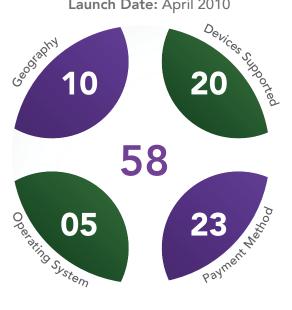
Pricing: Not available

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.

Note: Companies are listed in alphabetical order.



Company: ShopKeep Launch Date: April 2010



Launch Date: April 2010

Customers/Volume: Over 24,000 businesses

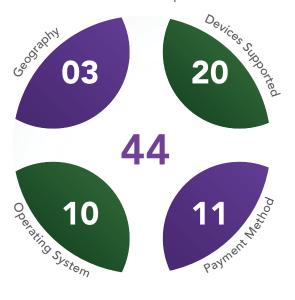
Customer Focus: SMB

Pricing: \$49 for one register & \$98 for two registers per month

ShopKeep provides cloud-based, mobile point of sale solutions to 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.



Company: Spark Pay Launch Date: April 2013



Customers/Volume: Not available

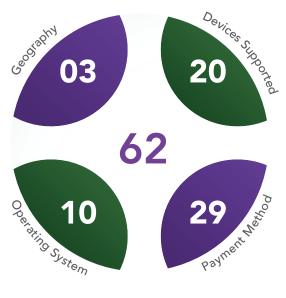
Customer Focus: All merchants – micro, SMB, enterprise **Pricing:** "Pro Plan" for \$9.95 per months plus 1.95 % for swiped, 2.95 % for American Express. A la carte - 2.7% per swipe and 3.7% for keyed in transactions

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

Note: Companies are listed in alphabetical order.



Company: Spindle Launch Date: 2013



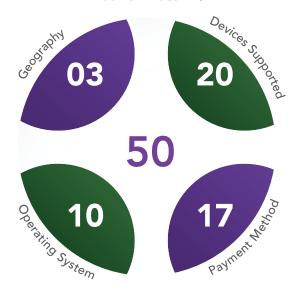
Customers/Volume: Not available
Customer Focus: Wholesale and retail

Pricing: 2.75% or 2.24% and \$2.99 per month

Spindle, an mPOS solution provider, offers a mobile payments acceptance solution for Android and Apple operating systems. The solution leverages Yowza!! POS to offer a suite of tools that allows merchants to manage their inventory and workforce, process orders and market their company.

STORE 21GO

Company: Storezigo Launch Date: N/A



Customers/Volume: Not available

Customer Focus: retailers and restaurants

Pricing: Basic - INR15,000/month Premium - INR25,000/

month

Storezigo provides a cloud-based accounting and point-of-sale (POS) solution. Its product offers eCommerce website integrations, expense management features and payment gateways to help businesses manage inventories via a built-in billing system.

Note: Companies are listed in alphabetical order.

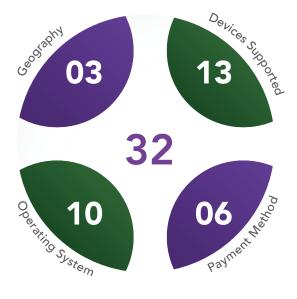


Company: STORIS Launch Date: 1989 Customers/Volume: Not available

Customer Focus: Furniture, bedding, appliance and electronics

industries

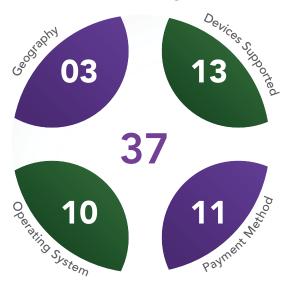
Pricing: Not available



STORIS provides a suite of scalable products for home furnishing retailers, including POS, inventory control, eCommerce and mobile solutions.



Company: Swipe Launch Date: August 2012



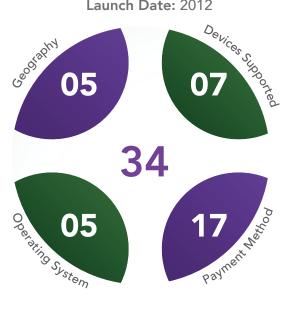
Customers/Volume: Not available Customer Focus: Small businesses Pricing: 3.5% per transaction

Swipe is an online payment processing solutions hub designed for small businesses, giving users the ability to accept credit card payments at reduced costs.

Note: Companies are listed in alphabetical order.



Company: Talech Launch Date: 2012



Customers/Volume: Not available

Customer Focus: Small and medium sized businesses.

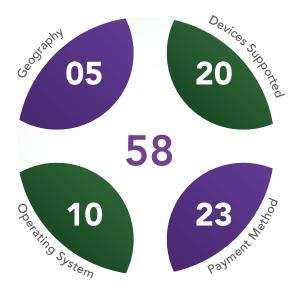
Retail, restaurant, QSR, and others

Pricing: Standard from \$44/month, premium from \$89/month

Talech is a simple, intuitive and intelligent cloud-based POS solution designed to optimize and grow small and medium-sized businesses. With just a few taps on an iPad merchants can take orders, accept payments and manage inventory. The company is headquartered in Palo Alto, California, and has customers across the U.S., the U.K., and Ireland.



Company: Tappr Launch Date: 2012



Customers: Not available
Customer Focus: Not available

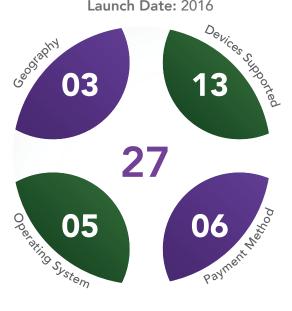
Pricing: Not available

Tappr is a mobile payment technology provider that enables businesses to stay connected online, in-store or on the go. Tappr's products allow merchants to accept their customers' preferred payment methods, such as cards, bitcoins, digital wallets, transportation cards and coupons.

Note: Companies are listed in alphabetical order.



Company: Teamwork Retail Launch Date: 2016



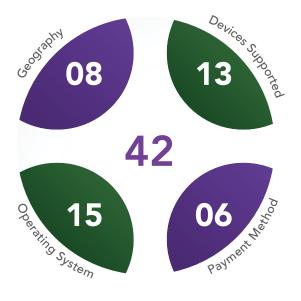
Customers: Not available
Customer Focus: Not available

Pricing: Not available

Teamwork Retail manufactures POS systems. Mobile POS by Teamwork allows staff to serve customers anywhere in the store, offers unlimited payment types and is user configurable. It allows to ring up sales by scan or quick pick, take credit cards and capture signatures.



Company: Technolabs
Launch Date: 2010



Customers/Volume: Not available

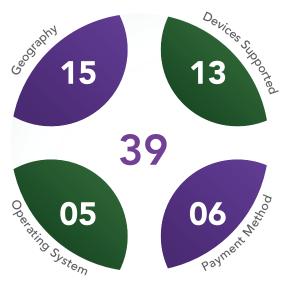
Customer Focus: Retail Pricing: Not available

TechnoLabs is a software company focusing on products and solutions in enterprise mobility, mobile document management, eCommerce platforms and retail solutions. Its mPOS solution, Omni Retailer, allows merchants to access operations like billing, stocks, orders with payments, and electronic loyalty cards, as well as integration with SAP, all from their mobile device.

