PYMNTS.com

mPOS TRACKER™

SEPTEMBER 2018

HOW MPOS KEEPS THE JAVA FLOWING

New Mexico Piñon Coffee on choosing a simple mPOS system for cafes and pop-ups

— page 6 **(Feature Story)**

Banco Sabadell's POS solutions will accept Alipay

— page 9 **(News and Trends)**

The top providers in the Tracker Scorecard

— page 17 **(Tracker Scorecard)**

TABLE OF CONTENTS

PAGE 03

What's Inside

The latest mPOS developments, including a look at new high-end fashion implementations and security vulnerabilities in leading card readers

PAGE 06

Feature Story

PYMNTS caught up with Matt Bregar, president of New Mexico Piñon Coffee, and Madison Rumbaugh, its business development manager, to discuss how mPOS solution providers can meet the food and beverage industry's needs, especially amid high employee turnover and selling at both brick-and-mortar locations and pop-up events.

PAGE 09

News and Trends

The latest headlines from the mPOS industry

PAGE 17

Top 25 Providers | Scorecard

The results are in. See the top scorers and a provider directory featuring 299 players in the space, including four additions

PAGE 168

About

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WHAT'S INSIDE

It's no secret that the mobile point-of-sale (mPOS) space is on the rise, with recently released research projecting it to be worth $55 billion by 2025 and growing at a 35 percent clip along the way. But, new and serious security concerns could force providers and consumers to rethink their approach to such software and devices.

Researchers have found security issues in a number of leading mobile card readers, which, if exploited, could expose consumers to overpaying — especially when using magstripe payments. The vulnerabilities have affected devices from mobile payments providers iZettle, Square, PayPal and SumUp, and could allow dishonest merchants to secretly alter magstripe transaction amounts, steal data and fool customers into paying twice, among other problems.

The takeaway is that mPOS devices must be designed with tighter levels of security in mind, according to some researchers, particularly given that device providers can no longer rest assured they will be used honestly. Others advised that customers insist on using non-magstripe payments, relying on chip-and-PIN, chip-and-signature or contactless capabilities instead.

Contactless payments appear to be gaining momentum, whether for security, convenience or other reasons, and in-store contactless payments are projected to hit $2 trillion and represent 15 percent of all point-of-sale (POS) transactions by 2020. That effort could be aided by the banks and POS providers working to advance contactless payment acceptance. ING Bank Romania is rolling out a virtual card usable at any contactless-supporting POS, for example, and Banco Sabadell is enabling Alipay acceptance at its terminals.

Around the mPOS world

Mobile wallets are also seeing support from eCommerce platform eBay, which will soon allow merchants selling via its app or website to accept Apple Pay. The company is planning a gradual rollout of the service, which will reach

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full availability by the end of 2021. The move follows an earlier eBay payments shakeup, with the company announcing plans to discontinue PayPal-provided payment processing services and instead adopt those from Adyen.

Brick-and-mortar retailers are also looking to new payment acceptance and POS solutions to help them get ahead, and luxury fashion brand Mulberry aims to improve customer service through a new mPOS solution from Tulip. With the solution in place, iPad-equipped sales assistants can check product inventory, message other staff and help customers complete their purchases without waiting in a checkout line.

mPOS isn't just for fashion, of course, and food industry players are turning to its offerings to help boost their services. Goalz Restaurant Group has selected a cloud-based solution, provided by MobileBytes, for its Church's Chicken brand. The solution, which operates via an iPad, has replaced traditional POS at a number of existing locations and will roll out at an additional 200 forthcoming stores. It offers mobile ordering, gift cards and other features.

Brewing up customized sales with mPOS

An mPOS solution that helps commerce flow smoothly in one industry may not work in the next, however. Turnover is high in the food and beverage sector, for example, and selecting an mPOS with an easy-to-learn interface — so new staff can quickly be up and running — can be important, according to Matt Bregar, president of New Mexico Piñon Coffee. In this month's feature story (p. 6), Bregar and business development manager Madison Rumbaugh explain how the Albuquerque-based coffee company settled on its current mPOS system, including how their solution helps them sell via both brick-and-mortar cafes, temporary events and festival pop-ups.

Inside the September Tracker

This edition of the mPOS Tracker™ features a Tracker Scorecard and provider directory highlighting nearly 300 providers from around the space. It also includes four new additions: Ezidebit, OnlyPOS, Openpay and Paysafe.

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35%

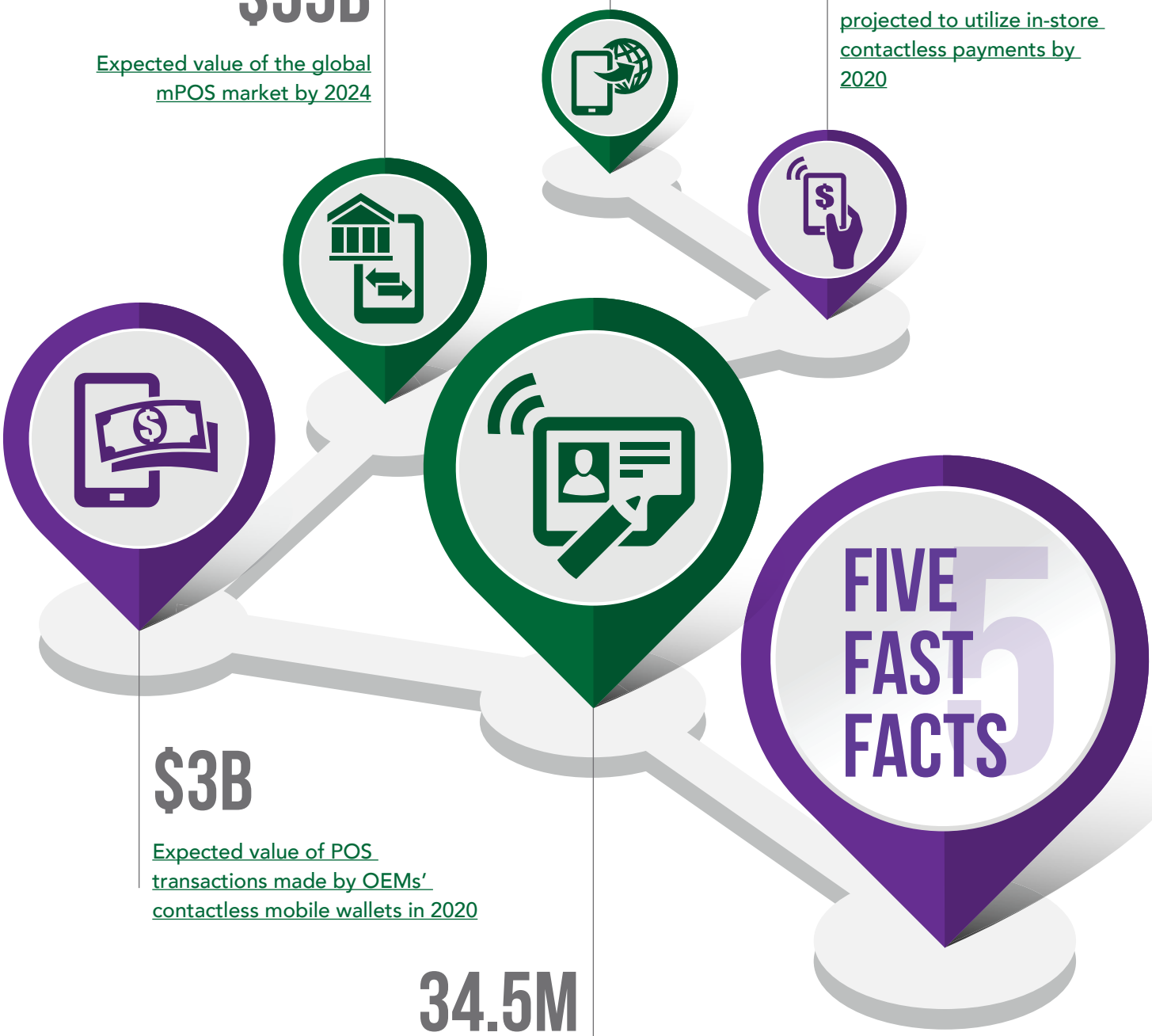
Projected CAGR of the global mPOS market through 2025

15%

Share of POS transactions projected to utilize in-store contactless payments by 2020

$55B

Expected value of the global mPOS market by 2024



$3B

Expected value of POS transactions made by OEMs' contactless mobile wallets in 2020

34.5M

Projected global shipments of NFC-ready mPOS terminals by 2022

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FEATURE STORY

HOW MPOS KEEPS THE JAVA FLOWING

For many Americans, starting the day without a cup of coffee can be daunting. In 2017, the average American drank 1.96 cups per day, pushing single-cup coffee retail sales to $3.88 billion. It doesn't just take careful strategizing to sell coffee across channels and manage the unique pressures and trends of the food and beverage industry — merchants also need the right tools. For New Mexico Piñon Coffee, that meant finding the right mobile point-of-sale (mPOS) system.

New Mexico Piñon Coffee, based in Albuquerque, roasted more than 1 million pounds of coffee in 2017, and sells a range of products, both online and in grocery stores, throughout New Mexico. Products can also be bought at its two permanent locations and at temporary ones, such as festivals or other events. New Mexico Piñon Coffee's variety of locations required it to test several mPOS solutions before it settled on Lavu, which fulfills its most important needs — if not its full mPOS wish list. In a recent conversation with PYMNTS, President Matt Bregar and Madison Rumbaugh, business development manager, explained how payment solution features help keep business — and coffee — flowing.

Swift staff set-up

One of the most important aspects for New Mexico Piñon Coffee's mPOS was a simple and easy-to-use interface. Its new employees usually don't have much experience with mPOS systems, so finding an intuitive system that new hires could quickly become comfortable with was a high priority — the longer it takes to learn a new system, the more time employees spend training instead of helping the operation run.

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New hires are a common concern for the restaurant industry in the U.S., with the turnover rate hitting 72.9 percent in 2016, while the average turnover rate for the private sector at large is only 46.1 percent. This churn of workers is, in large part, due to seasonal staff. In 2015, 31 percent of the restaurant industry's workforce were part-time, compared to 18 percent of the workforce as a whole. Additionally, 27 percent of restaurant employees in 2015 were students — that number is just 11 percent for the rest of the workforce.

"We probably have at least one new [employee] a month that we're bringing in and training," Bregar said.

Rumbaugh added that Lavu's interface is user-friendly enough that a new hire could be ready to use it within minutes.

Sustaining service offline

New Mexico Piñon Coffee has learned that making sales run smoothly at events requires a key set of mPOS features, including offline payment capture. That need became clear one year when the company was selling at the Albuquerque International Balloon Fiesta. Hundreds of thousands of attendees were using the same internet on which New Mexico Piñon's mPOS relied, which meant when the connectivity faltered, so did the company's ability to accept credit and debit cards. Staff members were forced to turn to cash only, which was a real limitation, Rumbaugh said, as the company typically

UNDER THE HOOD

How does data from mPOS solutions help shape your business decisions?

"The [product-mix] report that we're pulling right off the system has certainly helped. [Today] we were discussing [the] percentages of retail coffee versus all other merchandise and allocating floor space in similar ratios. [We are also] looking at sales trends at the coffee house locations, based on seasonality [and] any sort of marketing that we're putting into play behind the scenes, to try to evaluate promotional spins that we do.

… [We are] looking at sales by revenue center — drive-through versus lobby versus patio — much akin to what a restaurant or hotel would look at in terms of revenue centers for bars or dining rooms. … It's very valuable for evaluating sales trends."

Matt Bregar,
president of New Mexico Piñon Coffee

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handles thousands of transactions within a few hours at the Fiesta.

"People just don't carry cash," she added. "It doesn't even occur to me anymore that people won't accept card."

These days, credit card acceptance is crucial, and something customers take as a given, Rumbaugh claimed. Among its 25- to 45-year-old customer base, though, there hasn't been much demand for mobile wallet acceptance, according to Bregar.

Craving customizations

Bregar and Rumbaugh's ideal mPOS also would be customizable based on the company's different operational needs, such as changing menus based on location and event — something they currently manage through workarounds. To keep lines moving, New Mexico Piñon Coffee sells a slimmed down menu at pop-ups, and it tailors the items it offers based on each event. At the same time, the company wants an mPOS system that supports a wide range of menu options at the company's brick-and-mortar locations.

Each of its brick-and-mortar cafes vary in regard to operations and revenue centers, as well. One of its cafes features a drive-through, for instance, while the other does not. Lavu assumes each store looks the same, but Bregar and Rumbaugh noted that they would like features that support more individualized management for each operation.

"Lavu wants every single location to be a mirror image of each other and have the exact same revenue centers and concepts behind it," Bregar said. "We don't utilize it like that."

On top of that, the company is stuck selecting from the default security levels.

"We might like … customizable security levels, so that we can block or allow access and really customize those solutions and put some controls in place," Bregar said. "For instance, if they're going to have security levels of one through four, we are at the mercy of Lavu's defaults for what that security parameter looks like."

Industry insights

In the food and beverage industry, larger chains and major hospitality operations are turning toward complex mPOS and POS systems that provide fine-grained levels of data, Bregar said. Casinos may use InfoGenesis systems, which can provide information as detailed as the exact amount of liquor being poured into a particular drink.

Smaller operations, meanwhile, don't need data with the same level of nuance. These sorts of businesses are therefore favoring simpler solutions, such as Square or Lavu.

"Everyone is moving away from the center," Bregar said.

Searching for the mPOS solution that will best fit their specific needs is crucial for any merchant, and those that look for a one-size-fits-all solution may be left wanting more from their mPOS. For companies like New Mexico Piñon Coffee, finding the right balance of features can be as important as finding the right balance of flavors.

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NEWS AND TRENDS

Catering to card payments

Global One announces mPOS for card payments

Payment processing technology and merchant services provider GlobalOnePay, a division of debit and credit card processing company Pivotal Payments, recently announced a new card-accepting mPOS solution that will accept both debit and credit card payments. Merchants can also access features like recurring billing, tokenization and emailed or texted customer receipts via the solution, according to the news release. The product is designed to wirelessly connect, or connect via audio jack, to iPhone and Android devices, and can accept chip-and-PIN, chip-and-signature, magstripe payments and manual card entry.

mPOS devices are vulnerable to dishonest merchants

Paying by plastic may soon be subject to scrutiny, with news emerging on weaknesses found in leading card reader options. Researchers from enterprise security solutions provider Positive Technologies recently reported vulnerabilities in PayPal, Square, iZettle and SumUp devices that could enable hackers and dishonest merchants to cheat customers who utilize magstripe card payments. Bad actors could interfere with Bluetooth communications between the mPOS device, mobile app and payment provider's server, according to the findings, then secretly alter the amount displayed on the card reader and force consumers to unwittingly approve higher charges.

"Currently there are very few checks on merchants before they can start using an mPOS device," noted Leigh-Anne Galloway, Positive Technologies' cyber security lead. "Less scrupulous individuals can, therefore,

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essentially steal money from people with relative ease if they have the technical know-how."

Dishonest merchants could also send arbitrary commands to card readers to falsely state that a payment was declined, thus prompting the customer to swipe or insert a card again and pay multiple times, among other attacks. Researchers have informed the devices' vendors and manufacturers, and are reportedly helping with the fixes.

New mobile offerings

Beam's bid for card- and POS-free processing

As some players shore up card acceptance security, others are encouraging payment methods that could mean skipping plastic entirely. Tech startup Beam Wallet is among those pushing mobile payments, readying a solution that uses blockchain technology for retail purchases. In an interview with *VentureBeat*, CEO and co-founder Serdar Nurmammedov said the company hopes to eventually enable merchants to bypass the need for — and cost of — POS equipment.

Beam has a different mobile payment solution currently in play: a mobile wallet app accepted in 400,000 stores worldwide, with particularly high usage seen in the United Arab Emirates. Its product integrates with POS systems and credit card terminals to enable mobile wallet payment processing, Nurmammedov said, and provides merchant apps that can be used to process Beam payments.

Alipay selects SCash as Singapore ISV

Other mPOS players are working to advance a separate mobile solution in Singapore. Digital payments platform Alipay recently selected mPOS and eWallet provider SCash Technologies to serve as its independent software vendor (ISV) in the region. SCash has now integrated Alipay as a payment option on its WIZZ platform, and is working to onboard merchants in Singapore's Chinatown. The integration is expected to help merchants serve visiting Chinese tourists.

WIZZ is a cross-border mobile payment app that was rolled out in April 2018 to help merchants outside of China sell to Chinese consumers. It also helps merchants launch mobile stores and access features such as real-

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time transaction monitoring, and consumers can use a dynamic QR code to pay for goods using their chosen eWallets.

Handcash introduces POS app

Some providers are taking a step to further and pushing bitcoin wallets. Bitcoin cash (BCH) wallet provider Handcash recently unveiled its Handcash Pop solution as a companion app to its wallet offering. Handcash Pop provides a POS platform associated with merchants' wallet usernames, or handles, and which they can use to request BCH payments, with funds sent directly to the designated wallet. They can also use Pop to accept near-field communication (NFC) payments made via a customer's Handcash wallet, according to reports, and the solution also supports QR code payment requests sent to customers with Handcash or a variety of other BCH wallets.

Retail deployments

Mulberry seeks mPOS to up customer service

When it comes to choosing an mPOS solution, it's not just the type of payment medium accepted that makes a difference to retailers — it's also its customer service features. U.K.-based luxury fashion retailer Mulberry is reportedly introducing a new mPOS solution from Canada-based vendor Tulip that supports a variety of customer service goals — and enables sales associates to use an iPad to check customers out on the spot. It also offers apps that allow associates associates to access in-store and online product inventory, view customer profiles and send personalized messages or product requests to backroom employees, meaning associates do not have to abandon customers to find products.

Goalz Restaurant Group selects MobileBytes

mPOS solutions are also in demand on the other end of the spectrum, with quick service restaurants (QSRs) embracing them alongside high-end retailers. In one recent development, Goalz Restaurant Group announced plans to introduce a cloud-based POS solution from mobile tech provider MobileBytes in 200 forthcoming Church's Chicken locations, claiming it has already adopted it at several existing stores. It intends to bring the iPad-based offering to Colorado, Florida, Kentucky, North Carolina and South Carolina locations that are slated to open in the next three-to-five years.

MobileBytes' solution supports mobile ordering, according to the company, and comes with a customer-facing app. Hospitality POS dealership Meritage

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Technologies has been engaged to provide installation and training support at each site.

eBay accepts Apple Pay

Digital merchants are also taking up new ways to accept payments on mobile apps or websites, and merchants that sell through the eBay marketplace will now be able to reach customers who wish to use Apple Pay. Not all customers will be able to do so right away, however, as the payment option is slated to become available to a limited group of customers this fall. eBay plans to roll it out completely by the end of 2021.

Some regard the Apple Pay addition to eBay's payments roster as a continuation of its efforts to move away from PayPal, following a previous move to replace the provider's payment services with those from Adyen. This is not yet a complete detachment, though, as eBay will continue to support PayPal for several more years.

Bank-based offerings

Chase Pay links to Samsung Pay

Apple Pay may be winning eBay's attention, but Chase is working to popularize its own solution. According to a Samsung press release, the bank recently enabled customers with certain Galaxy smartphones to link their Chase Pay accounts with Samsung Pay. Consumers can now use NFC and Samsung's Magnetic Secure Transmission Technology to pay at supported POS terminals by tapping their phones, and those with eligible Chase cards can simultaneously earn Chase Ultimate Rewards and Samsung Rewards points. In addition, many merchants will be able to accept Chase Pay without incurring additional implementation costs.

Banco Sabadell, Alibaba partner on Alipay

Mobile payments are also the focus of a new initiative from Spain-based Banco Sabadell, which recently announced it would enable its customer stores to accept Alipay payments via a new deal with Asian eCommerce

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giant Alibaba. The solution aims to help small- and medium-sized businesses (SMBs), according to a press release, and the bank has also updated its mPOS app to support the payments. It will now offer new Android POS terminals with a QR code reader integrated into its camera.

The strategic partnership enabling Alipay is expected to encourage spending by Chinese visitors, according to Banco Sabadell. Tao Tao, Alipay's director of business development in Europe, the Middle East and Africa, noted that Chinese tourism is growing more rapidly in Spain than in any other European country.

ING Bank Romania launches virtual card

Elsewhere in Europe, ING Bank Romania is introducing its own mobile payment solution, and it comes equipped with a virtual card. Any merchant, in-country or abroad, with a POS that supports contactless payments can accept the card, according to reports, and ING customers looking to make payments — above a certain customer-set value limit — will have to enter a PIN into the POS with the solution in place. Customers can also receive phone notifications about transactions and balances.

The mobile payment service is available to users with Android OS 4.4, with availability for iOS in the works.

Thanachart Bank upgrades POS connectivity

Meanwhile, Thailand's Thanachart Bank is hoping to boost its POS terminal functionality to help merchants more quickly, securely and reliably process transactions. It has deployed roughly 30,000 terminals, and recently signed an agreement with data communications provider Transaction Network Services (TNS) and information and communications technology infrastructure provider INET to provide the former's Secure Internet Gateway managed dial service solution. The Payment Card Industry Data Security Standard (PCI DSS)-compliant payment service supports online and offline IP-based transactions to acquirers, processors and banks. TNS' Global Wireless Access, an Internet of Things (IoT) solution for POS terminals that provides international coverage features, will also be included in the partnership. Both are intended to help Thanachart Bank to consistently provide high-bandwidth payment services to support secure and rapid transmission of large transaction volumes.