Note: Companies are listed in alphabetical order.

TENDER

Company: Tender Launch Date: 2012

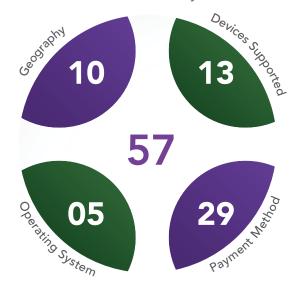


Customers/Volume: Not available Customer Focus: Restaurants Pricing: Not available

Tender is a no fuss, all-in-one restaurant management system. Features include a built-in fail-safe that protect the user from power and internet outages to employee clock-in validation.



Company: TouchBistro Launch Date: July 2005



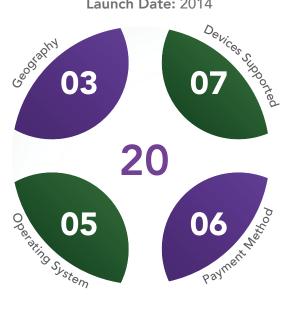
Customers/Volume: nearly \$5 billion USD Customer Focus: Food and drink industry Pricing: Monthly fee per 1 license \$69

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 37 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.

Note: Companies are listed in alphabetical order.



Company: TouchSuite Launch Date: 2014



Customers/Volume: Not available

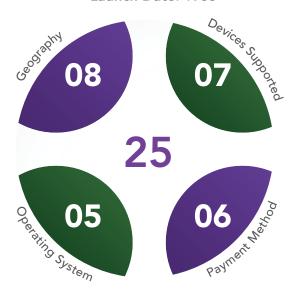
Customer Focus: Restaurants, salons and spas

Pricing: Not available

TouchSuite 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.



Company: Total System Services, Inc. Launch Date: 1983



Customers/Volume: eCommerce, financial services, FinTech, healthcare, payments, transaction processing

Customer Focus: Financial and non-financial institutions

Pricing: Not available

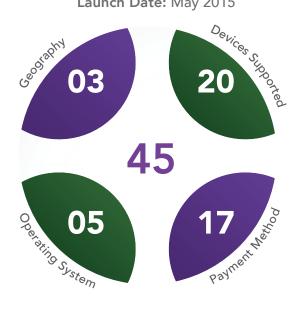
TSYS provides electronic payment processing and services in the U.S., Europe, China, Japan, Mexico and Canada. Offerings include merchant acquiring services for financial institutions, risk management tools and techniques, as well as revenue enhancement and customer retention programs, loyalty programs and bonus rewards.

Note: Companies are listed in alphabetical order.

U_C_S

Company: UCS Launch Date: May 2015 Customers/Volume: 500 companies

Customer Focus: Retail and HoReCa sectors **Pricing:** EUR 69 for a single mobile device



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

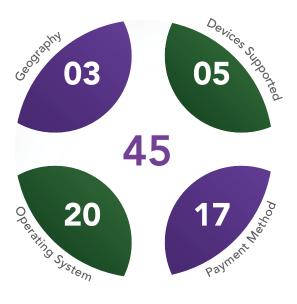


Customers: Not available

Customer Focus: Delivery, fairs and shows, kiosk type stores

Pricing: 2.75% + \$0.30 per transaction

Company: Unifield Payments
Launch Date: 2016

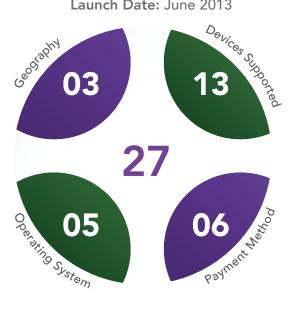


Unified Payments Mobile POS allows merchants to accept payment via their mobile device. It can be used for a simple payment acceptance, or to manage product inventory and build orders with customer details for future use. Utilizing an EMV and NFC-enabled card reader, merchants can accept secure EMV chip-enabled or mobile Apple Pay transactions.

Note: Companies are listed in alphabetical order.



Company: UniteU Launch Date: June 2013



Customers/Volume: Not available

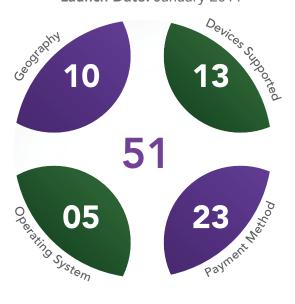
Customer Focus: All merchants – micro, SMB, enterprise

Pricing: Not available

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



Company: Vexilor
Launch Date: January 2011



Customers/Volume: Not available

Customer Focus: All merchants – micro, SMB, enterprise

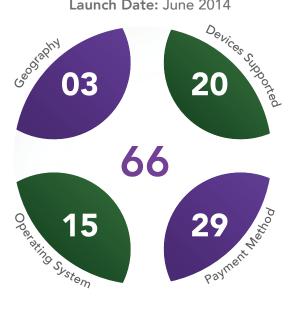
Pricing: Not available

Vexilor, powered by Givex, is a cloud-based, EMV compliant POS system with custom hardware and software designed together to meet the needs of enterprise users. Givex offers clients a global reach with gift card, omnichannel 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.

Note: Companies are listed in alphabetical order.



Company: Walle-E Launch Date: June 2014



Customers/Volume: Not available

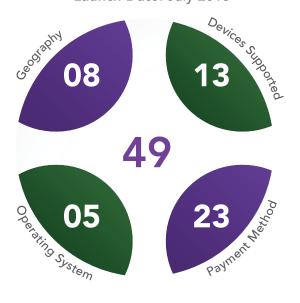
Customer Focus: All merchants – micro, SMB, enterprise **Pricing:** BP-50: 79,00€ + VAT | BP-50 Contactless: 99,00€ +

VAT, BP-500: custom price

Wallet-E provides payment acceptance and front office solutions, back office management services and integration with an enterprise resource planning (ERP) system. Its Wallet-ABILE solution is EMV Levels 1 and 2-certified and is the first end-to-end Visa certified mobile point of sale (mPOS) solution in the Italian market.

WALLMOB[™]

Company: Wallmob Launch Date: July 2013



Customers/Volume: Not available **Customer Focus:** Enterprise clients

Pricing: Not available

Wallmob is a Danish mPOS company designed to meet business demands and help companies optimize sales and earnings. Their solution works to improve customers' shopping experience and keep them coming back. WALLMOB integrates with many payment methods including mpayments, wallets, apps and eCommerce.

Note: Companies are listed in alphabetical order.

WINCOR NIXDORF

Company: Wincor Nixdort Launch Date: January 2014

Customers/Volume: Not available

Customer Focus: Retail banks, retailers and service stations

Pricing: Not available

Oevices Supported

13

Oevices Supported

17

Payment Me

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 & PIN and mag swipe transactions. It also connects with peripherals like cash drawers, barcode scanners, receipt printers, customer displays, scales and other checkout devices.



Company: Xudle Launch Date: 2013

32

Oenices Shop one of the state of the sta

Customers/Volume: Not available **Customer Focus:** Wine industry

Pricing: Starting \$149

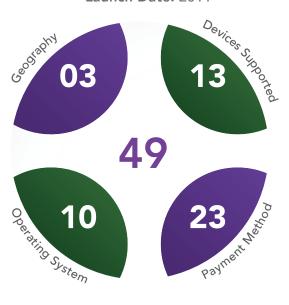
Xudle is an mPOS solution for the wine industry. It provides a wide range of offerings, including eCommerce services, club management and reservations. It also offers marketing, brand services and customer service for clients.