The move follows the bank's recent shift away from in-house POS transaction handling to instead use TNS infrastructure. The improvements will also help Thanachart be more competitive in the Thai market, according to TNS' managing director of FinTech solutions in the Asia Pacific region. In addition, INET senior consultant Songsak Danubumrungsart said in a press release that the companies are providing the bank a flexible and scalable solution that can adjust as its needs change.

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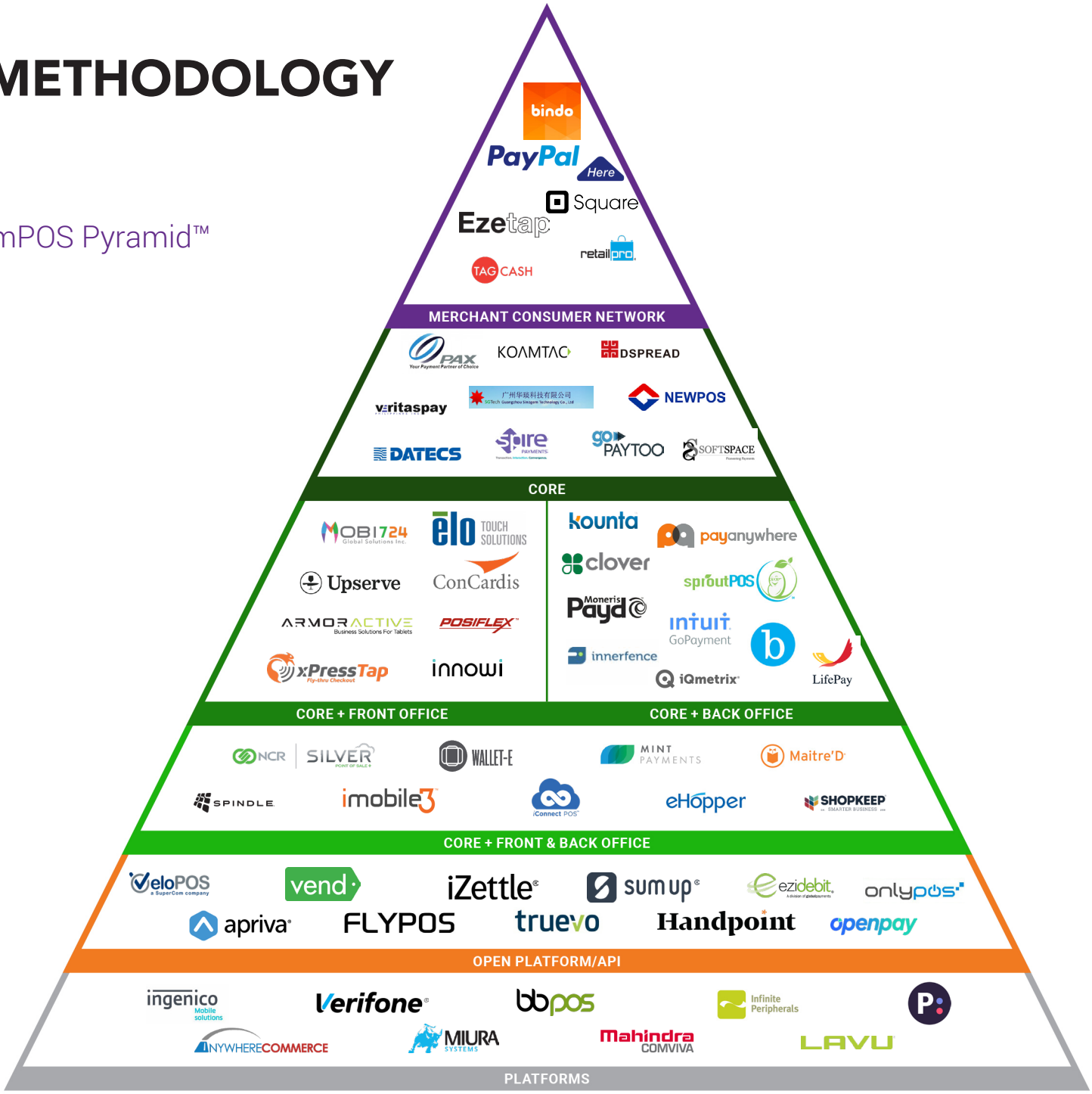
METHODOLOGY

mPOS Pyramid™



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.

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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.

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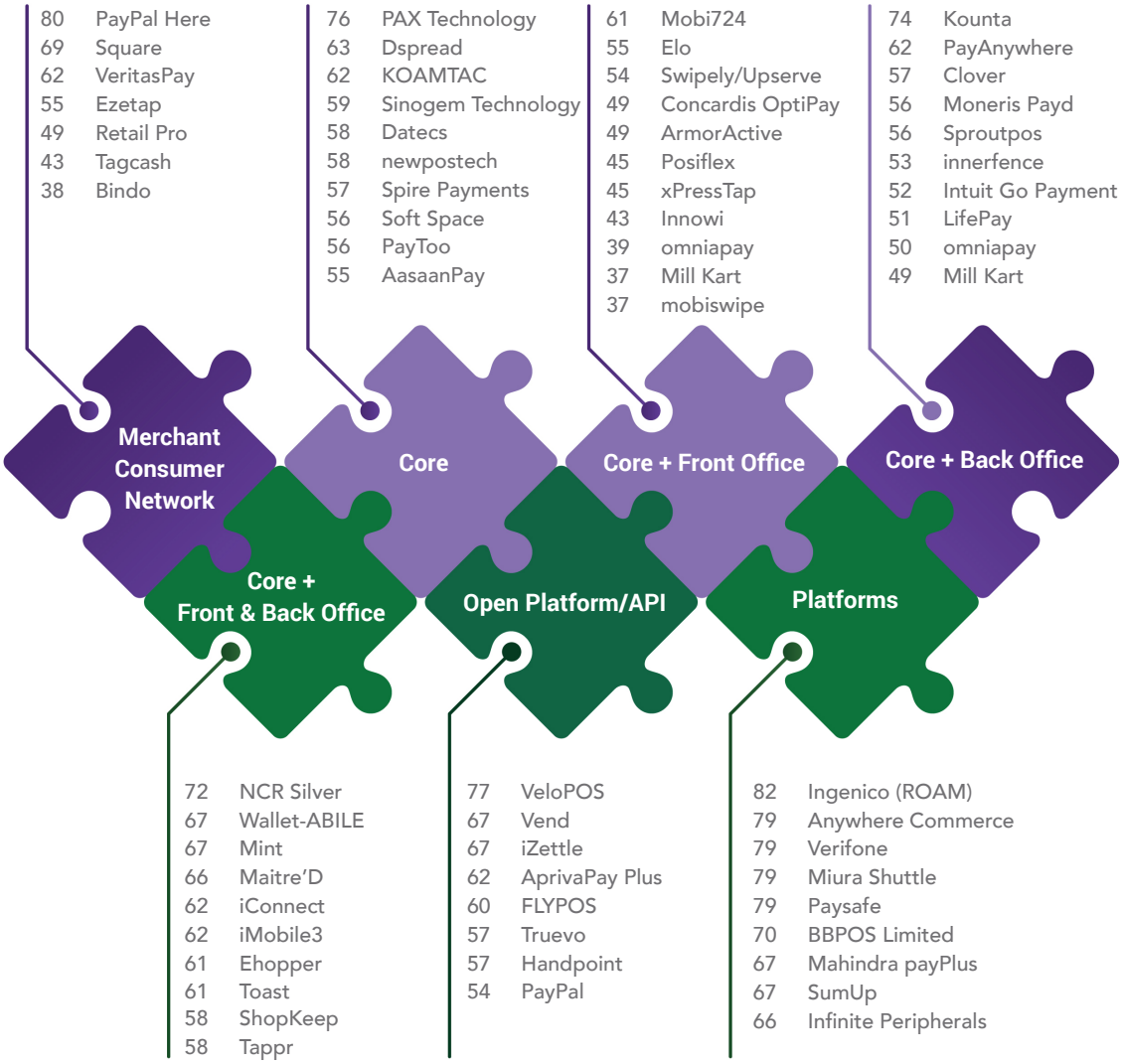
Scoring Details

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.

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Top 25 Providers

01	ingenico ePayments		SCORE 82
02	PayPal HERE		SCORE 80
03	ANYWHERECOMMERCE	Tie	SCORE 79
03	Verifone®	Tie	SCORE 79
03	MIURA SYSTEMS	Tie	SCORE 79
03	P:	Tie	SCORE 79
06	VeloPOS a SuperCom company		SCORE 77
07	PAX Your Payment Partner of Choice		SCORE 75
08	kounta		SCORE 74
09	NCR SILVER POINT OF SALE+		SCORE 72
10	bbpos		SCORE 70
11	Square		SCORE 69
12	vend	Tie	SCORE 67
12	WALLET-E	Tie	SCORE 67
12	Mahindra COMVIVA	Tie	SCORE 67
12	iZettle®	Tie	SCORE 67
12	MINT PAYMENTS	Tie	SCORE 67
12	sumup®	Tie	SCORE 67
18	INFINITE PERIPHERALS	Tie	SCORE 66
18	Maitre'D	Tie	SCORE 66
20	KOAMTAC		SCORE 64
21	DSPREAD		SCORE 63
22	iConnect POS	Tie	SCORE 62
22	LAVU	Tie	SCORE 62
22	apriva®	Tie	SCORE 62
22	SPINDLE	Tie	SCORE 62
22	veritaspay PHILIPPINES INC	Tie	SCORE 62

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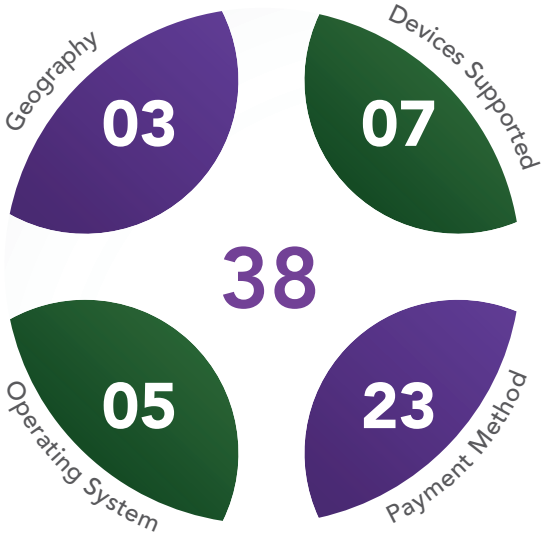
Merchant Consumer Network

Note: Companies are listed in alphabetical order.

Company: Bindo
Launch Date: December 2013



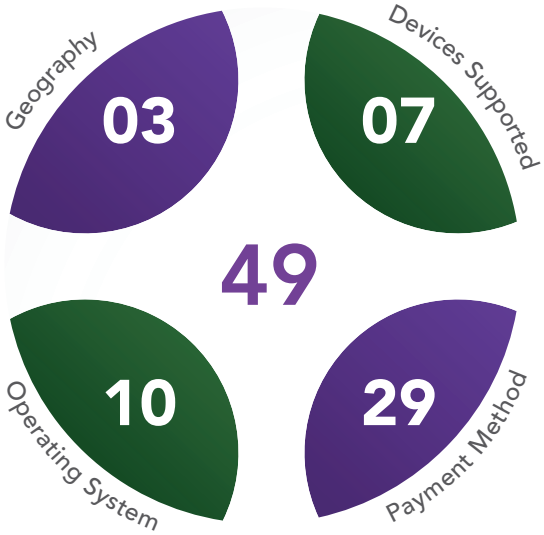
Customers/Volume: +100M users/Bindo platform used by over 200 merchants and processed over $30M in transactions

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.

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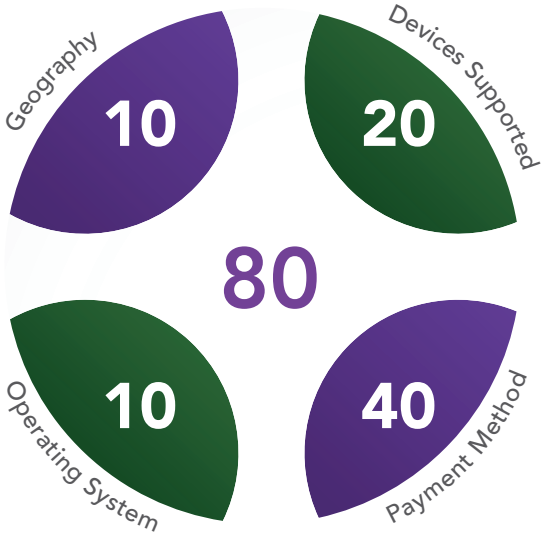
Merchant Consumer Network

Note: Companies are listed in alphabetical order.

Company: PayPal Here
Launch Date: March 2012



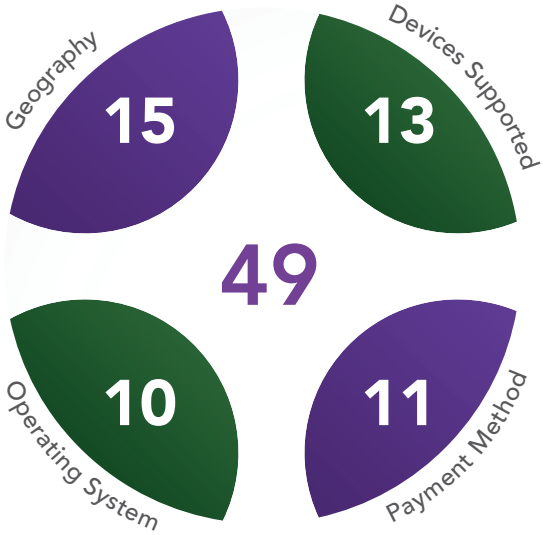
Customers/Volume: 200,000+ merchants

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: Retail Pro Inc.
Launch Date: 1985



Customers/Volume: 9000

Customer Focus: Retailers

Pricing: Not Available

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.

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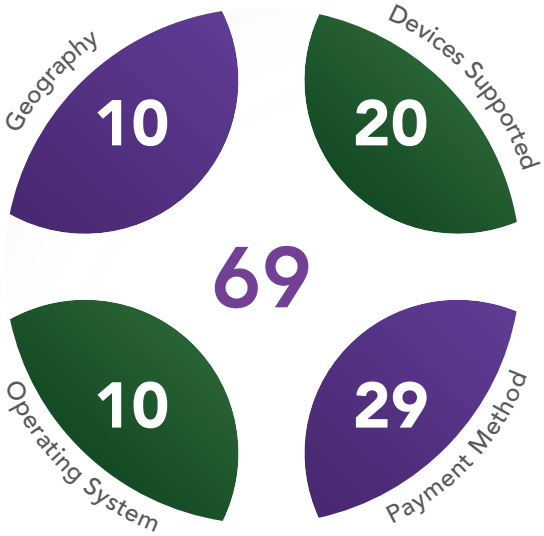
Merchant Consumer Network

Note: Companies are listed in alphabetical order.

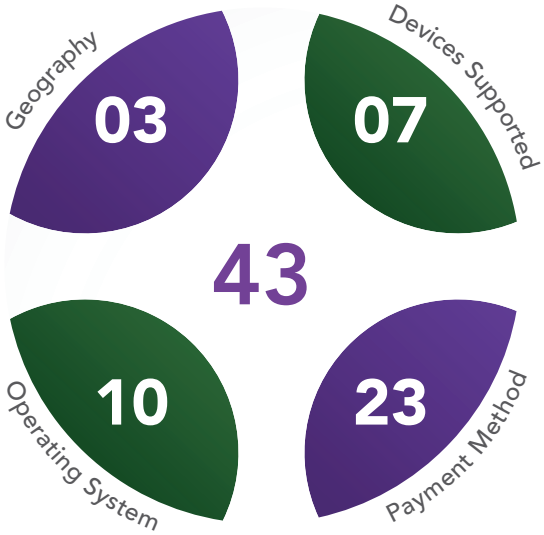
Company: Square
Launch Date: 2010



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.

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.

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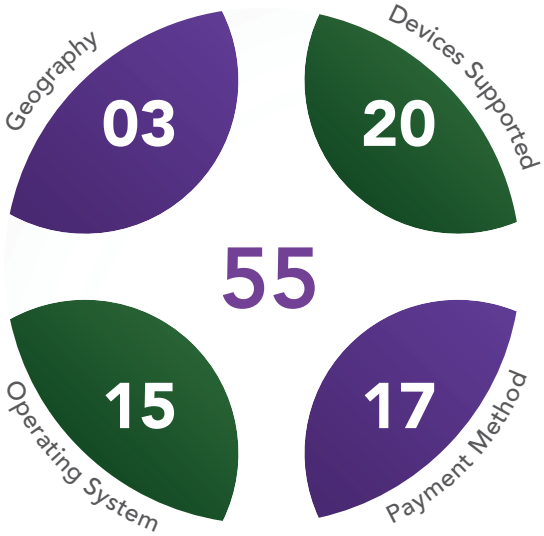
Core

Note: Companies are listed in alphabetical order.

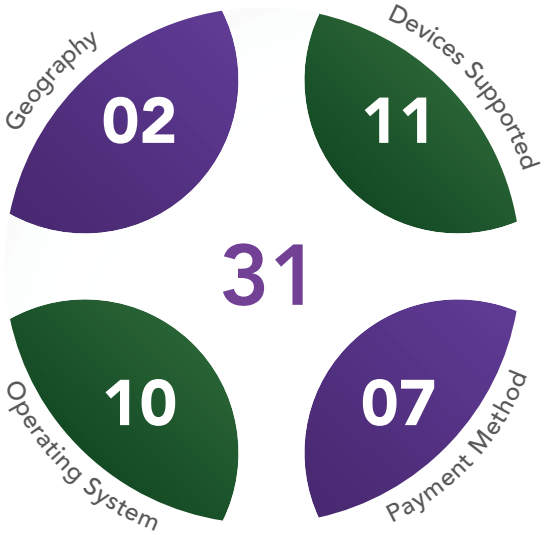
Company: AasaanPay
Launch Date: 2013



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.

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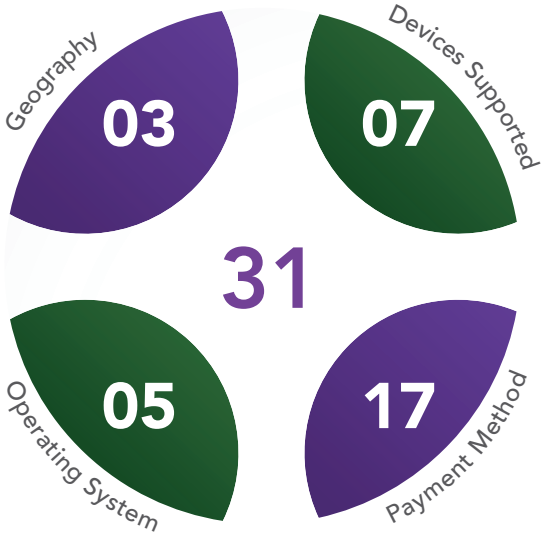
Note: Companies are listed in alphabetical order.

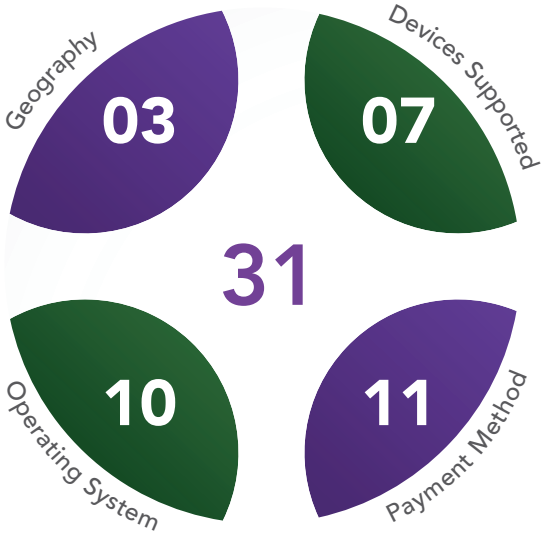
Company: ANZ
Launch Date: 2016



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.

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.

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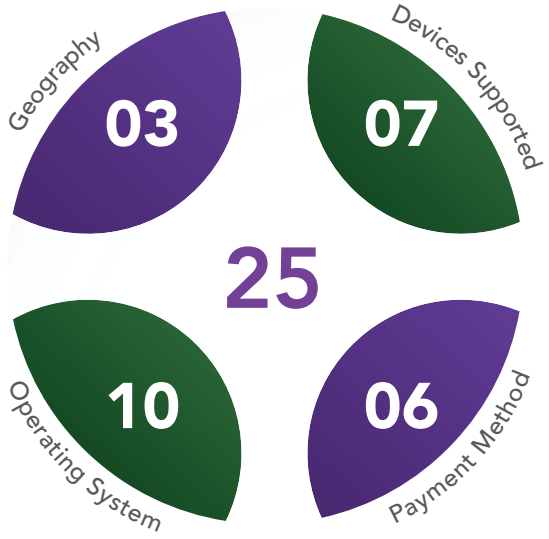
Note: Companies are listed in alphabetical order.

Bank of America Merchant Services

Company: Bank of America
Launch Date: November 2012

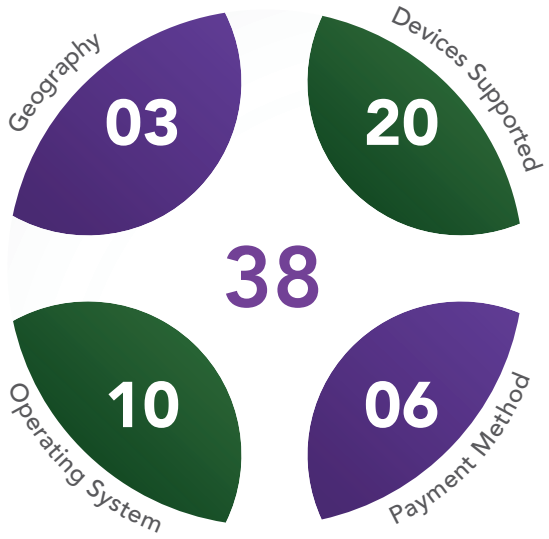


Customers/Volume: Not available
Customer Focus: BAMS Merchant customers
Pricing: 2.70%/swiped trans & 3.50% + 15¢ per keyed transaction

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.

BLUE BAMBOO

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.

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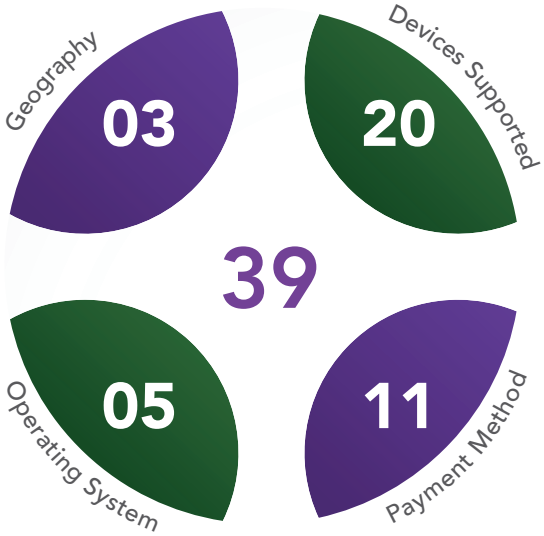
Note: Companies are listed in alphabetical order.

Company: Cartwheel Register
Launch Date: December 2013

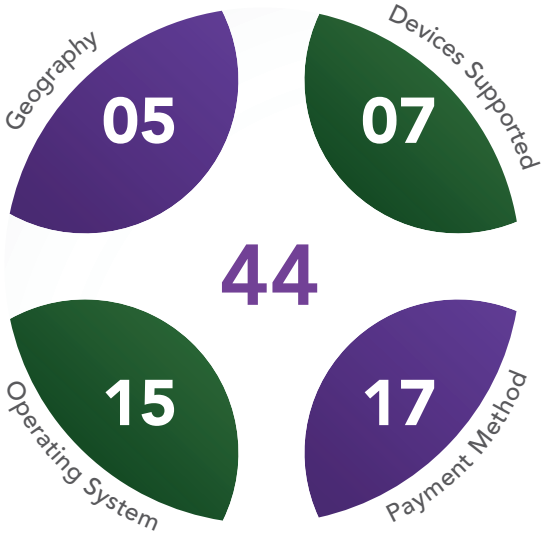
Customers/Volume: Not available
Customer Focus: Small and independent merchants
Pricing: 2.6% + 0.24 cents per transaction



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: Castle Technologies
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.

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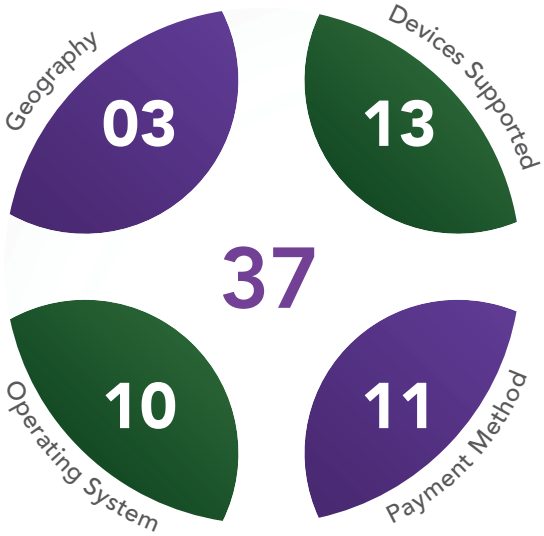
Note: Companies are listed in alphabetical order.

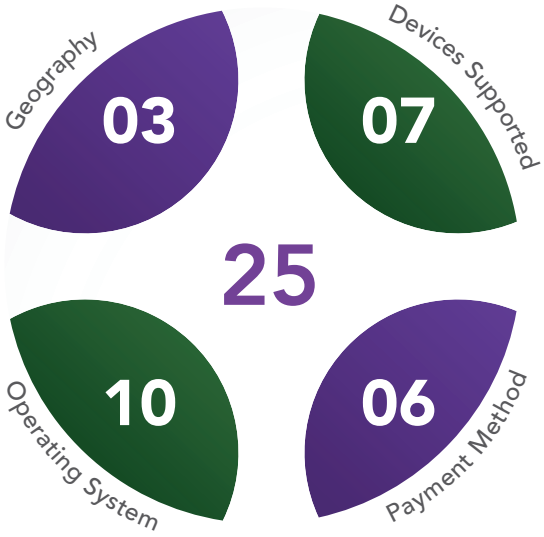
Company: Chase Paymentech
Launch Date: August 2013



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.

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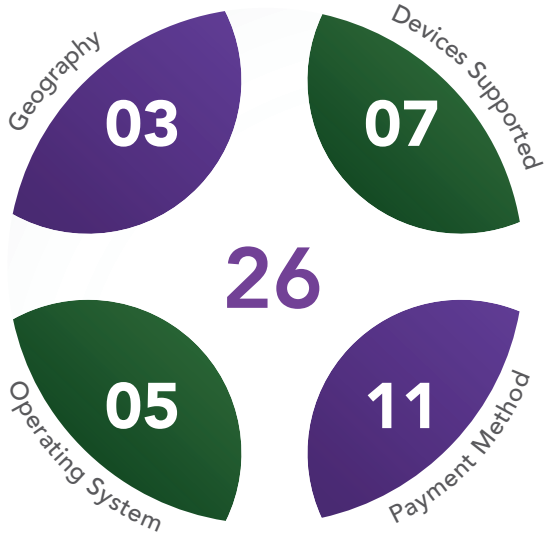
Note: Companies are listed in alphabetical order.

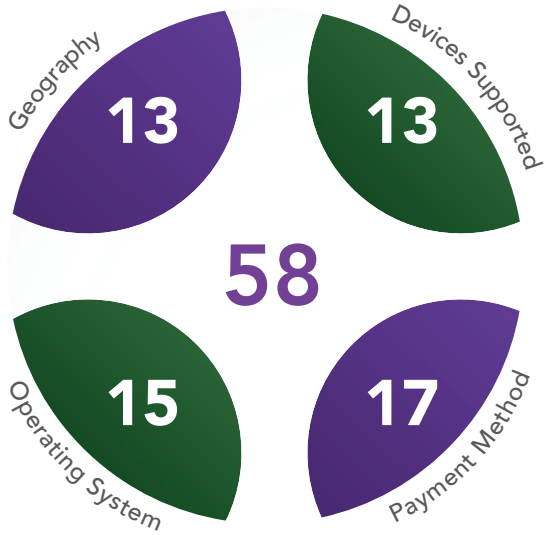
Company: Commonwealth Bank
Launch Date: July 2012



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.

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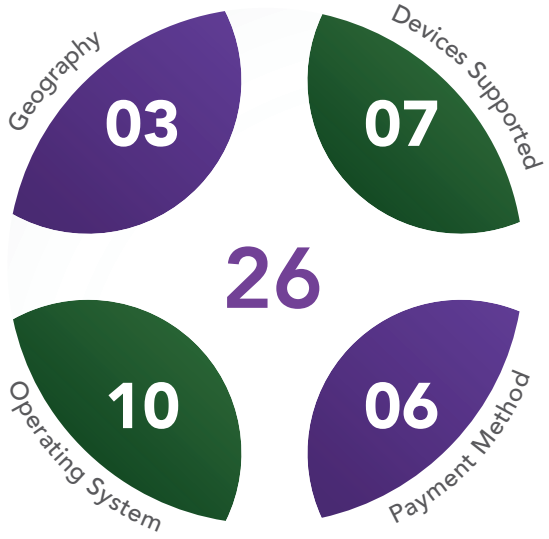
Note: Companies are listed in alphabetical order.

Company: De La Phone Technologies
Launch Date: 2012

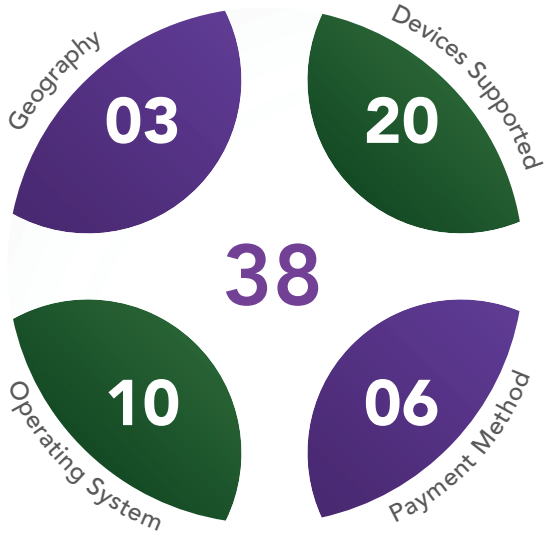
Customers/Volume: Not available
Customer Focus: Small business
Pricing: Not available



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.

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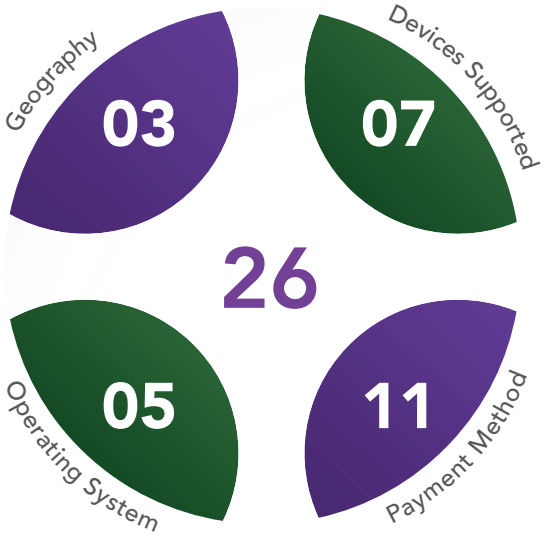
Note: Companies are listed in alphabetical order.

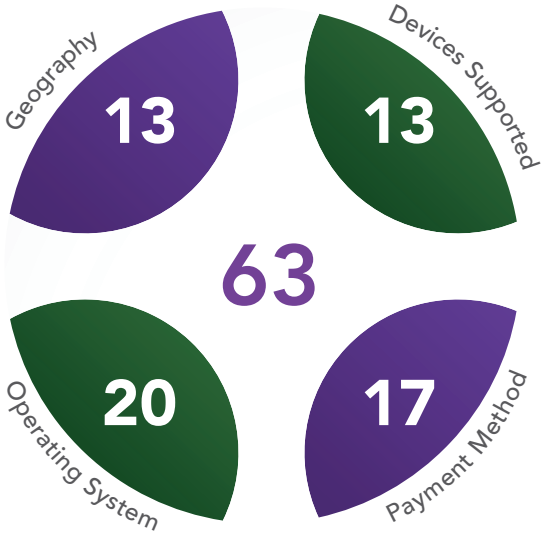
Company: Doha Bank
Launch Date: January 2016



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.

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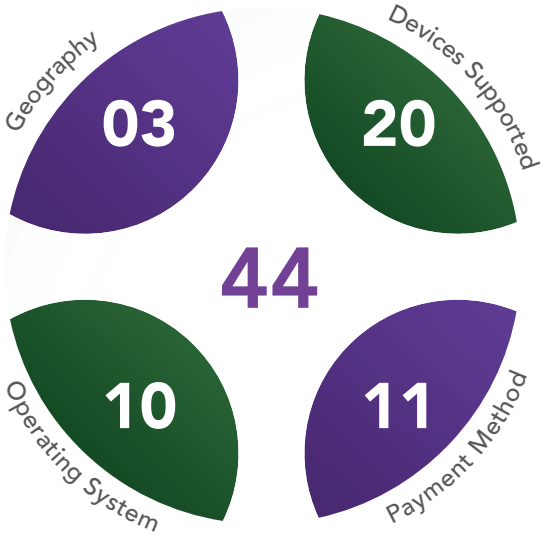
Note: Companies are listed in alphabetical order.

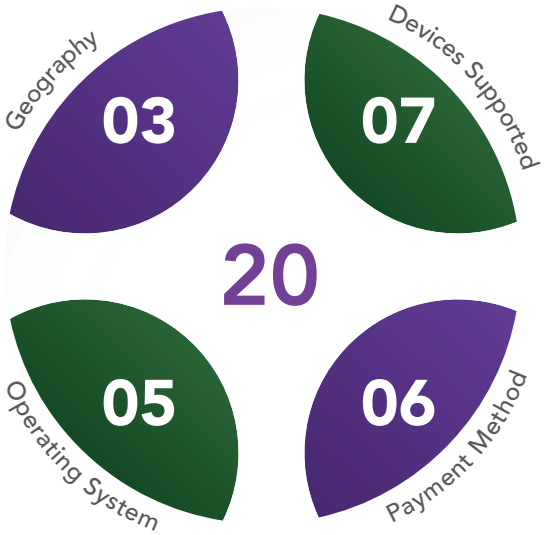
Company: Emerge Mobile
Launch Date: January 2014



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.

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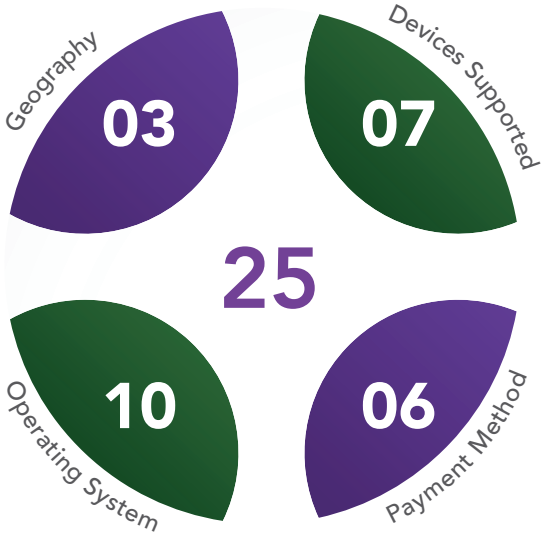
Note: Companies are listed in alphabetical order.

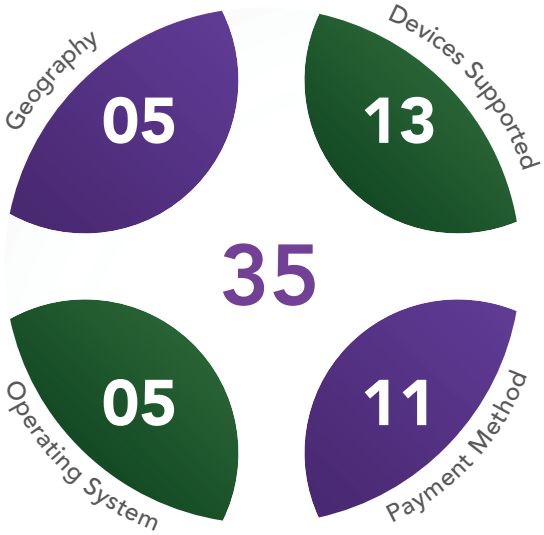
Company: Evertec
Launch Date: July 2013



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.

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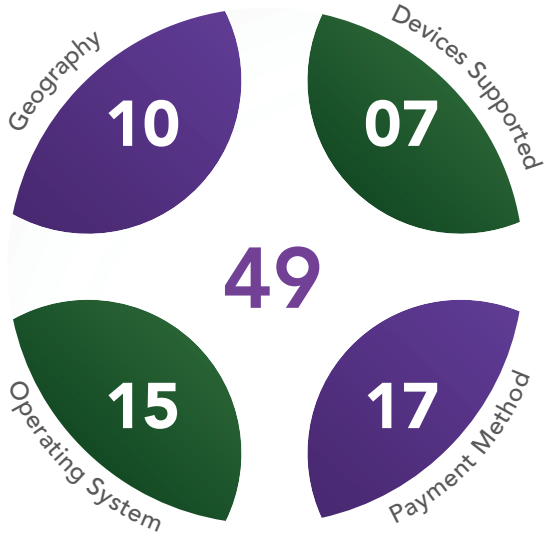
Note: Companies are listed in alphabetical order.

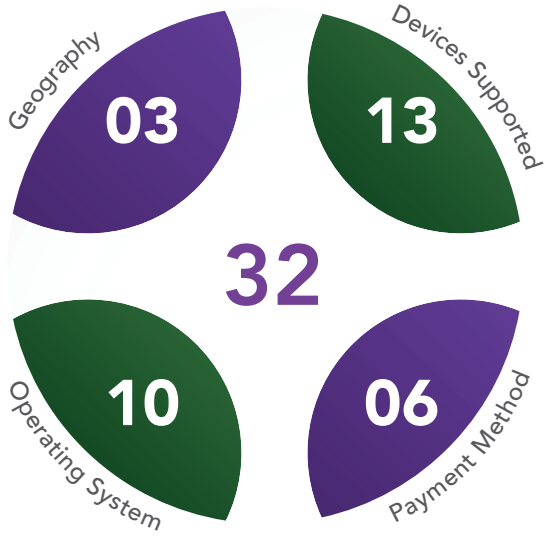
Company: Fujian Newland Payment Technology
Launch Date: 1994



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.

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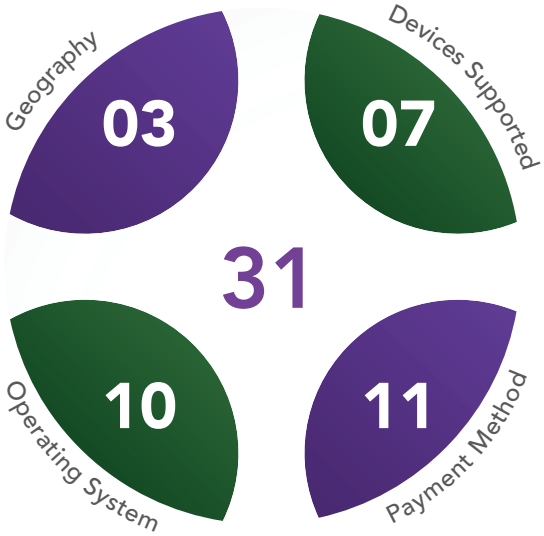
Note: Companies are listed in alphabetical order.

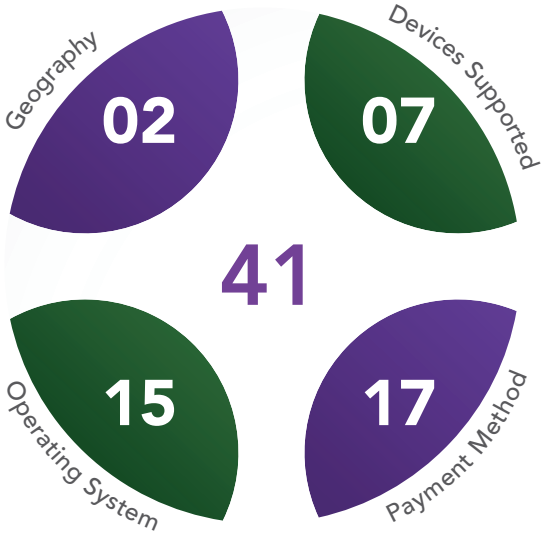
Company: Heritage Bank PortaPOS
Launch Date: December 2014



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.

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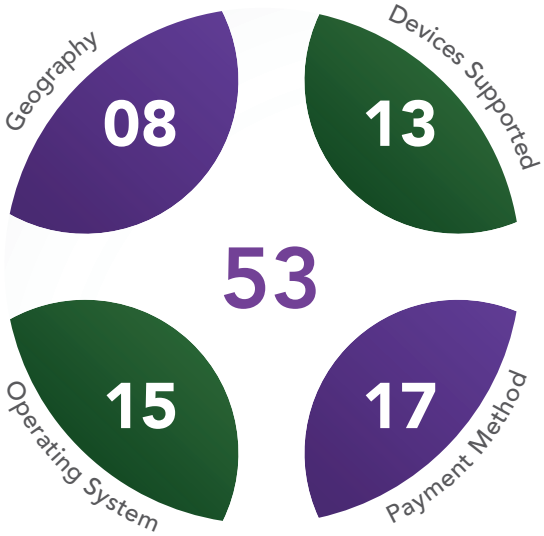
Note: Companies are listed in alphabetical order.

Company: ITOS
Launch Date: 2003



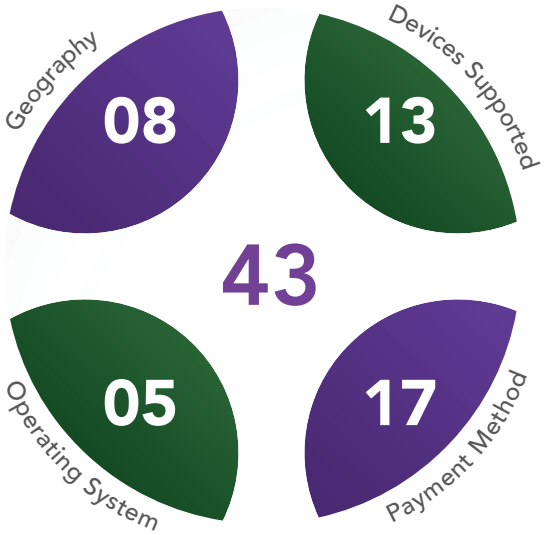
Customers/Volume: Not available

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.