Core + Front + Back Office

Note: Companies are listed in alphabetical order.



Company: YouCloud Launch Date: 2011



Customers/Volume: Not available

Customer Focus: Small Medium Businesses (e.g. Retail Stores, Restaurants, Taxis, Ticketing, Logistics, etc)

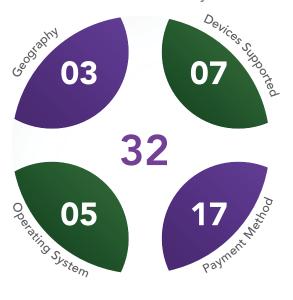
Pricing: Not available

New!

YouCloud provides an mPOS app that offers transaction tracking, business analytics, inventory management and other features. It supports both card and mobile wallet payments and cash management.



Company: Ziosk
Launch Date: February 2013



Customers/Volume: 30 million guests each month and over 170,000 Tabletop Tablets Deployed/ running over \$4 billion in purchase volume on an annual basis

Customer Focus: Restaurants

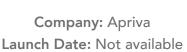
Pricing: Not available

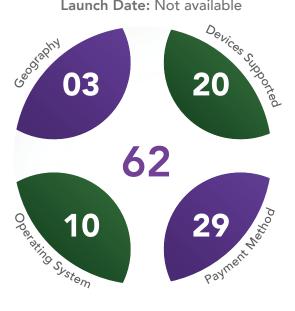
Ziosk is an entertainment, ordering and pay-at-the-table tablet touchscreen for restaurants. The device features a 7-inch Android OS touchscreen and credit card reader, resides on each table, and allows diners to see menu items, play games, view news, order food and beverages, and pay on demand via a credit or debit card.

Note: Companies are listed in alphabetical order.



Company: Apriva





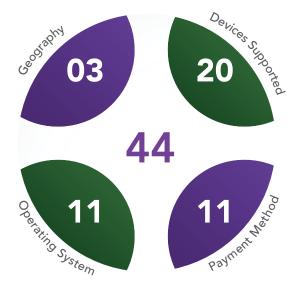
Customers/Volume: Not available **Customer Focus:** Not available

Pricing: Not available

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.



Company: Corduro's Launch Date: May 2011



Customers/Volume: Approx. 1,500

Customer Focus: Enterprise businesses, hospitals, universities

Pricing: Pricing varies per plan simple is 2.5% for swipe

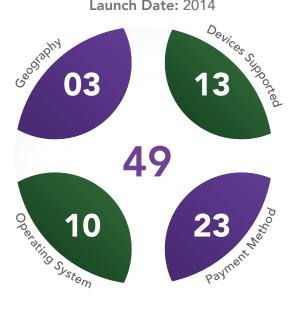
and manual entry is 2.9% +\$0.20

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

Note: Companies are listed in alphabetical order.



Company: ePaisa Launch Date: 2014



Launch Date: 2014

Customers/Volume: Not available

Customer Focus: Retail, Food & Beverage, Wellness, Travel and Transport, Leisure and Entertainment, Professional Services,

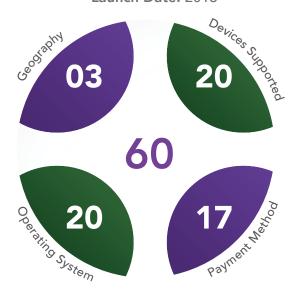
Government, Logistics, Banks

Pricing: 0.75% - 1.5%

ePaisa is a free mPOS and cloud-based app that transforms a smartphone or tablet into a complete business management solution. The mobile device is used at the POS to ring up sales, manage inventory, and build customer loyalty. The app also offers cloud-based back-office tools that provide access to a sales report and analytics.

FLYPOS

Company: FlyPOS Launch Date: 2013



Customers/Volume: 5/120,000 Customer Focus: Not available

Pricing: €120

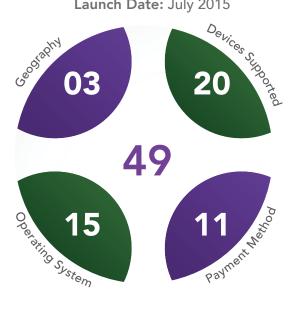
FlyPOS PIN Pad is a compact mPOS for smartphones. FlyPOS is EMV Level 1 and 2 and PCI 3.x certified. It also comes with NFC capabilities.

Note: Companies are listed in alphabetical order.



Company: AirPOS Launch Date: July 2015





Customers/Volume: Not available

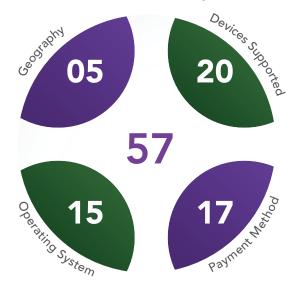
Customer Focus: SMEs, startups, home based, individuals

Pricing: Low entry cost & no monthly fees

AirPOS is a mobile point of sale (mPOS) payment service that enables small and medium businesses to accept cashless payments. Owned by GHL, AirPOS payment service allows businesses to access 50 million ATM debit cards in Malaysia and accept payments anywhere, anytime.

Handpoint

Company: Handpoint Launch Date: January 2014



Customers/Volume: 6,000 restaurants

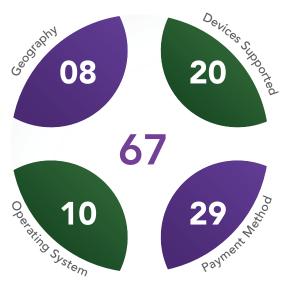
Customer Focus: SMEs **Pricing:** Merchant-specific

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. Handpoint makes it easy to deploy turnkey Next Gen POS by offering a complete cloud-based solution with pre-certified EMV minimizing PCI scope, security, and multi-platform APIs for ISVs as enabling software. The company also offers enabling hardware in the shape of modern, handheld, mobile, contactless-enabled devices to the merchants.

Note: Companies are listed in alphabetical order.

iZettle[®]

Company: |Zettle Launch Date: 2011

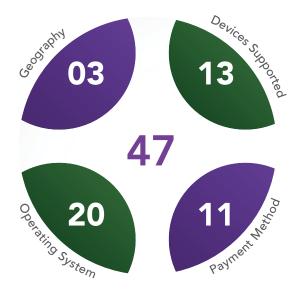


Customers/Volume: \$2.3B in transactions each year **Customer Focus:** Individuals and small businesses **Pricing:** 1% lowers depending on volume

iZettle offers a swipe and chip-and-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 that accept 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.



Company: MicroBiz Launch Date: 2013



Customers/Volume: Not available

Customer Focus: SMB with eCommerce platforms

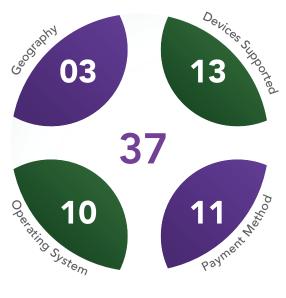
Pricing: Not available

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 platform enables retailers with a cloud-based management platform to sell through multiple channels, including its own website, Amazon, eBay and brick-and-mortar.