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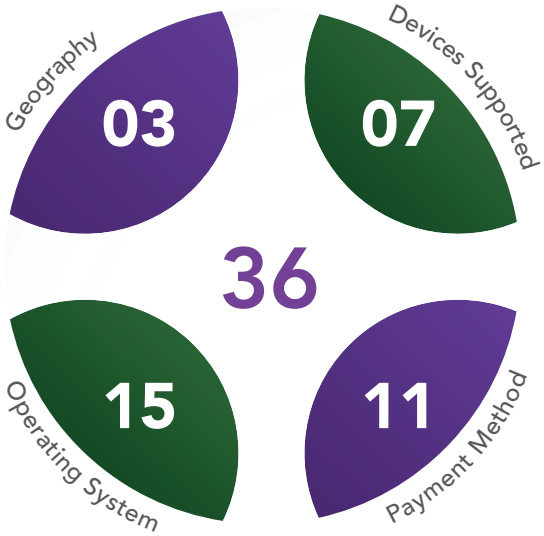
Note: Companies are listed in alphabetical order.

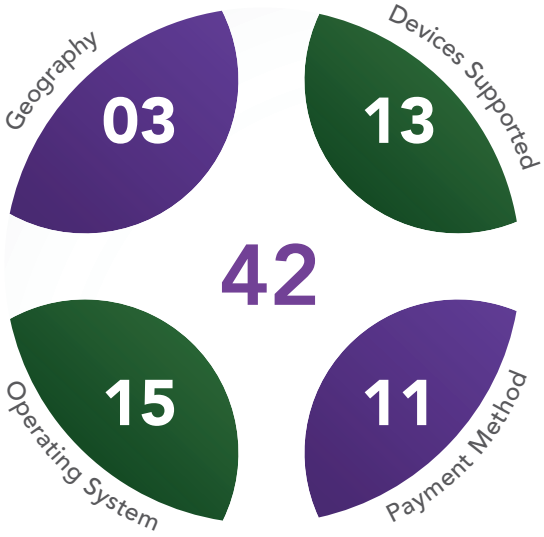
Company: iVeri
Launch Date: November 2013



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.

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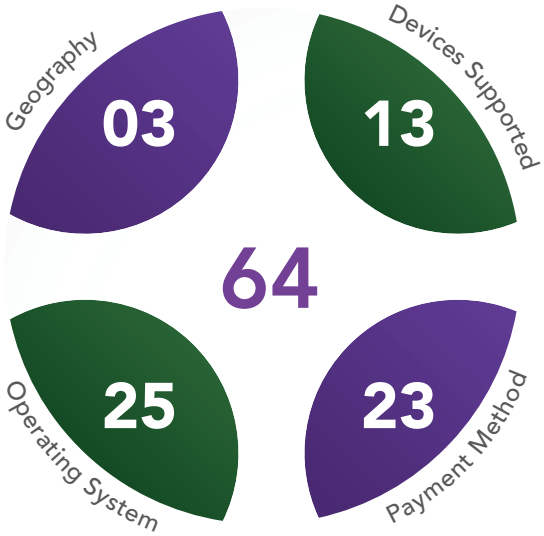
Note: Companies are listed in alphabetical order.

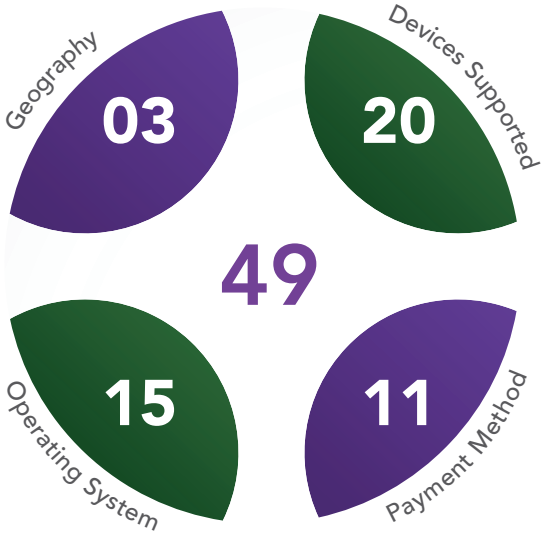
Company: KOAMTAC
Launch Date: 2002



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.

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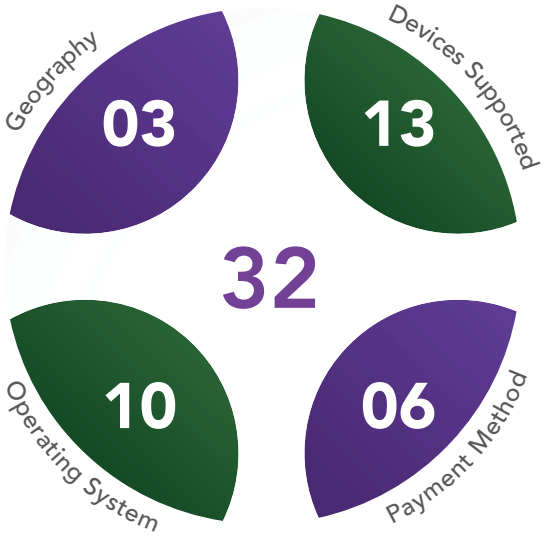
Core

Note: Companies are listed in alphabetical order.

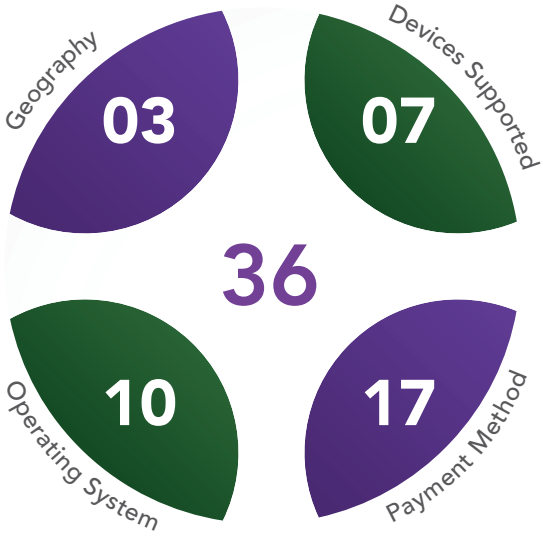
Company: ManagePay
Launch Date: Not available



Customers/Volume: Not available
Customer Focus: banks, financial institutions, merchants
Pricing: Not available

ManagePay, through its three subsidiaries, is a complete payment solutions company for merchants and FIs. The company received a letter of approval from Bank Negara Malaysia to issue electronic money through MPAY Balance and MPAY Mastercard. In an attempt to go cashless, Bank of Negara 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.

Company: Mashreq Payport
Launch Date: March 2013



Customers/Volume: 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.

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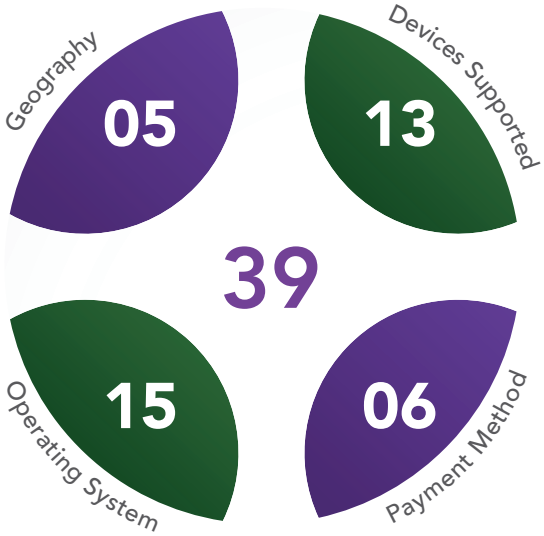
Note: Companies are listed in alphabetical order.

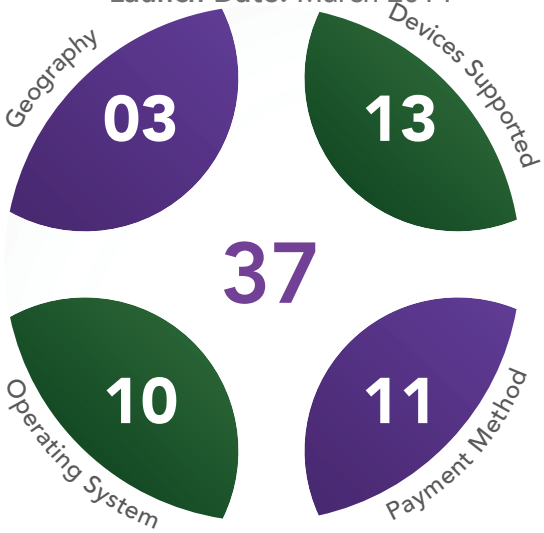
Company: MePOS®
Launch Date: March 2002



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 y Tecnologia
Launch Date: March 2014



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.

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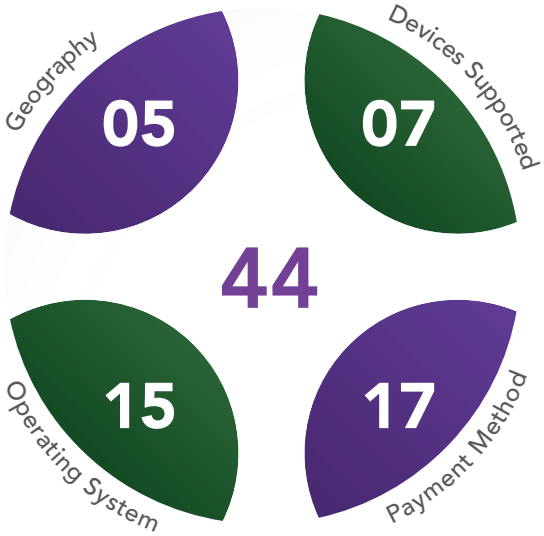
Note: Companies are listed in alphabetical order.

Company: Mobeewave
Launch Date: 2012



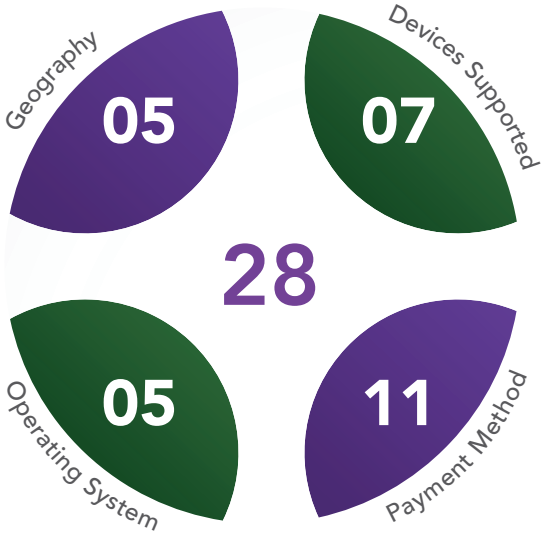
Customers/Volume: Not available

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.

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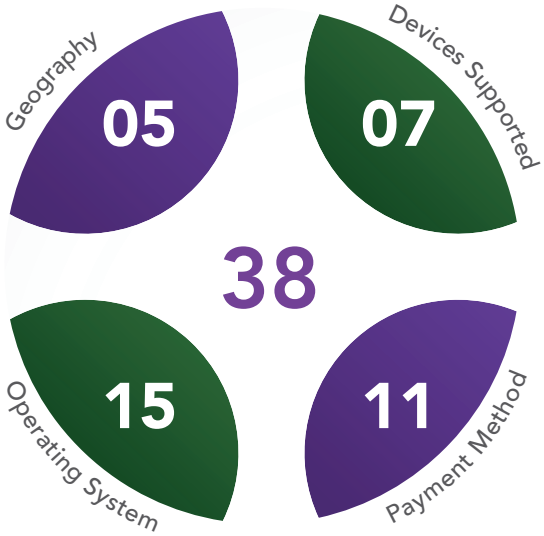
Note: Companies are listed in alphabetical order.

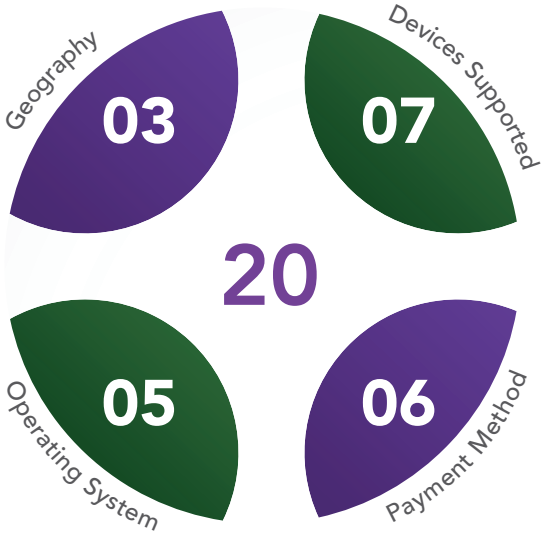
Company: Mswipe
Launch Date: July 2012



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.

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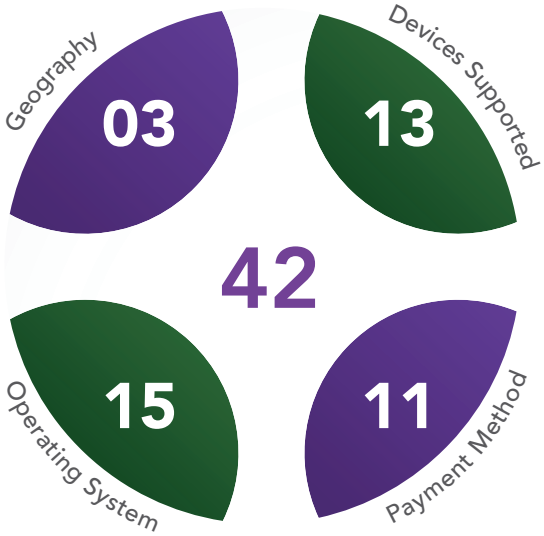
Note: Companies are listed in alphabetical order.

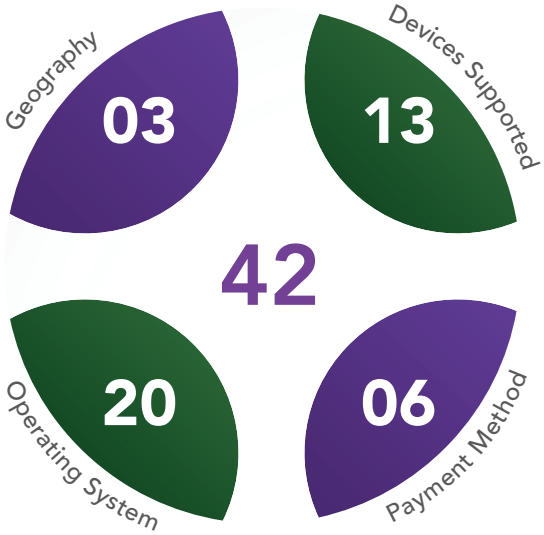
Company: Nedbank
Launch Date: 2012



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.

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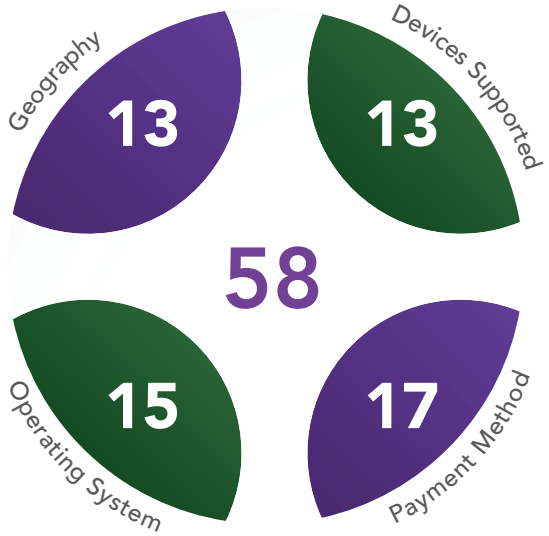
Note: Companies are listed in alphabetical order.

Company: New Pos Technology Limited
Launch Date: 2007

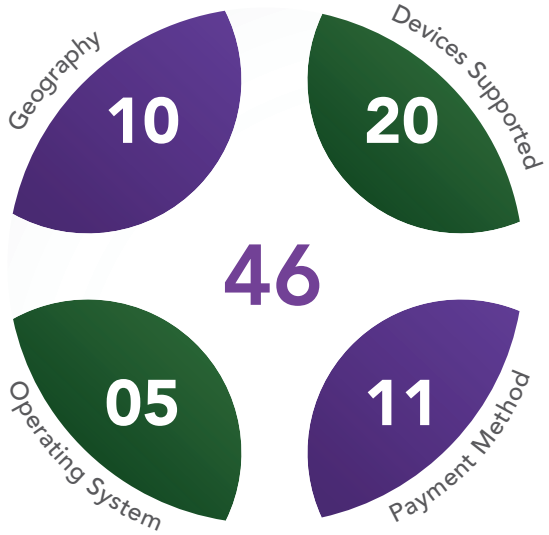
Customers/Volume: Not available
Customer Focus: Not available
Pricing: Not available



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

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.

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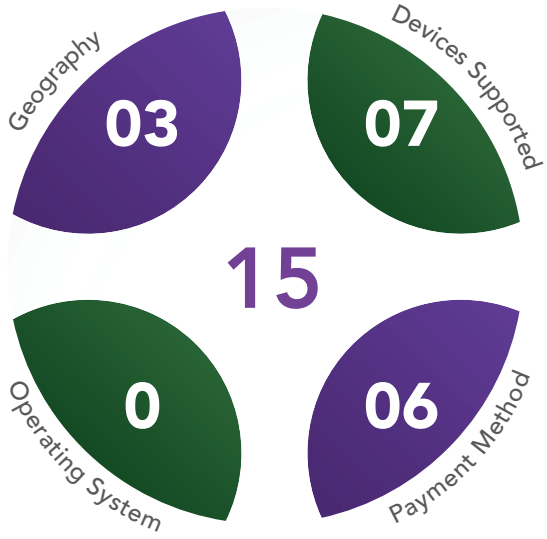
Note: Companies are listed in alphabetical order.

Company: Nomanini
Launch Date: Not available

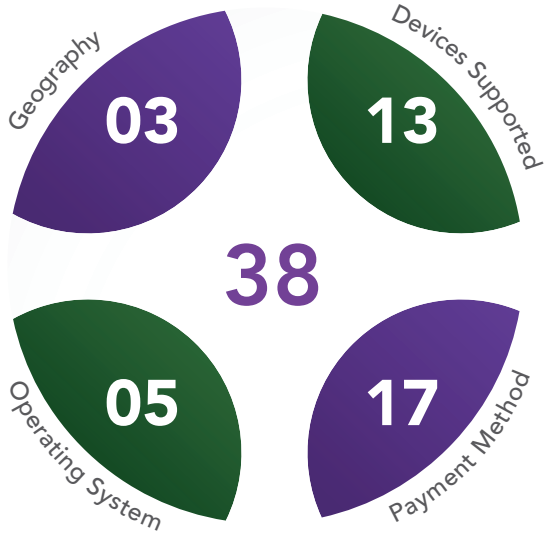
Customers/Volume: Not available
Customer Focus: Informal retail sector
Pricing: Not available



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.

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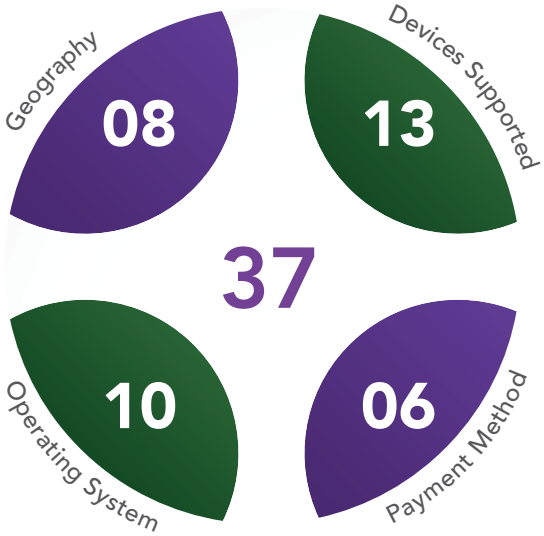
Note: Companies are listed in alphabetical order.

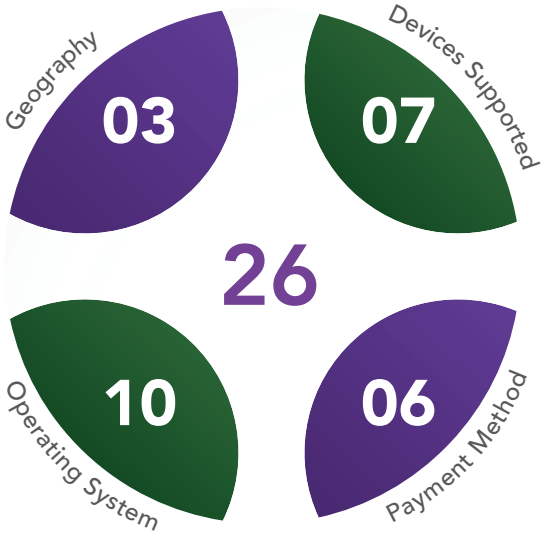
Company: PagCom
Launch Date: Not available



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.