Note: Companies are listed in alphabetical order.

MONEXT^{*}

Company: Monext Launch Date: 2013



Customers/Volume: Not available

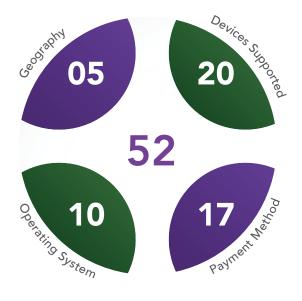
Customer Focus: Retailers and micro-merchants

Pricing: Not available

Monext offers a modular and highly competitive service portfolio to optimize and secure electronic payment solutions with or without a card, at the point of sale, online or via mobile telephone, in France and Europe. Its mPOS solution, Paystore, offers value-added services above and beyond payment acceptance, including an ergonomic, intuitive touchscreen display. It is compatible with any smartphone or tablet PC.



Company: Payleven Launch Date: March 2012



Launch Date: March 2012

Customers/Volume: 1,000+ merchants

Customer Focus: All merchants – micro, SMB, enterprise

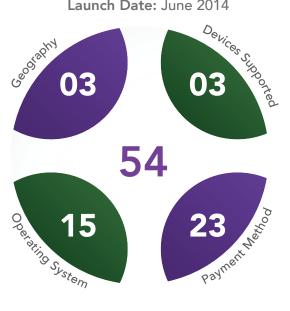
Pricing: 1.50% - 2.75% depending on volume

Payleven is a mobile card payment solution allowing small, medium and large-scale businesses to utilize payment technology solutions to capture potential revenue. It enables secure debit and credit card payments by using a smartphone or tablet.

Note: Companies are listed in alphabetical order.



Company: PAYPAD Launch Date: June 2014



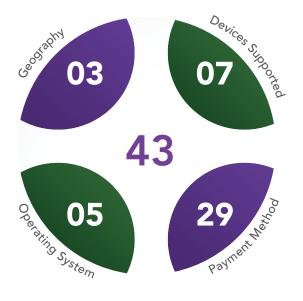
Customers/Volume: Over 5,000 devices are in market **Customer Focus:** All merchants and financisl institutions

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 merchants and financial Institutions in Nigeria and all over Africa.



Company: Poynt Launch Date: October 2014



Customers/Volume: Not available **Customer Focus:** All merchants

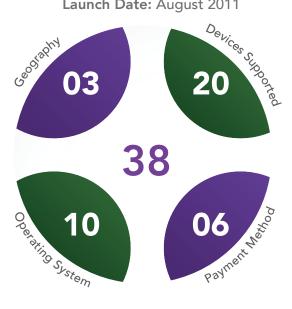
Pricing: Varies based on software used

Poynt's mPOS terminal combines an Android-based tablet with a hardware docking station. It 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. The hardware can also integrate with select software partners for additional front and back office support.

Note: Companies are listed in alphabetical order.



Company: QFPAY Launch Date: August 2011



Customers/Volume: 30,000 merchants in China driving \$400 million per year on an appualized basis

million per year on an annualized basis

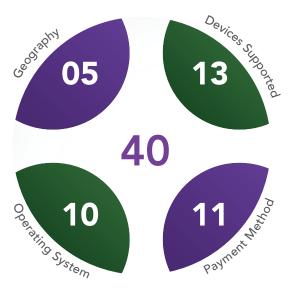
Customer Focus: All merchants – micro, SMB, enterprise **Pricing:** 899 renminbi (or just under \$150) for the reader and

0.78% per transaction

QFPay's PIN reader is designed so Chinese consumers will trust the security of transacting via a mobile device. The company hopes to increase card acceptance in a country where only a small percentage of merchants take card payments. 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.



Company: Smart 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

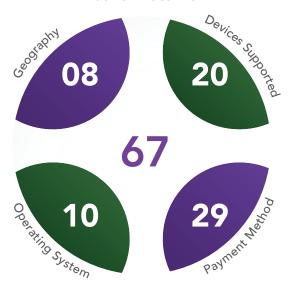
information or integration into existing merchant account

Smart mPOS by BWISE is a white label service sold to financial intuitions for them to redesign and rename as desired. The solution 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. BWISE serves the Latin American region.

Note: Companies are listed in alphabetical order.



Company: SumUp Launch Date: 2012



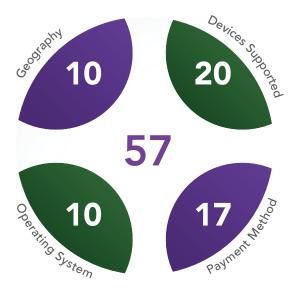
Customers/Volume: More than \$100 million in annual revenue **Customer Focus:** Small businesses (retails, taxi divers, craftsmen, market traders)

Pricing: 0.9 - 2.75% per transaction

SumUp enables businesses to accept card payments in-store, in-app and online in a simple, secure and cost-effective way. SumUp offers an end-to-end EMV card acceptance solution built on proprietary hardware and mobile apps with a full suite of SDKs and APIs for third parties to integrate card payments into their mobile apps. This offering enabled SumUp to rapidly expand into 16 markets, including the U.S., Brazil and Germany.



Company: Truevo Launch Date: December 2012



Customers/Volume: Not available

Customer Focus: All merchants – micro, SMB, enterprise

and white label solution to offer branded mPOS

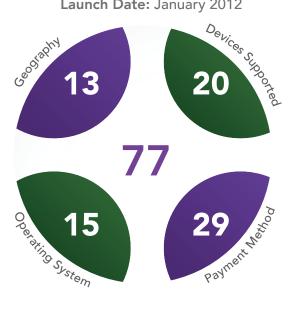
Pricing: Varies

Truevo Payments offers a range of card readers, mobile applications, APIs, embedded payment modules, as well as a full payment gateway with fraud screening. It also features fully customizable Web portals.

Note: Companies are listed in alphabetical order.



Company: VeloPOS
Launch Date: January 2012



Customers/Volume: Not available

Customer Focus: Banks, telcos, large corps for the open

solution and SMBs

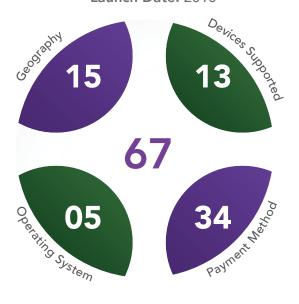
Pricing: Linked to existing merchant account. 25% or minimum charge \$0.40 or £0.25 or €0.30. Or 2.95% plus \$0.40

or £0.25 or €0.30 per transaction

VeloPOS (formerly PowaPOS) is an open universal platform player, covering the payments ecosystem. VeloPOS delivers it technology across iOS, Android and Windows operating systems and is integrated with many POS application providers.



Company: Vend Launch Date: 2010



Customers/Volume: > 18,000 stores

Customer Focus: Retail

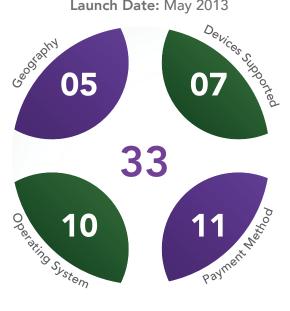
Pricing: From USD\$59/month

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.

Note: Companies are listed in alphabetical order.