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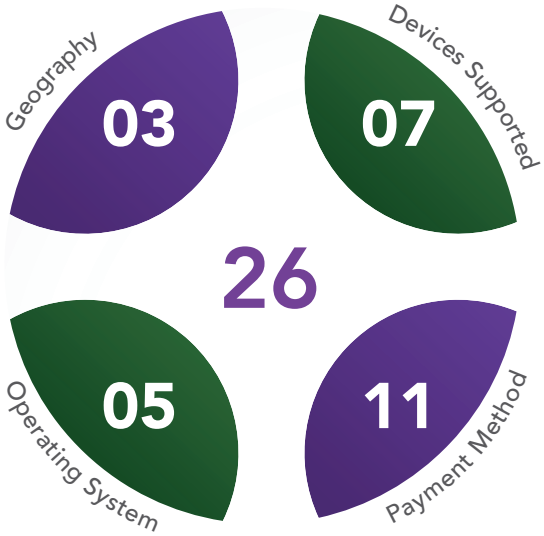
Note: Companies are listed in alphabetical order.

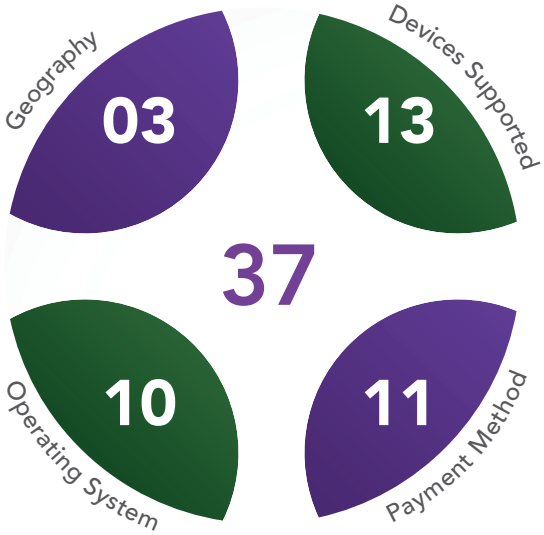
Company: PagSeguro
Launch Date: May 2012



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.

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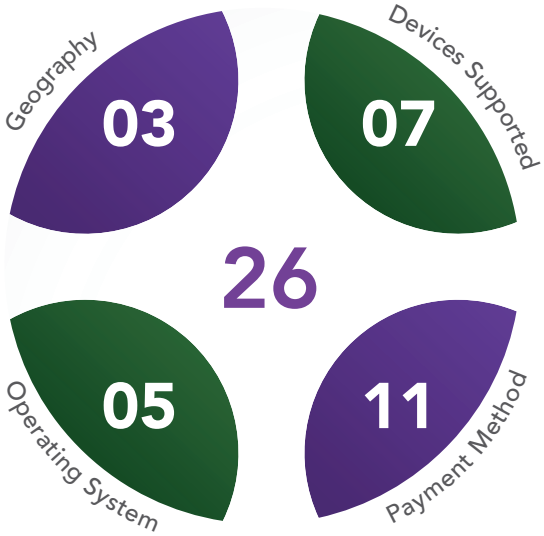
Note: Companies are listed in alphabetical order.

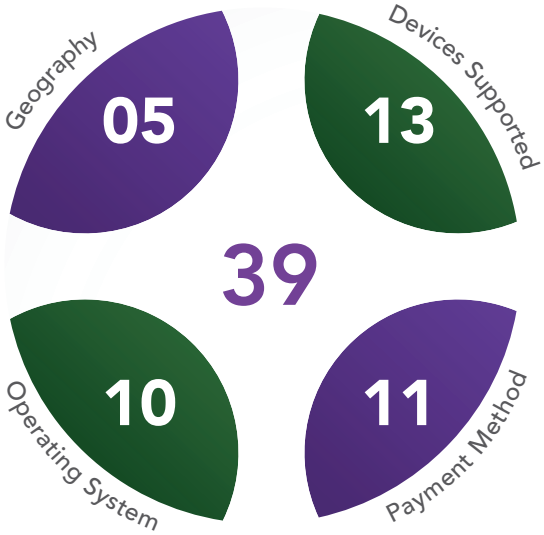
Company: Paymax
Launch Date: March 2014



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.

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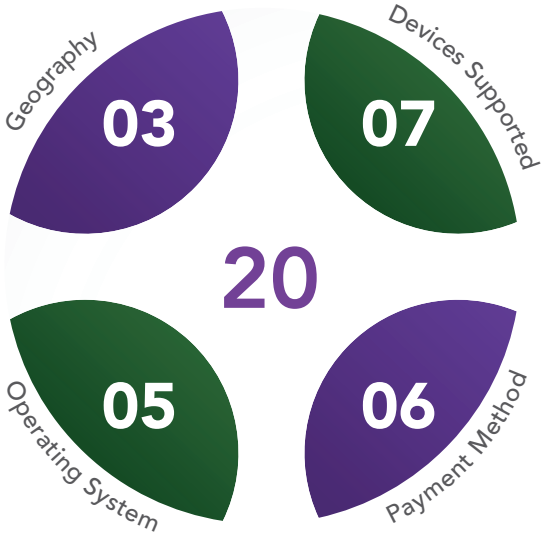
Note: Companies are listed in alphabetical order.

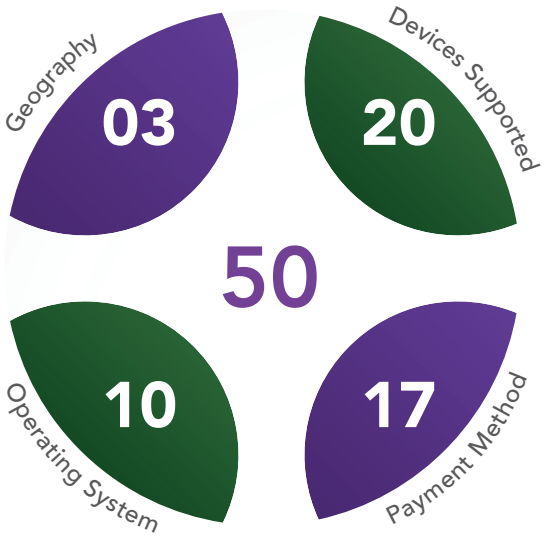
Company: PayPocket
Launch Date: January 2013



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.

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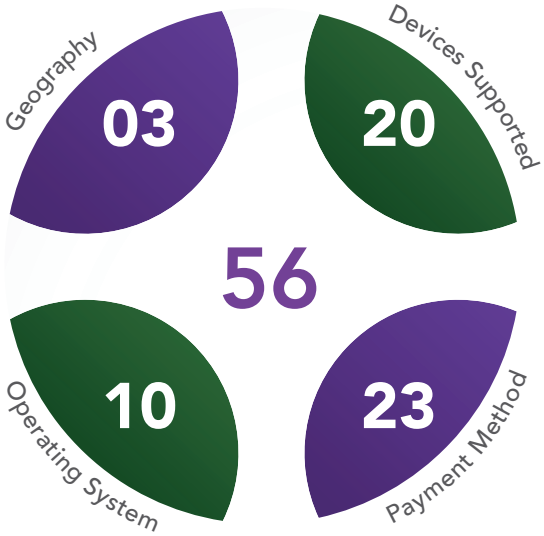
Note: Companies are listed in alphabetical order.

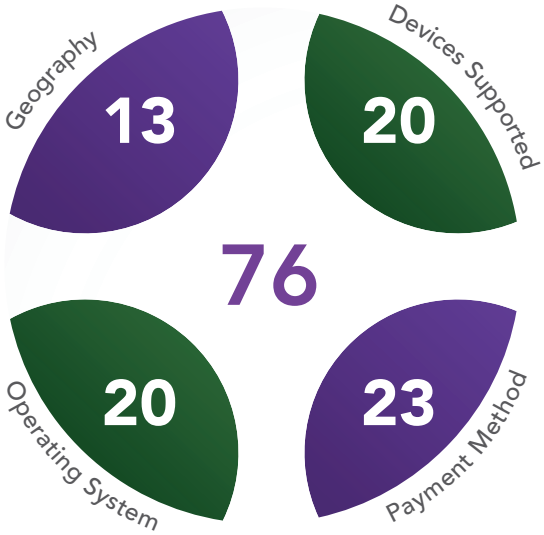
Company: PayToo
Launch Date: May 2013



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.

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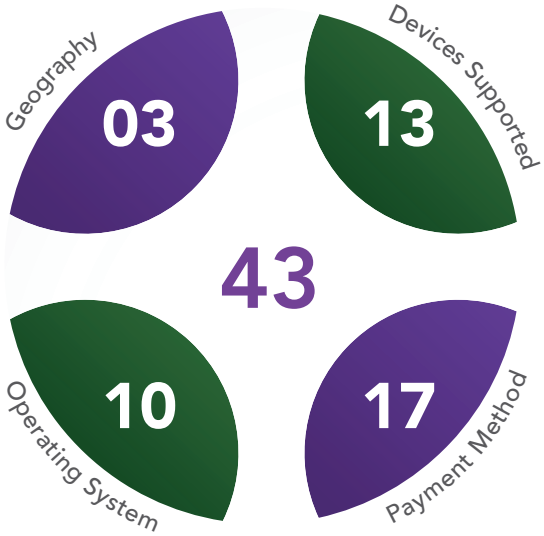
Note: Companies are listed in alphabetical order.

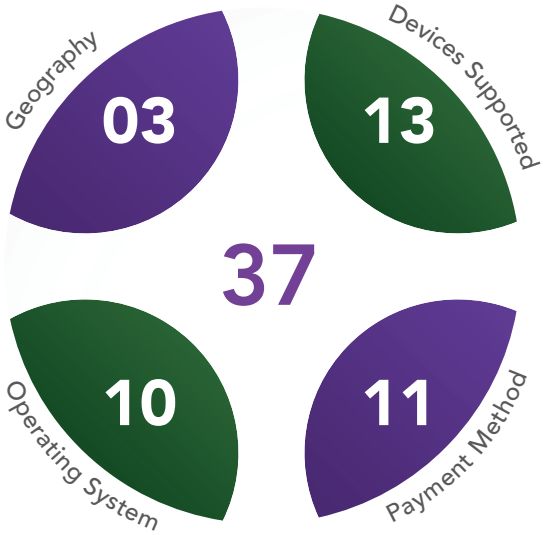
Company: The Pebble
Launch Date: April 2014



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.

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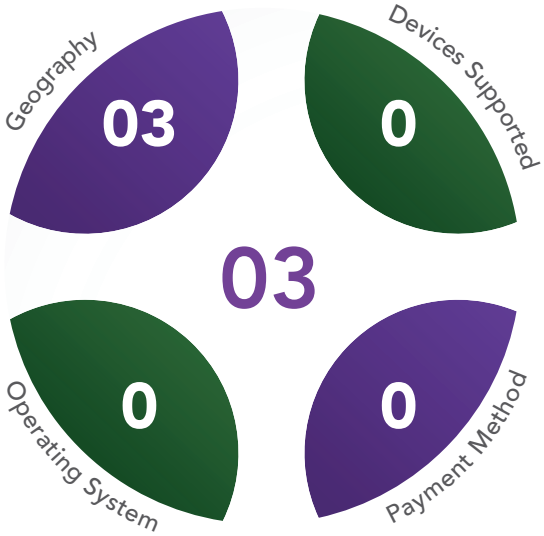
Note: Companies are listed in alphabetical order.

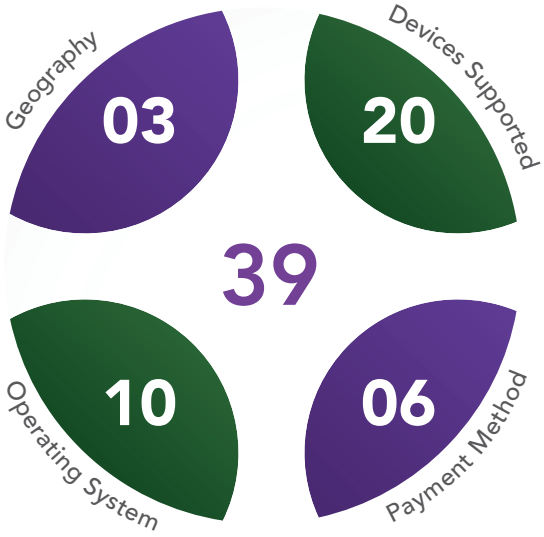
Company: PrivatBank
Launch Date: July 2013



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.

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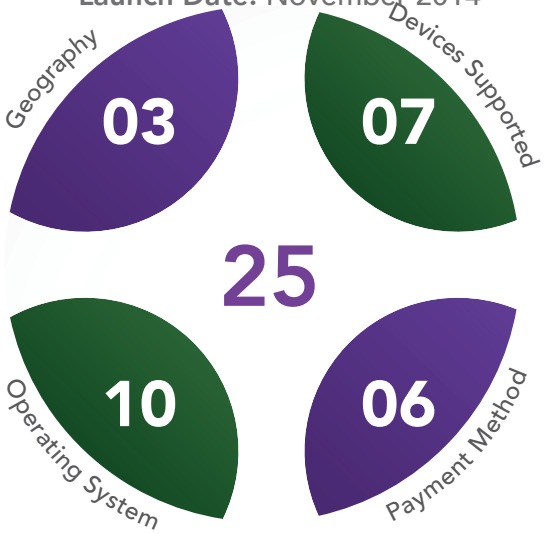
Note: Companies are listed in alphabetical order.

Company: Qiandaibao Payment Technology Ltd.

Launch Date: November 2014



Customers/Volume: Not available

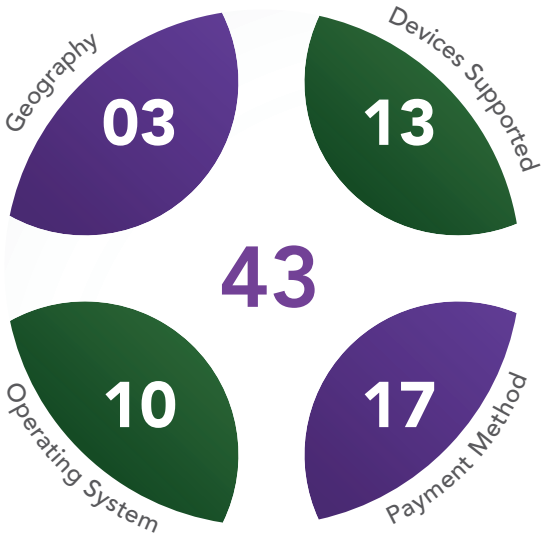
Customer Focus: Merchants in lower-tier cities in China

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 self-employed, who have been dissuaded from introducing credit authorization terminals due to high initial cost and lengthy settlement cycles.

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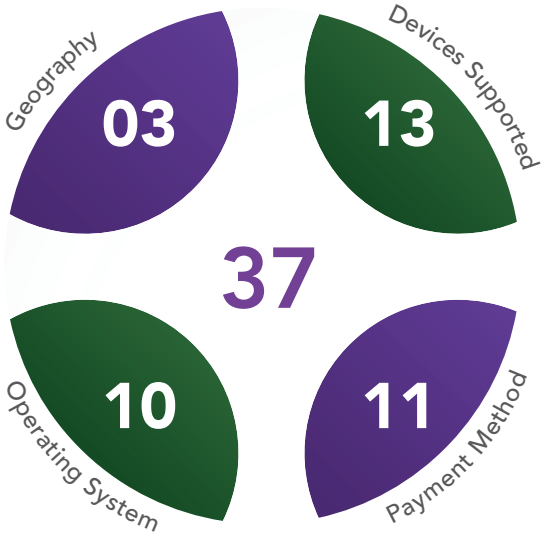
Note: Companies are listed in alphabetical order.

Company: RedFin
Launch Date: 2012



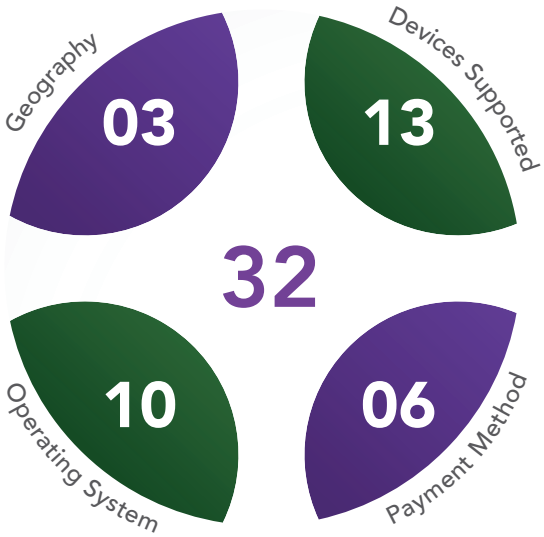
Customers/Volume: Not Available

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.

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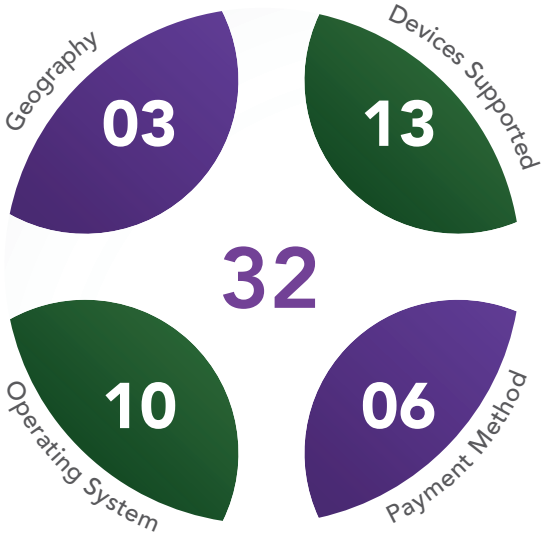
Core

Note: Companies are listed in alphabetical order.

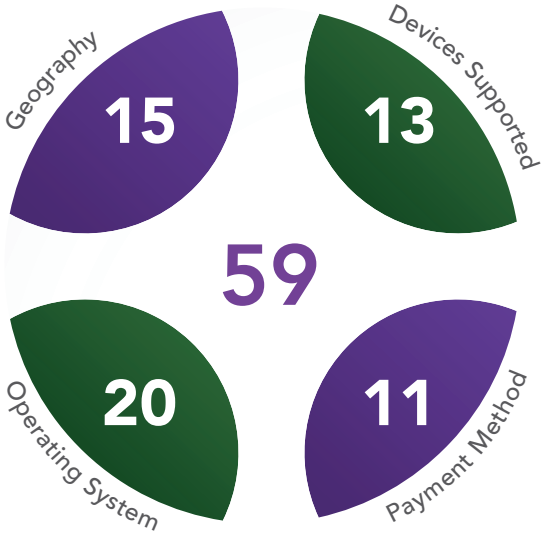
Company: Sacombank
Launch Date: June 2014



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.

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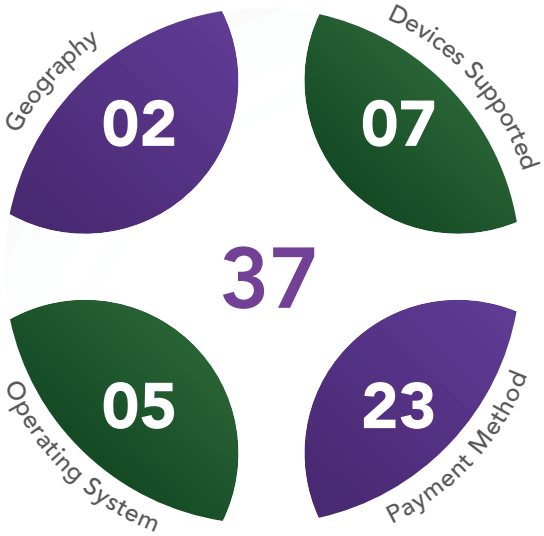
Core

Note: Companies are listed in alphabetical order.

Company: SMK-Logomotion
Launch Date: September 2012



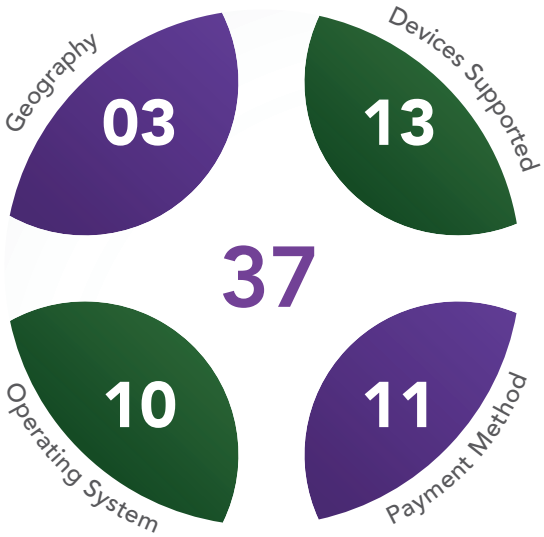
Customers/Volume: Not available

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.