VISA

Company: Visa Launch Date: May 2013



Customers/Volume: Not available

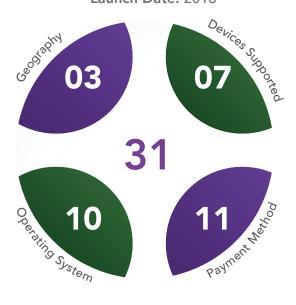
Customer Focus: Taiwanese small scale retailers and individual merchants, but also large scale enterprises

Pricing: Not available

Visa, Inc. is working with nine major Taiwan-based banks to introduce Visa's mPOS solution to 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.



Company: WePay Launch Date: 2016



Launch Date: 2016

Customers/Volume: Not available **Customer Focus:** Business platforms **Pricing:** 2.75% + #0.30 per transaction

WePay, provider of payments-as-a-service for online platforms, launched a white label mobile point of sale solution that enables platforms to seamlessly handle in-person payments in addition to online payments.

Note: Companies are listed in alphabetical order.

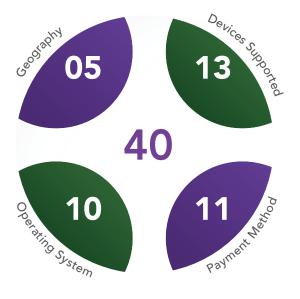


Company: Wirecard Launch Date: 1999

Customers/Volume: Not available

Customer Focus: SMBs and merchants that do not

accept card payments **Pricing:** Not available



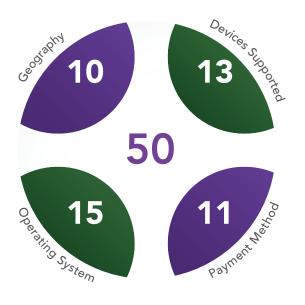
Wirecard is a global provider of white label solutions for electronic payment transactions. The company provides the technology for mPOS solutions across the globe and enables retailers to accept credit and debit cards with smartphones and tablets. The readers accept both swipe and chip-and-PIN payments and may be custom designed to meet the needs of resellers and retailers.



Company: YouTransactor Launch Date: 2013 Customers/Volume: 10m€

Customer Focus: Banks, signature

Pricing: Not available

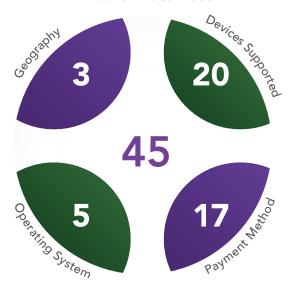


YouTransactor is a French digital merchant service provider. The company is the designer of the uCube, a fully-certified mPOS device, and the uCube 100, a professional smartphone certified for payments. These payment terminals are integrated into uCloud, an end-to-end turnkey solution for merchants to accept customer-present banking card payments. YT offers acceptance solutions integrated into third-party business applications.

Note: Companies are listed in alphabetical order.



Company: 2C2P Launch Date: 2003



Customers/Volume: Not available

Customer Focus: E-Commerce, Payments

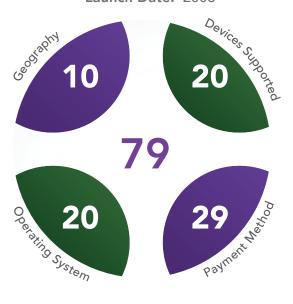
Pricing: Not available

New!

2C2P is a Southeast Asia-based payment services provider serving financial institutions, eCommerce providers and mobile commerce merchants.



Company: AnywhereCommerce Launch Date: 2006



Customers/Volume: +500,000 devices

Customer Focus: Retail, restaurant, services business, ISVs

and VAR developers, ISO and acquirers

Pricing: Not available

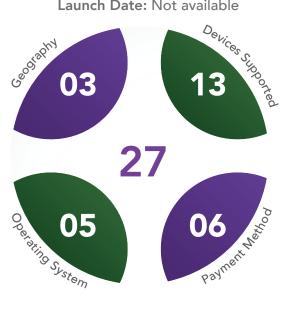
AnywhereCommerce is a payment processing technologies provider. The company offers a range of products, including mobile card readers, mobile apps, gateway connectivity tools, developer tools and customized services.

Note: Companies are listed in alphabetical order.



Customers/Volume: Not available Customer Focus: Not available Pricing: Not availablee

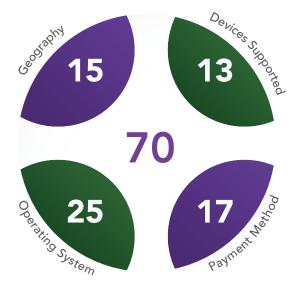
Company: ARBA
Launch Date: Not available



ARBA Retail Systems, a point of sale software developer for retail and food services, launched a new mPOS solution for the Microsoft Surface tablet. It is designed for a variety of retail outlets including grocery stores, gift stores and 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 allows for employees to have cafe and coffee bar purchases automatically deducted from paychecks, reducing the need for cash handling and time spent at the register.



Company: BBPOS Launch Date: 2008



Customers/Volume: 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

Headquartered in Hong Kong, BBPOS designs and develops mPOS solutions, and is an ISO 9001 certified company. It 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.

Note: Companies are listed in alphabetical order.

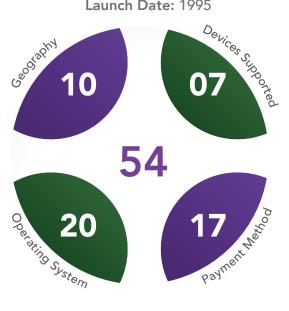


Company: BlueBird Launch Date: 1995



Customer Focus: Retail, Hospitality, Government, Payment

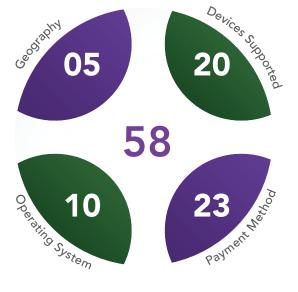
Pricing: Not available



Bluebird offers a payment lineup, including card readers that accept chip-and-PIN payments, and 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 accepts payment on Android and Windows tablets possible. The company also offers an "all-in-one" line of complete payment acceptance for EMV, magstripe, contactless and key in payments. The BIP all-in-one series also prints receipts.



Company: CardFlight Launch Date: 2011



Customers/Volume: More than 10,000 merchants **Customer Focus:** Merchant service providers,

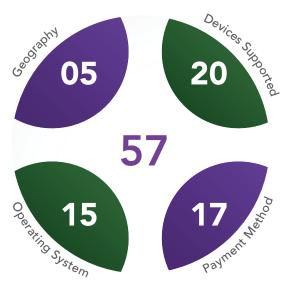
third-party developers **Pricing:** Not available

CardFlight is a provider of mobile POS technology and tools that enable acceptance of swipe payments. The company offers both turnkey mobile applications and software development kits for iOS and Android that can be incorporated into custom applications.

Note: Companies are listed in alphabetical order.

CAYAN

Company: Cayan Launch Date: 1998



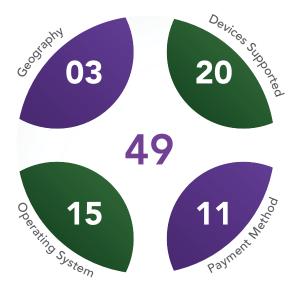
Customers/Volume: Not Available Customer Focus: All merchants

Pricing: Not available

Cayan is a payment technology provider. Its offerings are designed to give businesses deeper and more meaningful customer connections through cutting-edge payment solutions.



Company: Charge Anywhere Launch Date: Not available



Customers/Volume: Not available **Customer Focus:** Not available

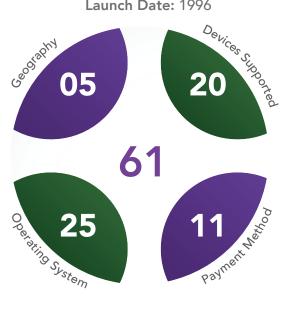
Pricing: Not available

Charge Anywhere offers 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. Three of its solutions have successfully completed the registration and certification process to achieve Mastercard mPOS EMV compliance.

Note: Companies are listed in alphabetical order.

creditcal
The Heart of Payments

Company: Creditcall Launch Date: 1996



Customers/Volume: Not available

Customer Focus: Retail and hospitality, to parking, vending,

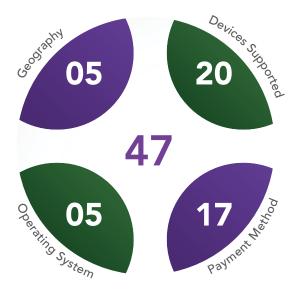
transportation or charity applications

Pricing: Not available

Creditcall's EMV Migration solutions for mPOS and POS are based on 15 years of EMV experience and innovation. Creditcall's EMV-ready mPOS solution for iOS and Android launched throughout Europe in 2012 and has been integrated in tablet and smartphone solutions in over 10 countries, including France, Germany and the U.K. Creditcall's mPOS solutions combine EMV with point to point encryption to be fully certified and PCI DSS compliant.



Company: Estel
Launch Date: Not available



Customers/Volume: Not available **Customer Focus:** Not available

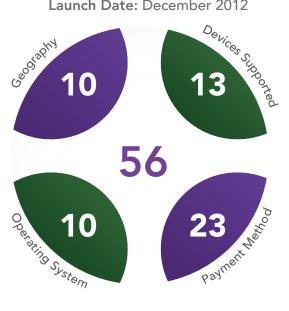
Pricing: Not available

Estel offers mPOS solutions for Asian, African and Latin American markets, allowing Android phones to accept credit and debit cards. Estel is distributed and operated by banks and payment service providers. It includes an mPOS Merchant Device 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.

Note: Companies are listed in alphabetical order.

globalpayments

Company: Globalpayments
Launch Date: December 2012



Customers/Volume: Not available

Customer Focus: Restaurants of all sizes, cafes, coffee shops,

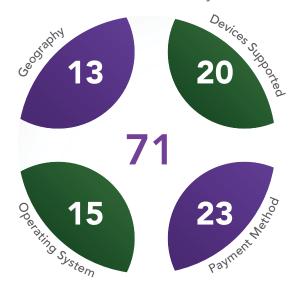
food trucks, boutiques, and other retail businesses

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 customers to accept all payment types across a variety of distribution channels in many markets around the world.



Company: GoSwiff
Launch Date: February 2010



Customers/Volume: >50 across 25 countries **Customer Focus:** Banks and merchants

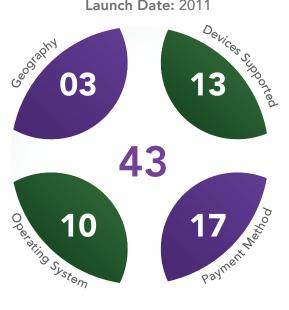
Pricing: Not available

goSwiff offers both online and point of sale mobile commerce platform and marketing services. The company also offers 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.

Note: Companies are listed in alphabetical order.



Company: iCompass Launch Date: 2011



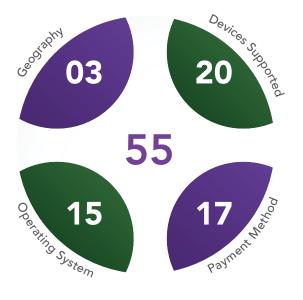
Customers/Volume: Not available **Customer Focus:** Financial institutions

Pricing: Not available

iCompass Ltd.'s 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, such as banks, acquirers, service providers and MNOs.



Company: ID Tech
Launch Date: Not available



Customers/Volume: Not available **Customer Focus:** Not available

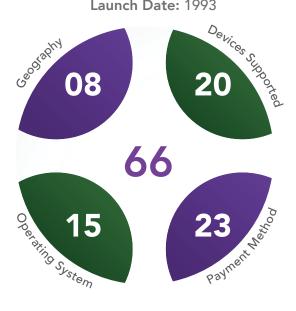
Pricing: Not available

ID Tech announced that its mobile solution, UniPay, will be included in the Visa Ready program. UniPay is EMV Level 1 approved and uses DUKPT key management to ensure that customers' financial information is protected. ID TECH designs and manufactures a range of Automatic Identification Products and components, including mPOS readers. The company offers readers for both magstripe and chip-and-PIN. ID Tech also launched a reader compatible with Apple's 8-pin lightning adapter in December 2013.

Note: Companies are listed in alphabetical order.



Company: Infinite peripherals
Launch Date: 1993



Customers: Over 500,000

Customer Focus: Retail, hospitality, transportation, warehouse

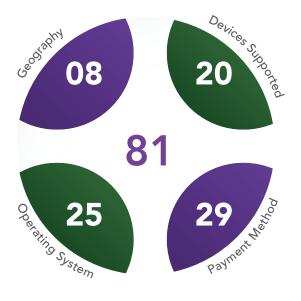
and logistics, entertainment, healthcare, security

Pricing: Not available

Infinite Peripherals, Inc. (IPC) provides mobile iOS solutions that empower businesses to perform operations faster and more efficiently. The built-in barcode readers are designed to improve inventory accuracy, reduce costs and eliminate waste.



Company: Ingenico Launch Date: 2005



Customers/Volume: > 100,000 merchants

Customer Focus: All merchants

Pricing: Not available

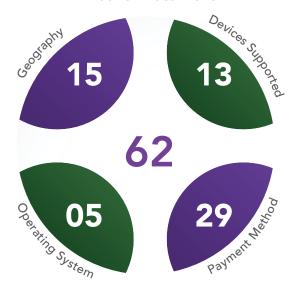
Ingenico provides a full suite of mobile POS products, solutions and tools. ROAM Data is now 100% Ingenico Mobile Solutions, which provides an innovative, end-to-end mobile commerce platform.

05

Note: Companies are listed in alphabetical order.



Company: LAVU Launch Date: 2010



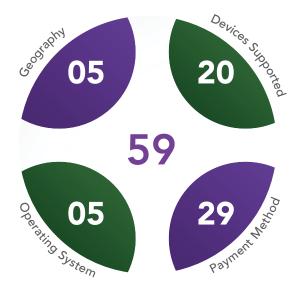
Customers/Volume: 10,000+ POS terminals/\$3B+ in general

Customer Focus: Food and drink industry Pricing: Monthly subscription is \$59

Founded in Albuquerque, New Mexico, and operating worldwide, Lavu Inc. was created to solve point of sale difficulties. Lavu Inc. offers full-featured point of sale software. Its iPad POS is a modern solution developed specifically for restaurants, bars and nightclubs, quick serve businesses, and other hospitality industries.