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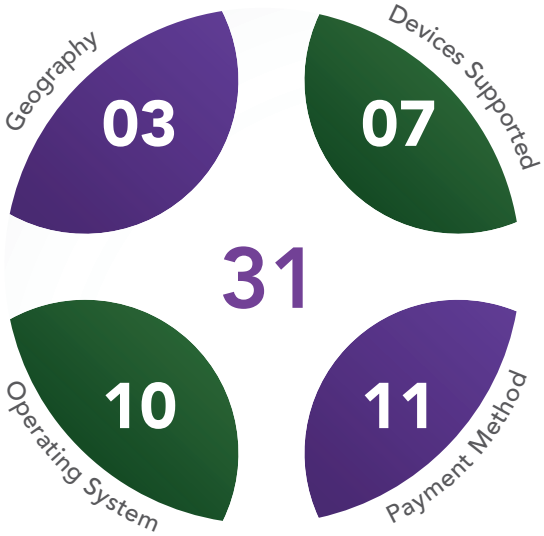
Core

Note: Companies are listed in alphabetical order.

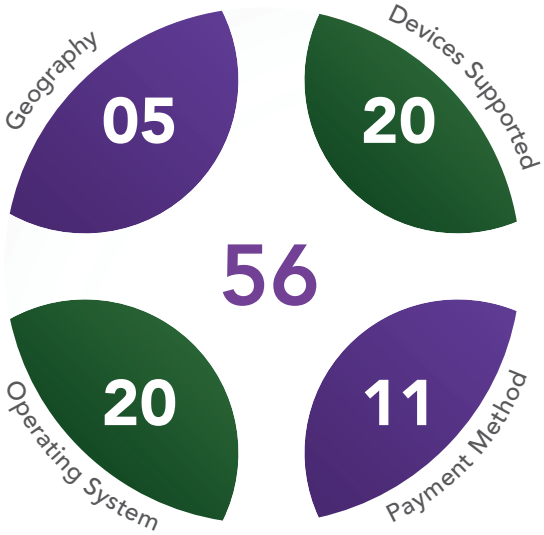
Company: SoftPay Mobile
Launch Date: Not available



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.

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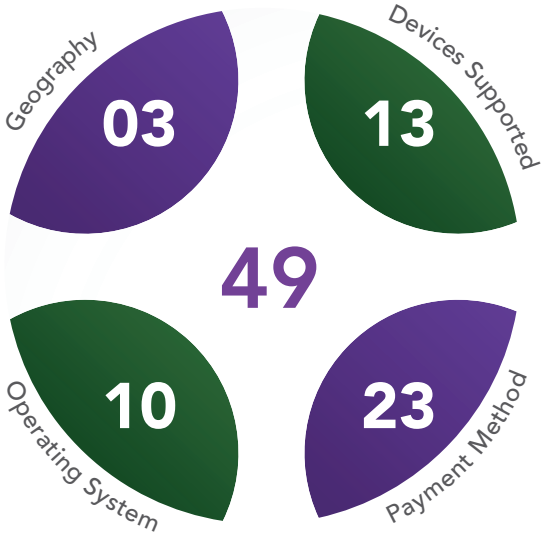
Core

Note: Companies are listed in alphabetical order.

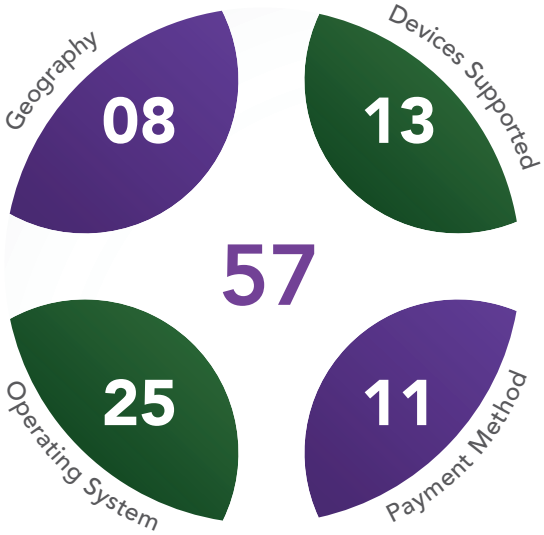
Company: SPECTRA Technologies
Launch Date: July 2016



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.

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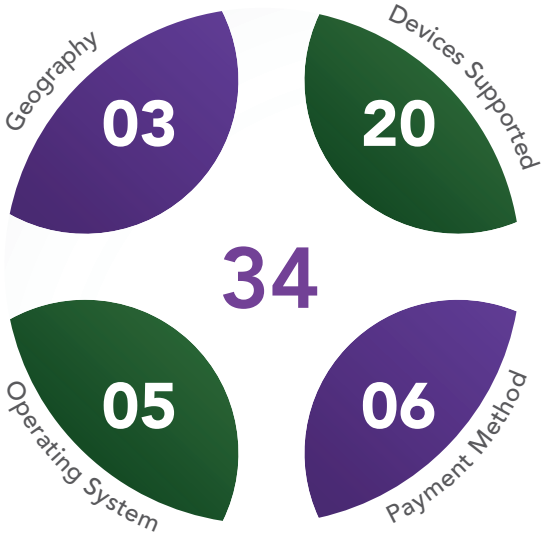
Note: Companies are listed in alphabetical order.

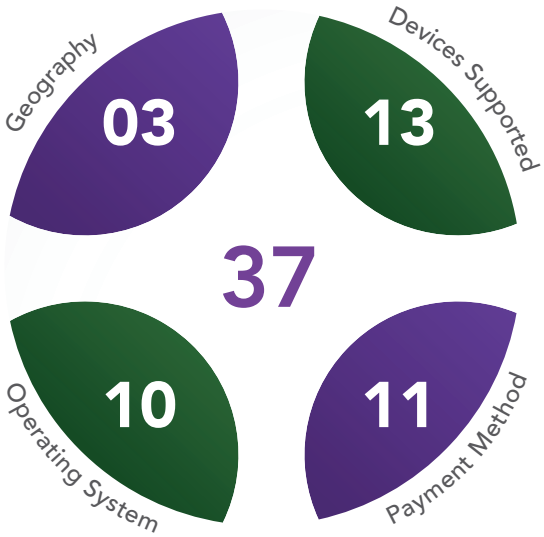
Company: Springboard Retail
Launch Date: 2013



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.

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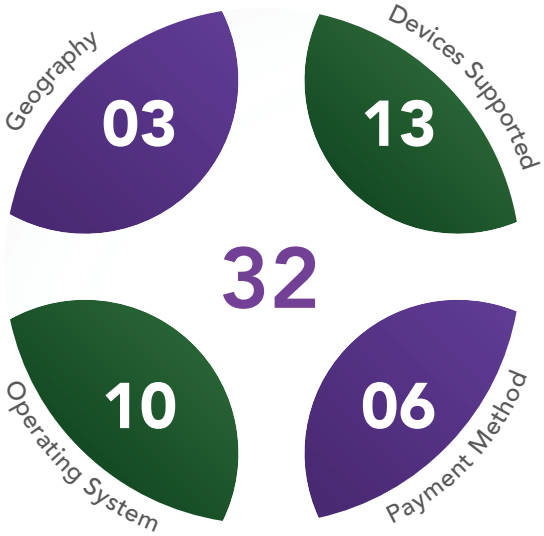
Note: Companies are listed in alphabetical order.

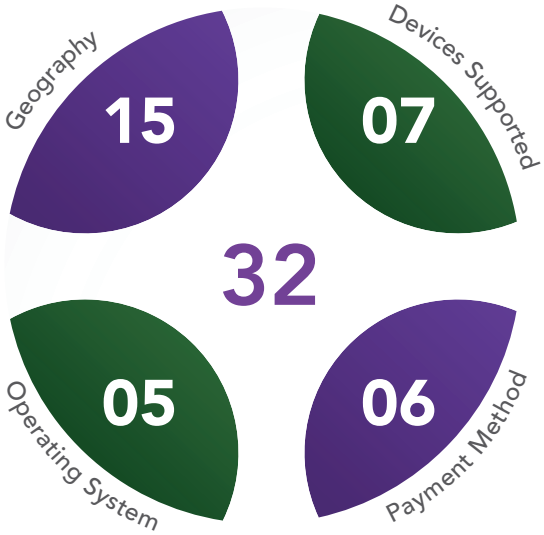
Company: Todo Pago
Launch Date: 2016



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.

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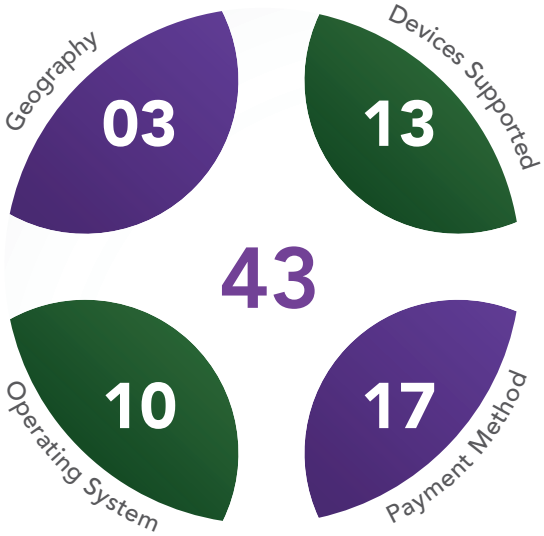
Note: Companies are listed in alphabetical order.

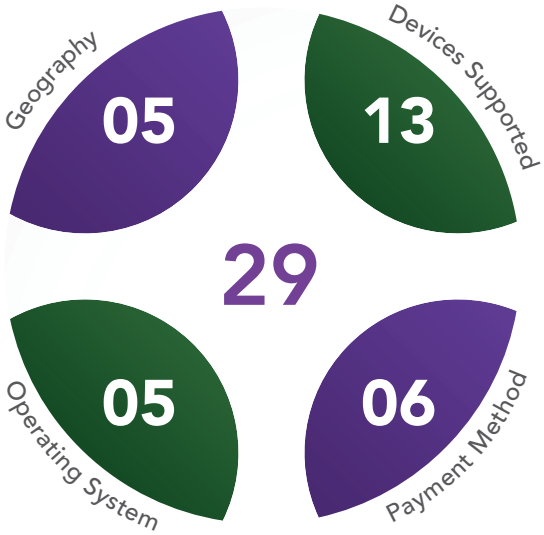
Company: Touch Dynamic
Launch Date: 2001



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.

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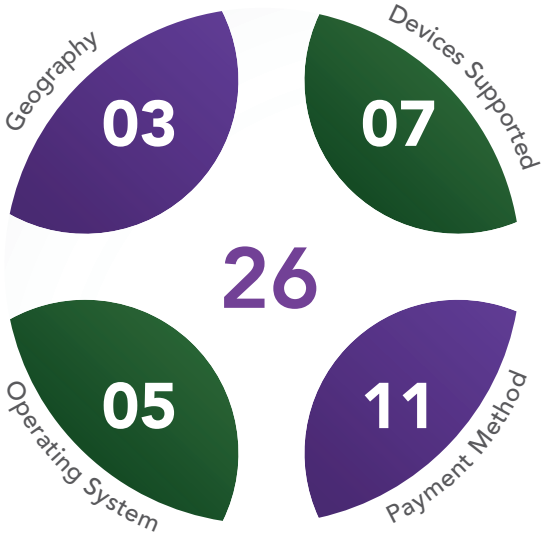
Note: Companies are listed in alphabetical order.

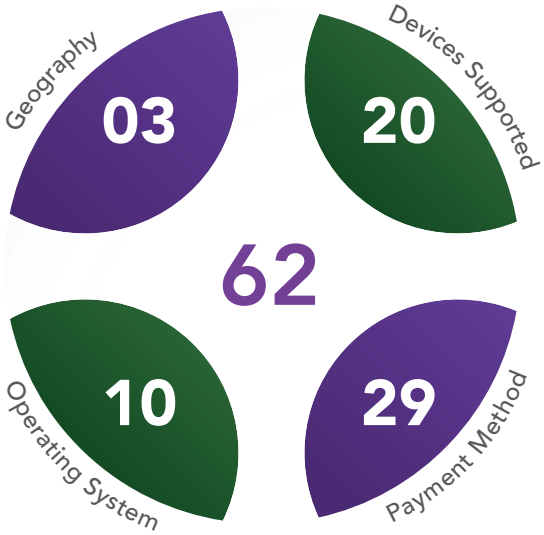
Company: United Bank for Africa
Launch Date: January 2015



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.

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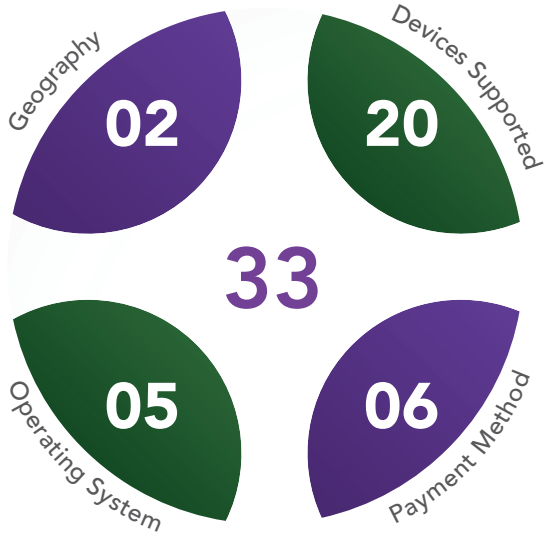
Note: Companies are listed in alphabetical order.

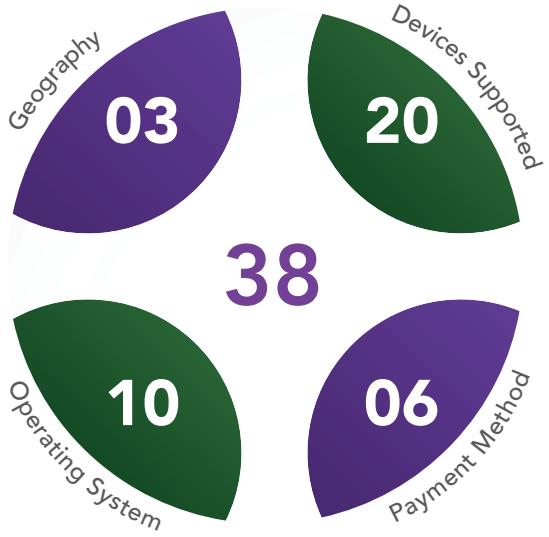
Company: Vivo
Launch Date: December 2013



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.

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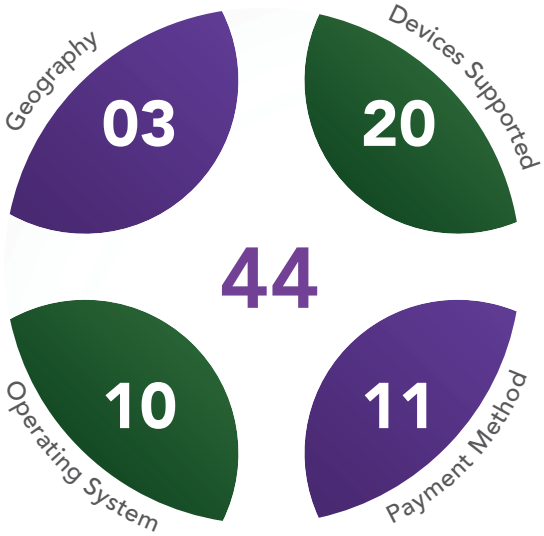
Note: Companies are listed in alphabetical order.

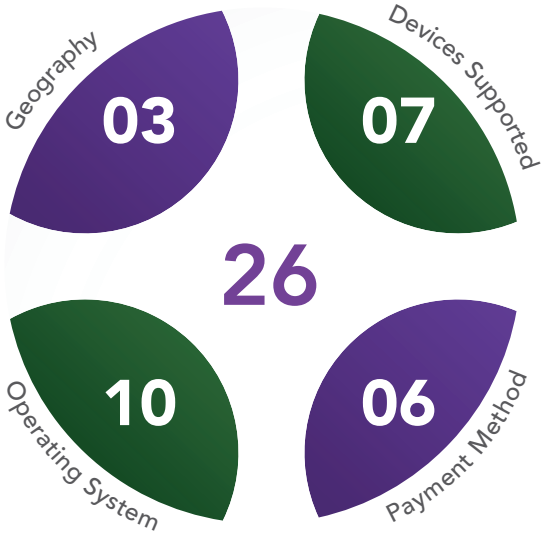
Company: WorldPay
Launch Date: June 2013



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 availble
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.

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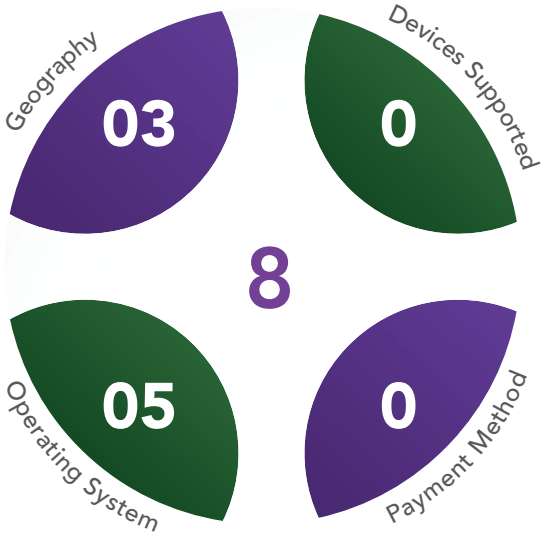
Core

Note: Companies are listed in alphabetical order.

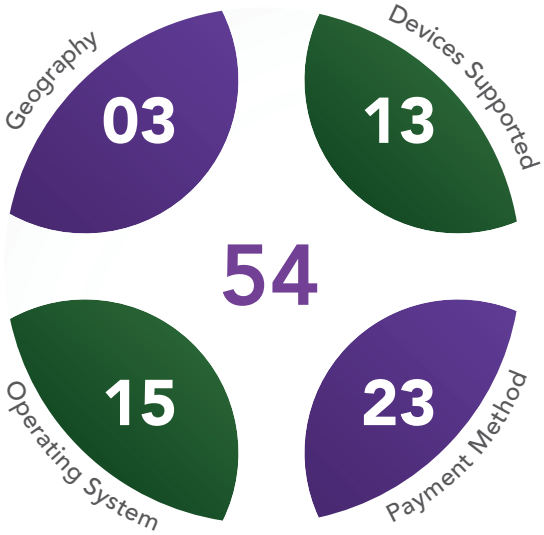
Company: Yes Bank
Launch Date: December 2012



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 high-end 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.

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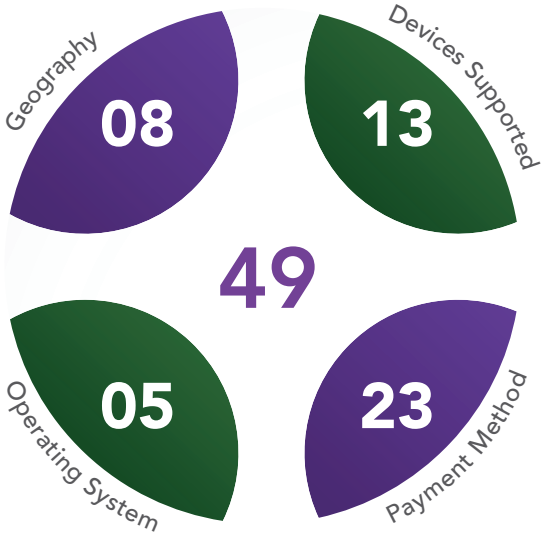
Core + Front Office

Note: Companies are listed in alphabetical order.

ARMORACTIVE
Business Solutions For Tablets

Company: ArmorActive

Launch Date: 2011



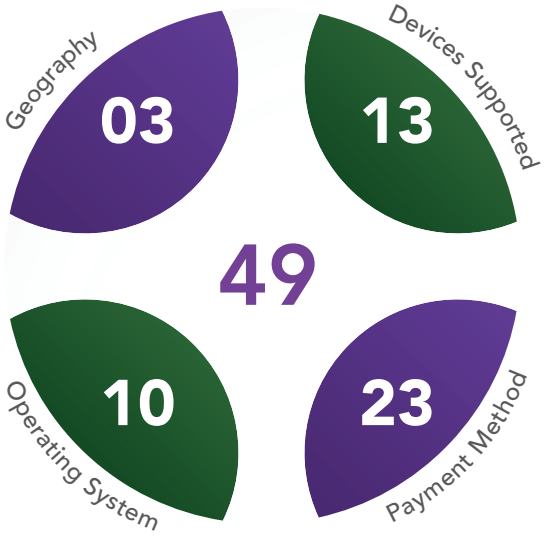
Customers/Volume: Not available
Customer Focus: Retail, Restaurant, Healthcare, Corporate
Pricing: Not available

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.

ConCardis

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.

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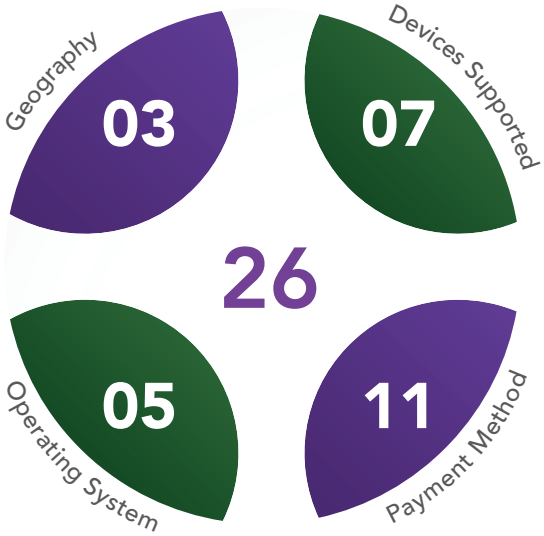
Core + Front Office

Note: Companies are listed in alphabetical order.