Company: Magtek Launch Date: 1972



Customers/Volume: Not available

Customer Focus: Financial institutions, retailers, hotels, law

enforcement agencies and other organizatons

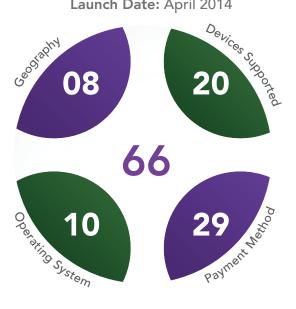
Pricing: Not available

Businesses around the globe rely on MagTek Card Readers for the reliable processing of millions of card transactions per day. MagTek offers a comprehensive range of mPOS devices designed to allow secure mobile payments to be made via smartphone or tablet. MagTek mPOS devices meet PCI requirements, offering a secure and reliable mobile payment platform for magnetic stripe, EMV chip-and-PIN and contactless payments.

Note: Companies are listed in alphabetical order.



Company: 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

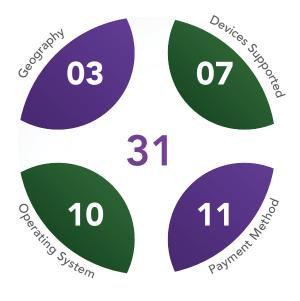
Pricing: Not available

payPlus is a mPOS solution offered by Mahindra Comviva, a global provider of financial and other value-added services. It's targeted to retail chains, supermarkets, restaurants, as well as some service professionals. The hardware solution enables merchants to conduct business with debit or credit cards and 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.



a cielo company

Company: Merchant e-Solutions
Launch Date: 1999



Customers/Volume: Not available **Customer Focus:** Not available

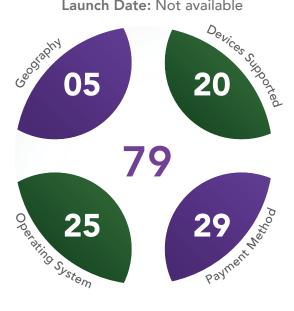
Pricing: Not available

Merchant e-Solutions offers mobile payment acceptance systems. Its solutions are designed to provide a global network and enable merchants to conduct secure, multichannel business — including online, mobile and in-person.

Note: Companies are listed in alphabetical order.



Company: Miura
Launch Date: Not available



Customers/Volume: Not available

Customer Focus: retail, hospitality, financial and

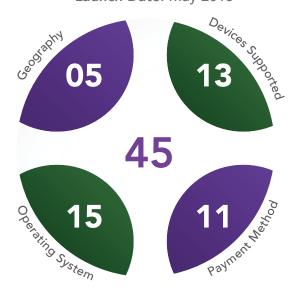
transportation

Pricing: Not available

Miura Systems enables merchants to accept chip-and-PIN payments from their mPOS systems. The Miura Shuttle is a standalone mPOS device that connects to iOS and Android smartphone and tablets via a Bluetooth connection.

monitise

Company: Monitise
Launch Date: May 2013



Customers/Volume: Not available **Customer Focus:** All merchants

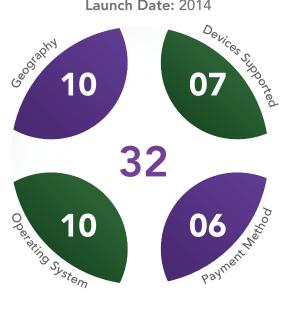
Pricing: Not available

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.

Note: Companies are listed in alphabetical order.



Company: mPay Center Launch Date: 2014



Customers/Volume: Not available

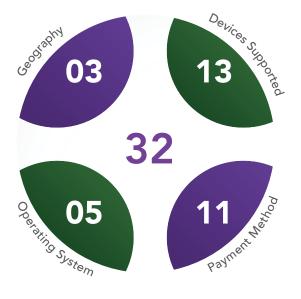
Customer Focus: Banks, large companies

Pricing: Not available

mPay Center is a certified multi-language, multi-currency and multi-country platform ideal for regional banks 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.



Company: Omnico Launch Date: 2012



Customers/Volume: Not available

Customer Focus: Retailers

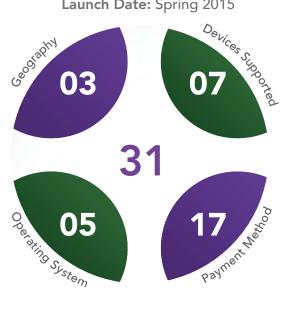
Pricing: NA

Omnico Group develops and offers software for the retail, entertainment, hospitality and leisure sectors. The software includes an in-store mobile stock management tool and an mPOS application that allows sales associates to accept payments, provide information and other features.

Note: Companies are listed in alphabetical order.

Panasonic

Company: Panasonic Launch Date: Spring 2015



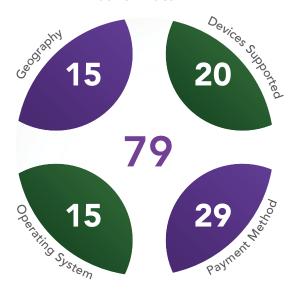
Customers/Volume: Not available

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 to help retail environments to meet the challenging omnichannel customer expectations while providing secure transaction capabilities. The tablet, called the Toughpad FZ-R1, has an integrated EMV reader with PIN pad, magstripe reader and NFC compatibility.



Company: Paysafe Launch Date: 1997



Customers/Volume: N/A

Customer Focus: eCommerce, mobile, payments, risk

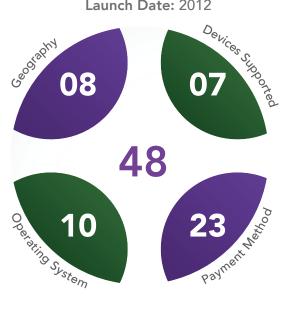
management **Pricing:** N/A

Paysafe is a provider of end-to-end payment processing, digital wallet and online cash solutions. Its offerings are delivered via an integrated platform and are geared toward mobile-initiated transactions, real-time analytics and the convergence between brick-and-mortar and online payments. Paysafe connects businesses and consumers across 200 payment types in more than 40 currencies around the world.

Note: Companies are listed in alphabetical order.



Company: Payworks
Launch Date: 2012



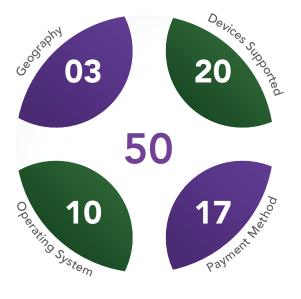
Customers/Volume: Not available Customer Focus: SME, events

Pricing: Not available

Payworks provides a turnkey white-label product to help customers roll out complete payment acceptance. The company provides SDKs and white-label mPOS solutions for a wide range of payment applications. More than 80 providers have connected to the Payworks platform. The mPOS can accept payments from Visa, Mastercard, American Express, Diners Club, JCB and China UnionPay.