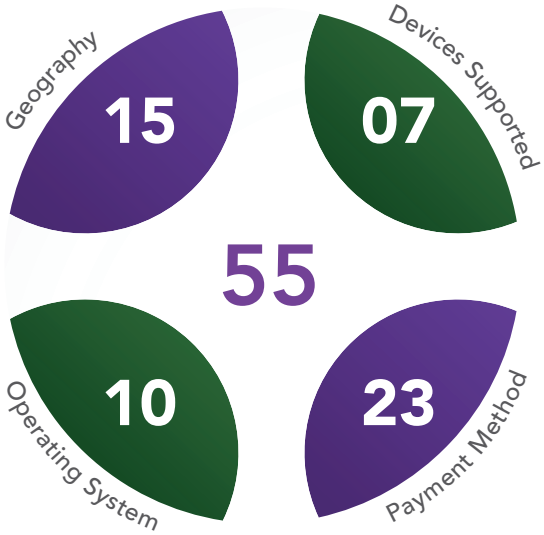
Company: Dayky Systems
Launch Date: 2009



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: 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.

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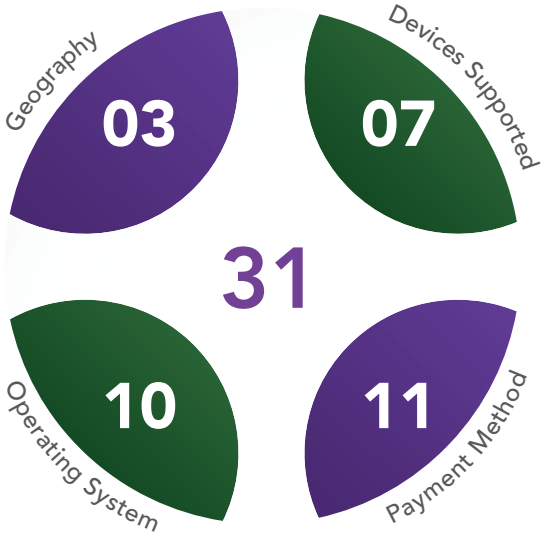
Core + Front Office

Note: Companies are listed in alphabetical order.

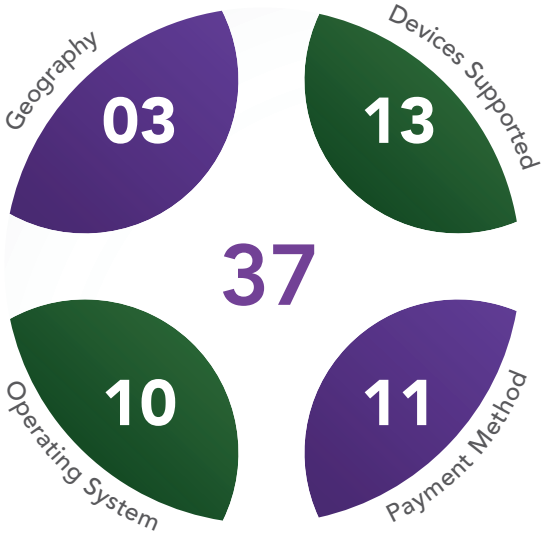
Company: Flint Mobile
Launch Date: may 2012



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.

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.

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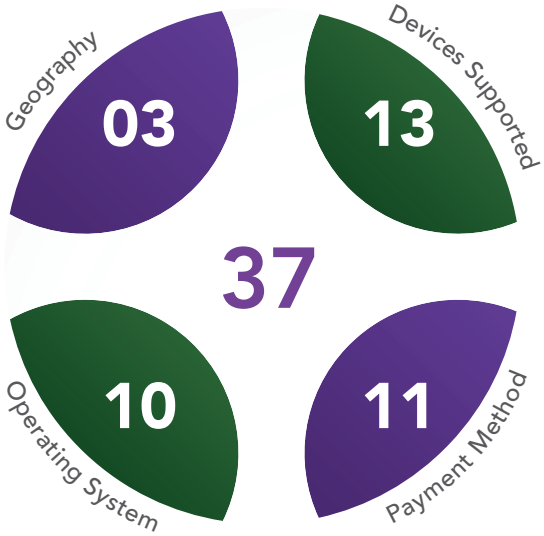
Core + Front Office

Note: Companies are listed in alphabetical order.

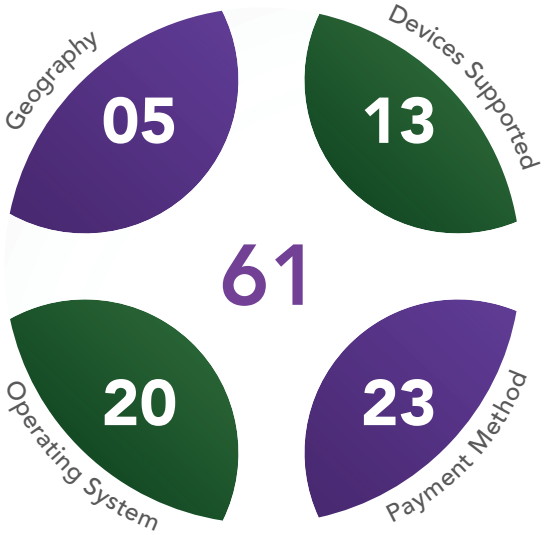
Company: Milli Kart's
Launch Date: September 2014



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.

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.

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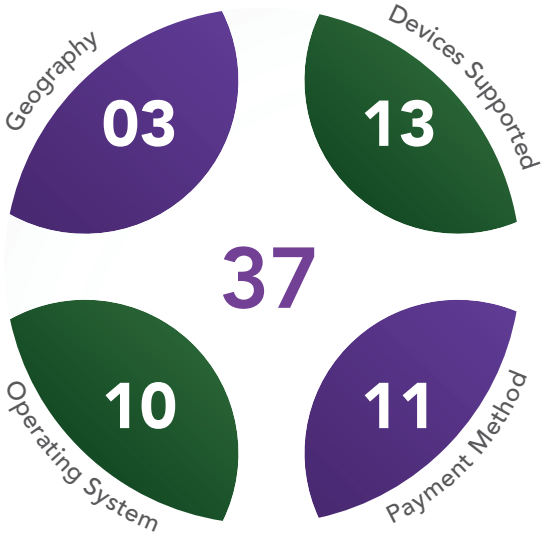
Note: Companies are listed in alphabetical order.

Company: MobiSwipe

Launch Date: 2011

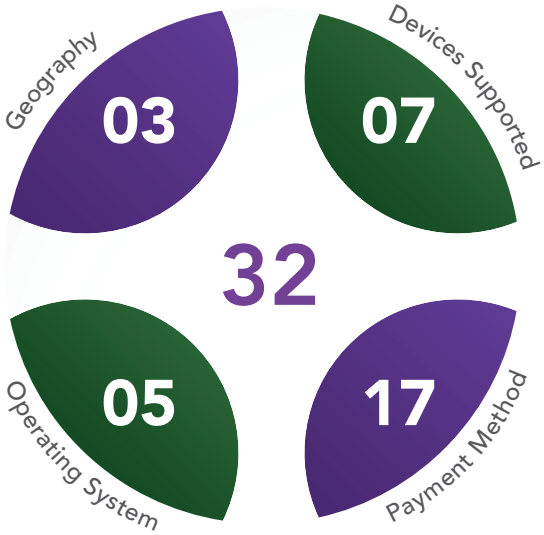


Customers/Volume: Not available
Customer Focus: Banks, financial institutions and other business houses
Pricing: Not available

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.

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-in-one 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.

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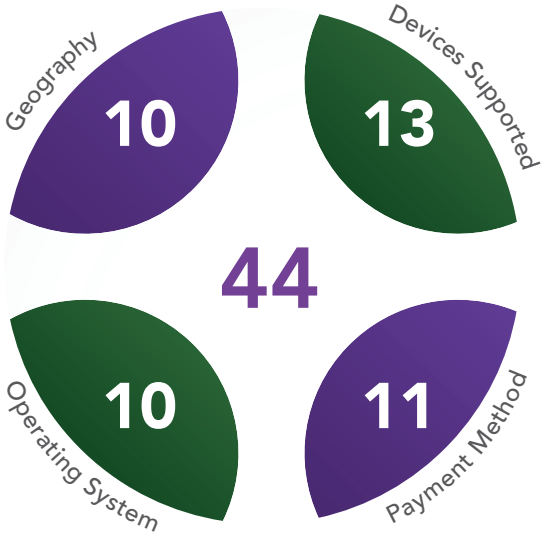
Note: Companies are listed in alphabetical order.

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

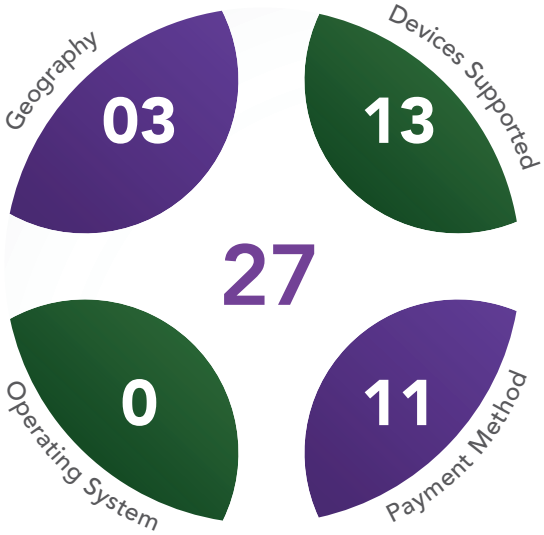
Company: Posiflex
Launch Date: 1984



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.

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

Company: Revention
Launch Date: 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.

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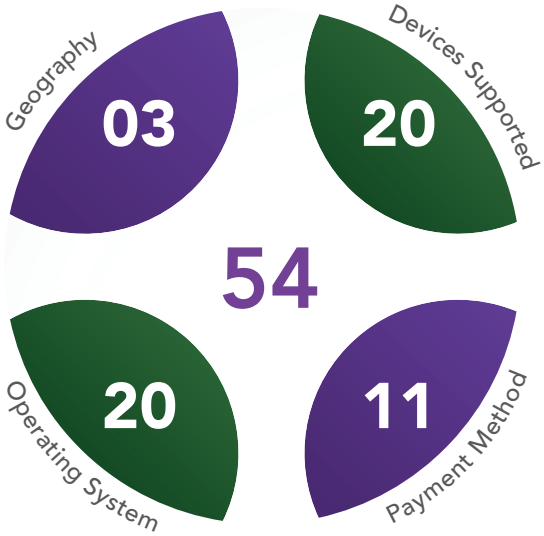
Note: Companies are listed in alphabetical order.

Customers/Volume: $11 billion
Customer Focus: Restaurants and small retailers
Pricing: Not available

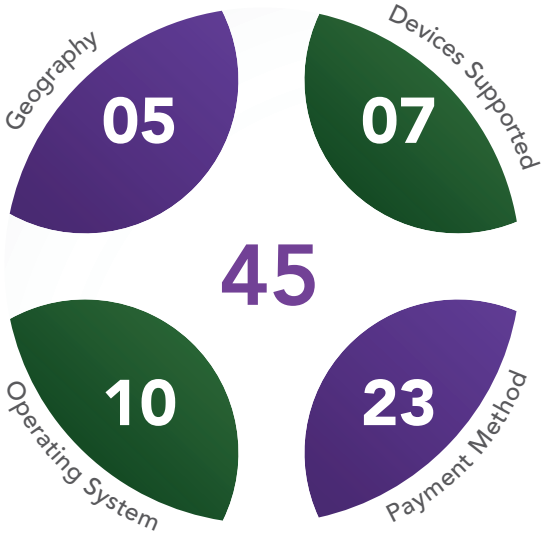
Company: Upserve
Launch Date: Octover 2009



Upserve is the smart management assistant serving up clear guidance 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 guest profiles, track reviews and organize key information into one place.

Customers/Volume: Not available
Customer Focus: Small business, ecommerce
Pricing: $0 Hardware fee + 2.25% + $0.15 per transaction

Company: xPressTap
Launch Date: 2015



xPressTap offers solutions to help merchants accept card-based 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.

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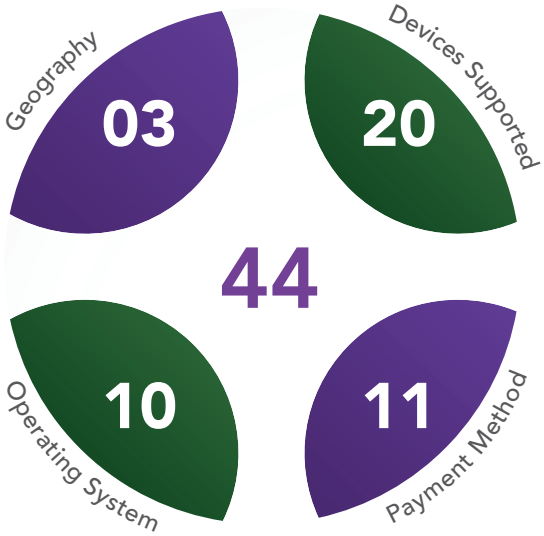
Note: Companies are listed in alphabetical order.

Company: 2can

Launch Date: April 2012

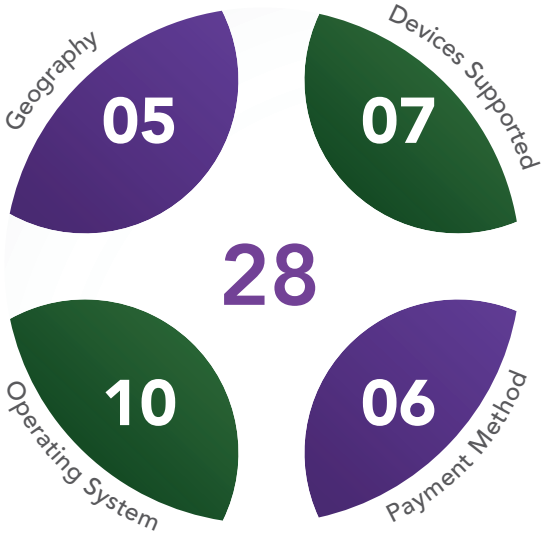


Customers/Volume: Not available
Customer Focus: SMB
Pricing: Not 2.75% of each transaction

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.

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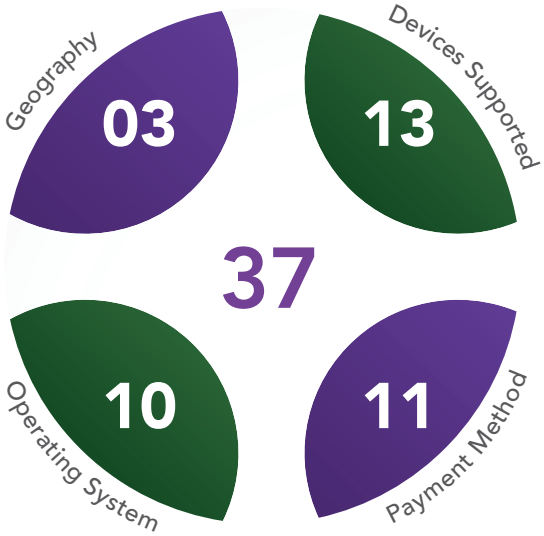
Note: Companies are listed in alphabetical order.

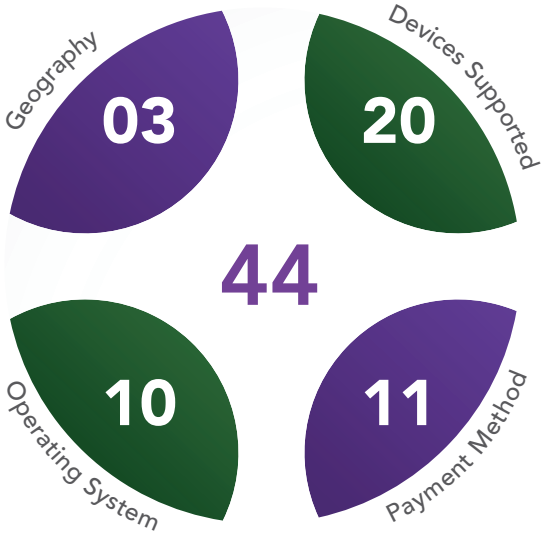
Company: Advantech
Launch Date: 2016



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.

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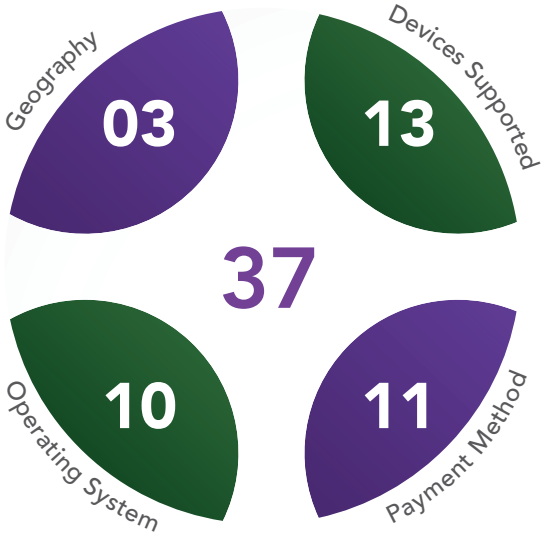
Note: Companies are listed in alphabetical order.

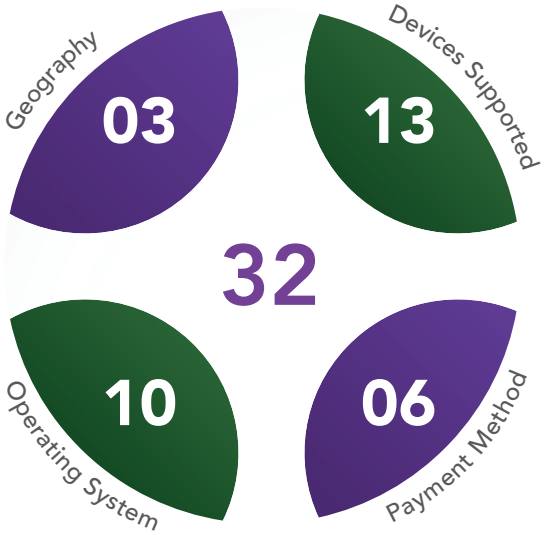
Company: ASB
Launch Date: August 2014



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.

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.

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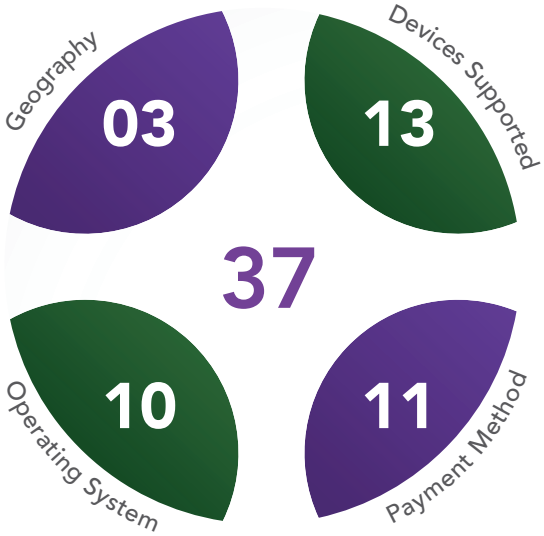
Note: Companies are listed in alphabetical order.

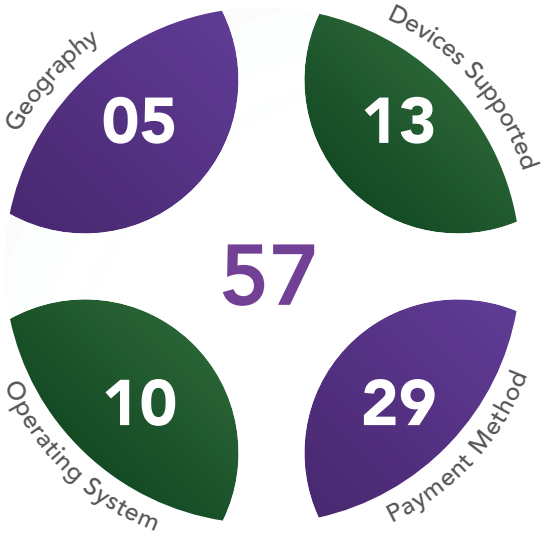
Company: Barclaycard
Launch Date: 2014



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.

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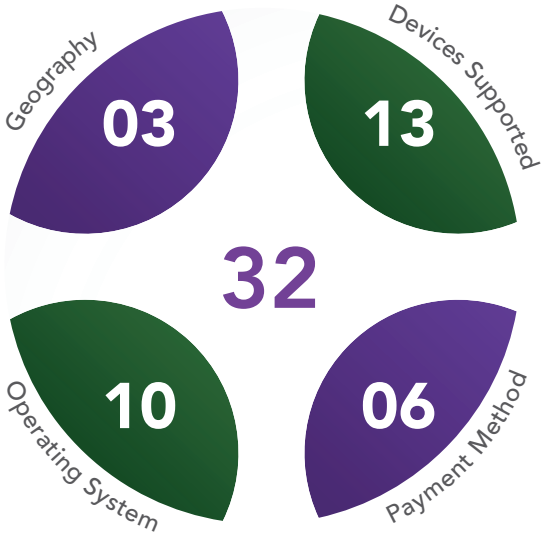
Note: Companies are listed in alphabetical order.