Company: Poster Launch Date: 2013



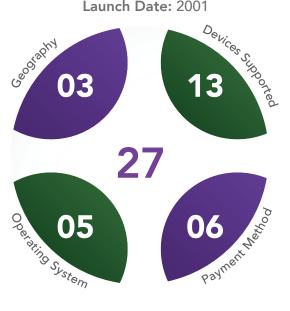
Customers/Volume: Not available Customer Focus: Cafes and restaurants Pricing: from \$14/mo to \$54/mo

Poster offers cloud-based point-of-sale (POS) systems designed for cafes, restaurants and other food service industries.

Note: Companies are listed in alphabetical order.



Company: Retail Store Launch Date: 2001



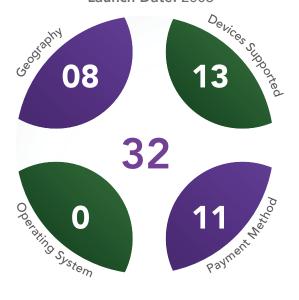
Customers/Volume: 700 retailers **Customer Focus:** Not available

Pricing: Not available

Retail Store offers a platform cloud retail management solution. It is designed to collect sales, stock, delivery and management information in real-time, to help improve efficiency. It offers an mPOS solution for iPads, allowing inventory look up and personalization, and can print to wireless receipt printers. It also takes payments with Bluetooth scanners and iZettle's Chip and PIN machine.

REVENTION®

Company: Revention Launch Date: 2003



Customers/Volume: Not available **Customer Focus:** Restaurants

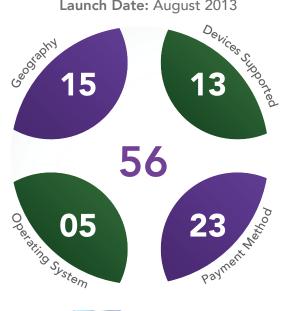
Pricing: Not available

Revention is a restaurant technology provider that develops customizable POS offerings and online ordering solutions.

Note: Companies are listed in alphabetical order.



Company: Shopify Launch Date: August 2013



Customers/Volume: 150,000 active Shopify stores \$7B worth

of sales; processes \$5B in sales

Customer Focus: Small and medium-sized retailers to launch

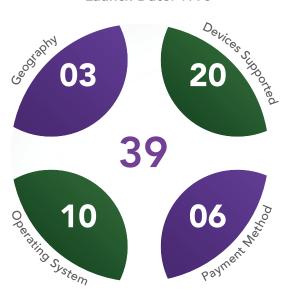
and manage online stores

Pricing: Fees of \$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 Shopify Payments, a built-in payment system, 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.



Company: SLIM CD Launch Date: 1998



Customers/Volume: Not available **Customer Focus:** Not available

Pricing: Not available

SLIM CD, Inc. offers credit card processing software and is a wholly owned subsidiary of the Online Commerce Corporation (OCC), a privately held eCommerce services provider.

Note: Companies are listed in alphabetical order.

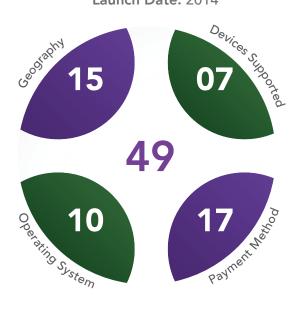


Customers/Volume: Not available

Customer Focus: Small and big businesses

Pricing: Not available

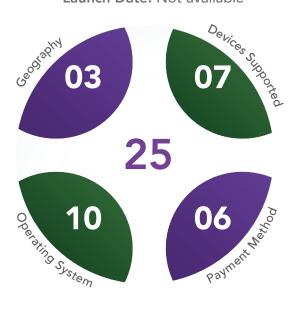
Company: Smartpesa Launch Date: 2014



SmartPesa allows merchants to quickly and easily accept debit, credit, magstripe and chip-and-PIN card payments on a mobile device. SmartPesa has a simple to use interface and is grounded in a secure integrated platform. It also includes real-time card issuer verification and guaranteed payment.



Company: SpotPay
Launch Date: Not available



Customers/Volume: Not available Customer Focus: Not available Pricing: Not available

SpotPay is Fiserv's mobile payment solution for financial institutions that are part of the ACCEL/Exchange payments network. Financial Institutions can offer SpotPay to their small business and merchant customers. Merchants can also use SpotPay to accept paper checks.

Note: Companies are listed in alphabetical order.

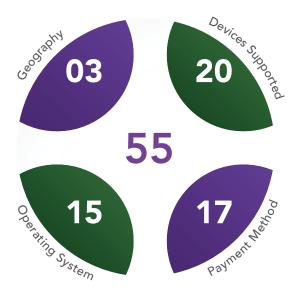


Company: SureFire Launch Date: 1997



Customer Focus: retail, health care, field services,

public sector, not for profit **Pricing:** Not available



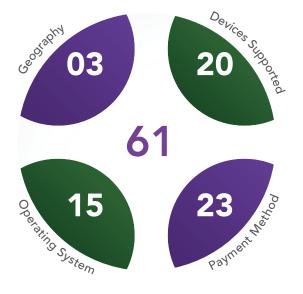
From innovative mPOS and payment applications to fully integrated transaction systems, Surefire Systems has a variety of software and business solutions. This platform breaks down the limitations of localized back office systems by using cloud-based pricing and inventory at its core. Surefire's Transaction Platform also integrates with other business needs, such as loyalty programs and logistics systems. Businesses can also access real-time transaction management tools, including mobile point of sale.

□toast

Company: Toast Launch Date: 2010 Customers/Volume: Not available

Customer Focus: restaurants, cafes, bars, clubs, and other businesses in the food service and hospitality space

Pricing: \$79/ terminal, Processing: Flat Fee

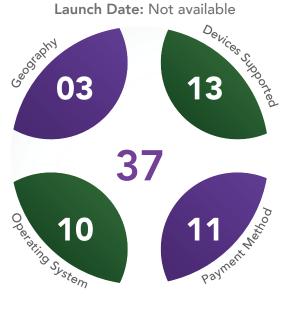


Toast, Inc. develops a restaurant point of sale (POS) and management software. Its solution includes online ordering, delivery tracking and enterprise reporting features, all designed for full-service restaurants, quick service restaurants (QSRs), enterprises, bakeries and cafes, bars and nightclubs and pizzerias.

Note: Companies are listed in alphabetical order.



Company: USA Technologies
Launch Date: Not available



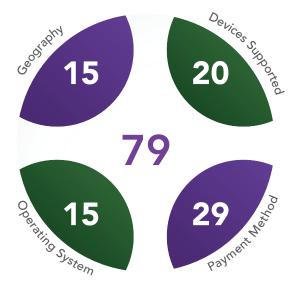
Customers/Volume: Not available Customer Focus: Not available

Pricing: Not available

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



Company: Veriforne
Launch Date: Octuber 2011



Customers/Volume: +150M devices connected to the cloud

Customer Focus: All merchants and consumers

Pricing: Not available

Verifone provides trusted, secure and innovative payment terminals, global payment as a set.

About

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.

The mPOS Tracker 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.

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

<u>PYMNTS.com</u> is where the best minds and the best content meet on the web to learn about "What's Next" in payments and commerce. Our interactive platform is reinventing the way in which companies in payments share relevant information about the initiatives that shape the future of this dynamic sector and make news. Our data and analytics team includes economists, data scientists and industry analysts who work with companies to measure and quantify the innovation that is at the cutting edge of this new world.

Disclaimer

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