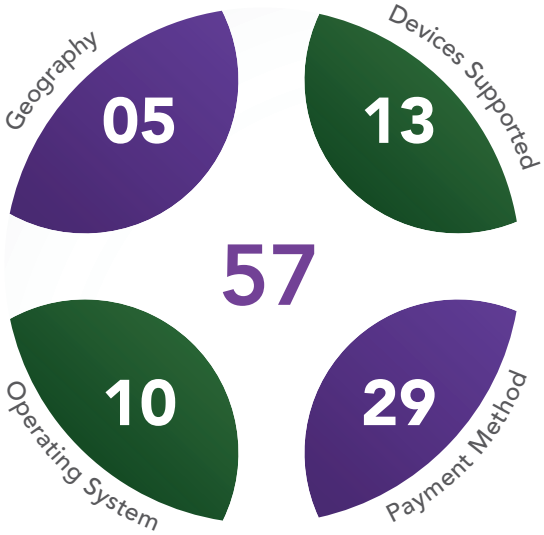
Company: Booker
Launch Date: 2010



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/MO to $395/MO

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.

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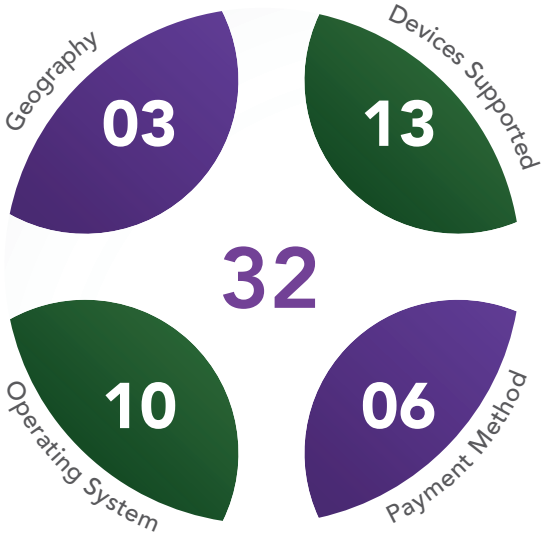
Note: Companies are listed in alphabetical order.

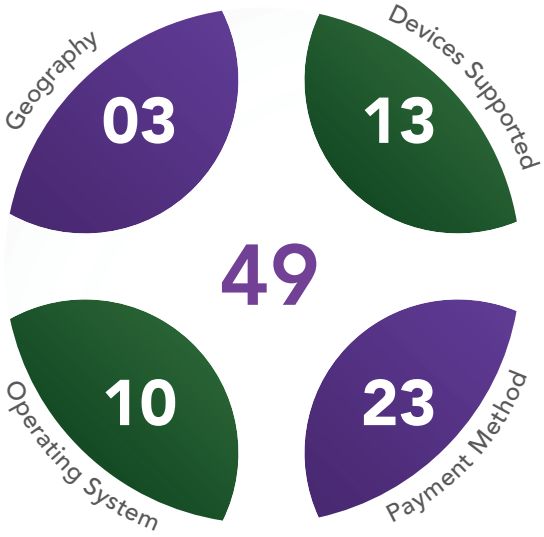
Company: Coiney
Launch Date: February 2012



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.

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.

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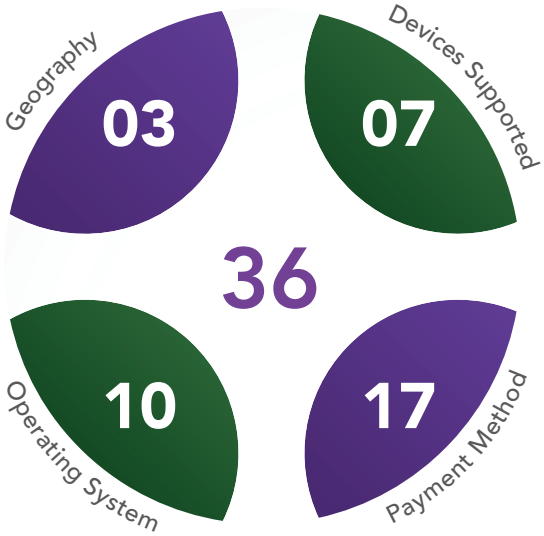
Note: Companies are listed in alphabetical order.

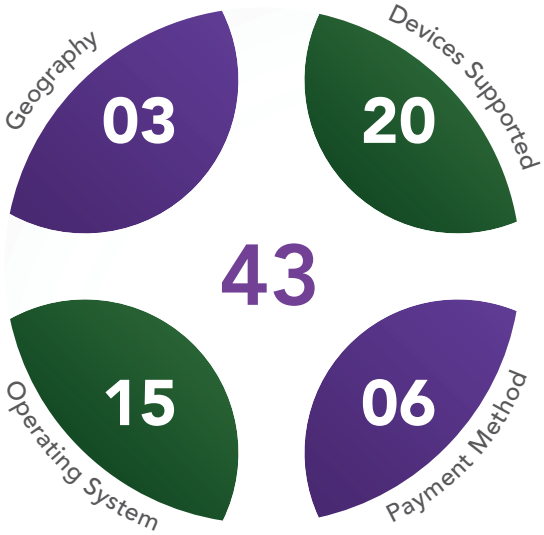
Company: Eirpoint
Launch Date: 2000



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.

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.

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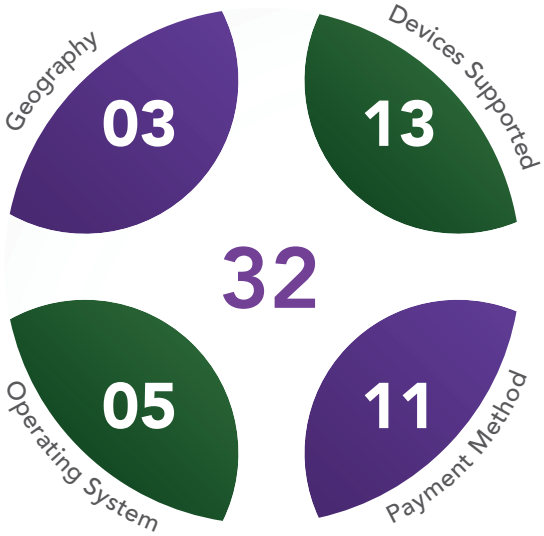
Note: Companies are listed in alphabetical order.

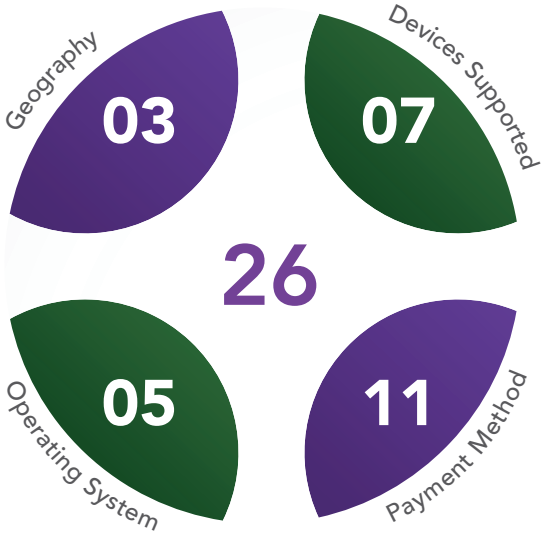
Company: Forte
Launch Date: 1998



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.

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.

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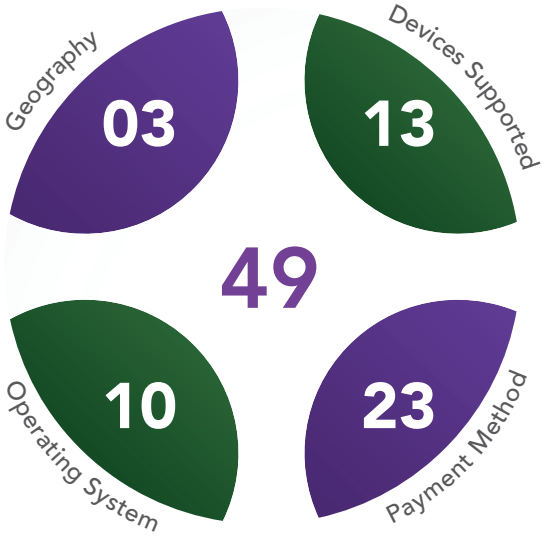
Note: Companies are listed in alphabetical order.

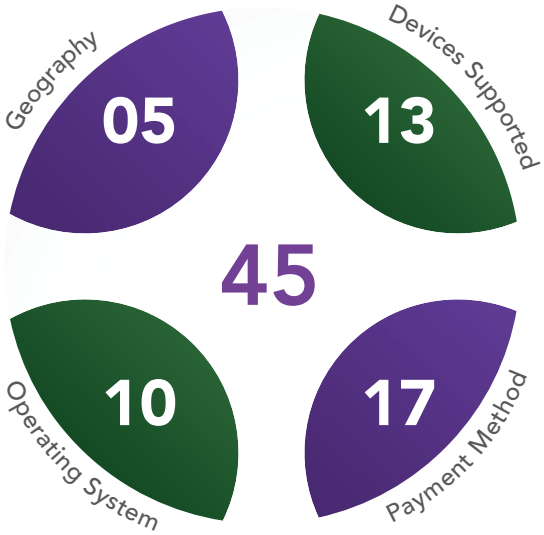
Company: Groovv mPOS
Launch Date: 2017



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.

Company: ibox
Launch Date: 2012



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

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.

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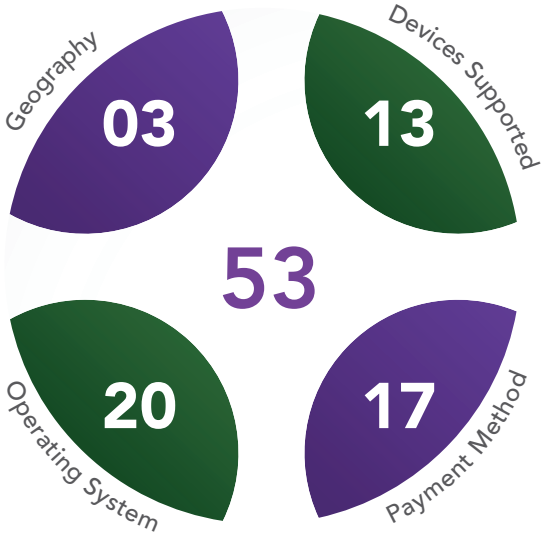
Note: Companies are listed in alphabetical order.

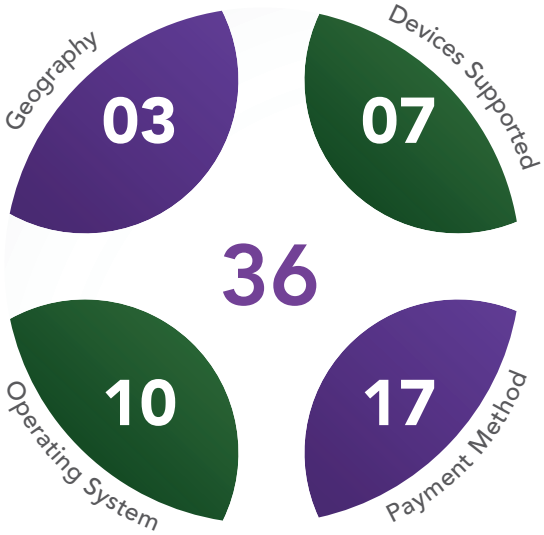
Company: innerfence
Launch Date: 2007



Customers/Volume: 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.

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!"

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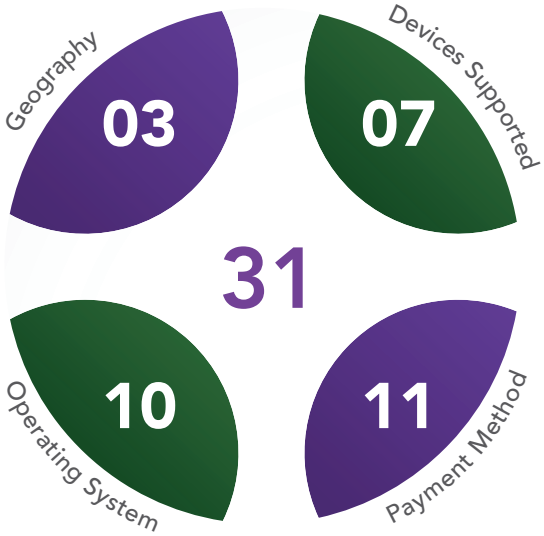
Note: Companies are listed in alphabetical order.

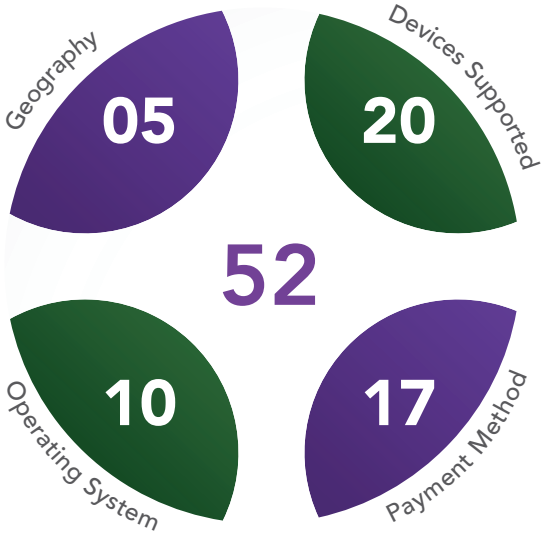
Company: Indosat Ooredoo
Launch Date: 2016



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.

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.

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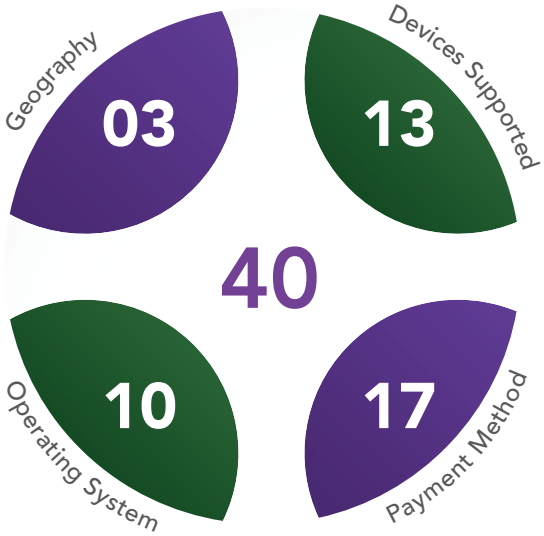
Note: Companies are listed in alphabetical order.

Customers/Volume: 150,000
Customer Focus: Small and mid-sized businesses, parking
Pricing: Not available

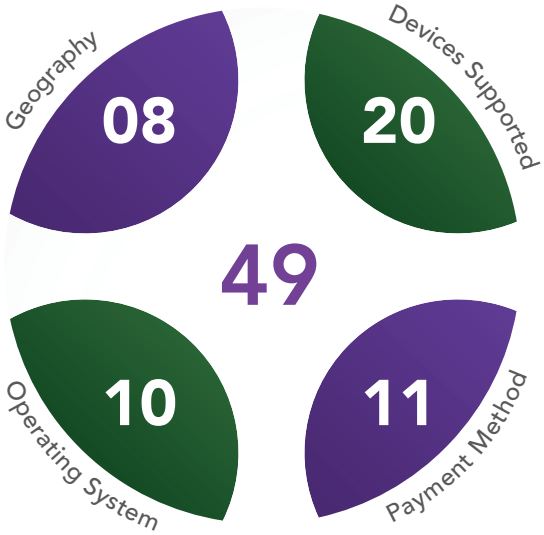
Company: iPayment
Launch Date: 1999



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.

Customers/Volume: Not available
Customer Focus: retailers and shoppers
Pricing: Not available

Company: iQmetrix
Launch Date: 1999



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.

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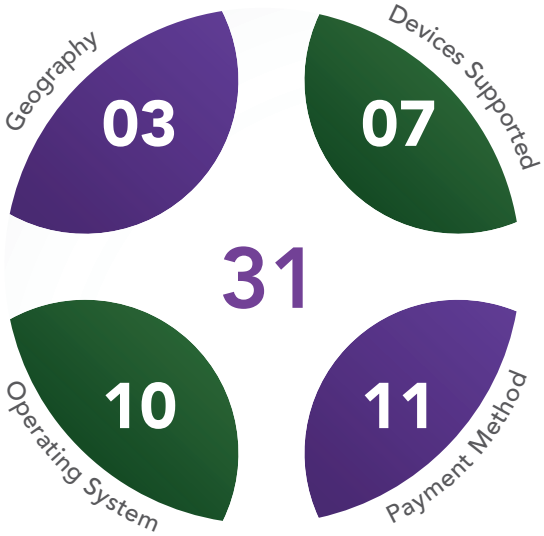
Note: Companies are listed in alphabetical order.

IsyPay®
Mobile payment solution

Company: IsyPay
Launch Date: 2008

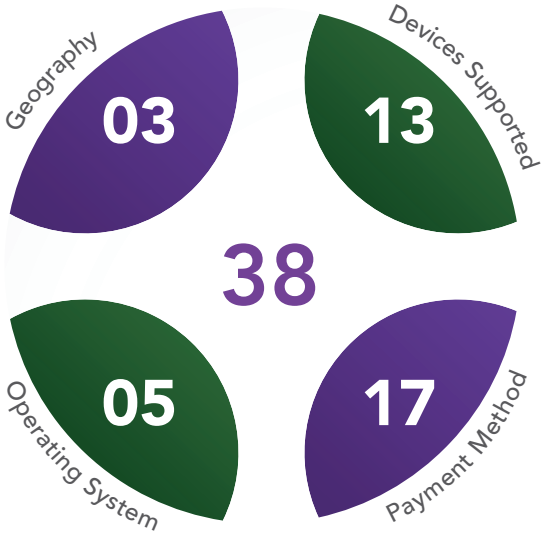


Customers/Volume: Not available
Customer Focus: Retail and wholesale
Pricing: 3.5% + VAT

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.

KASHING

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.

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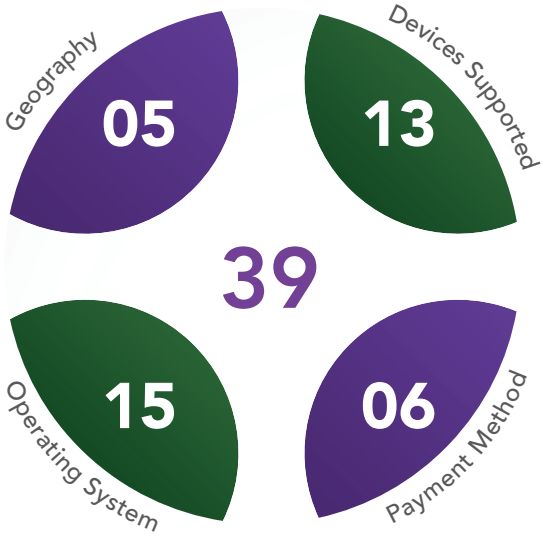
Note: Companies are listed in alphabetical order.

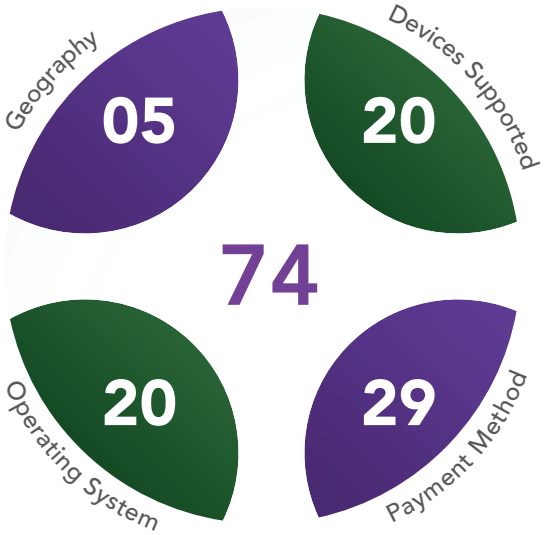
Company: KinPOS
Launch Date: 2008



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.

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.

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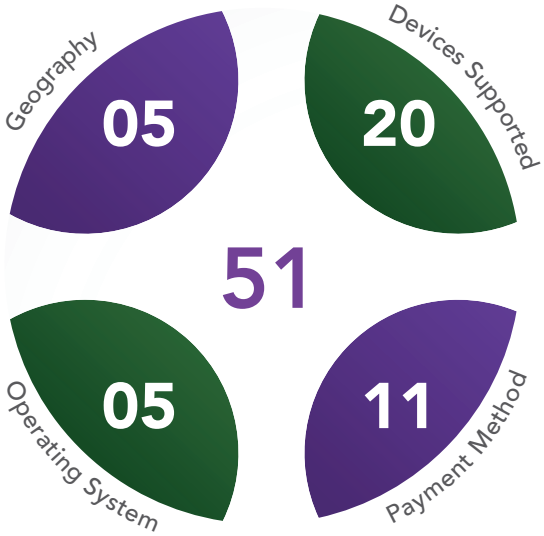
Note: Companies are listed in alphabetical order.

LifePay

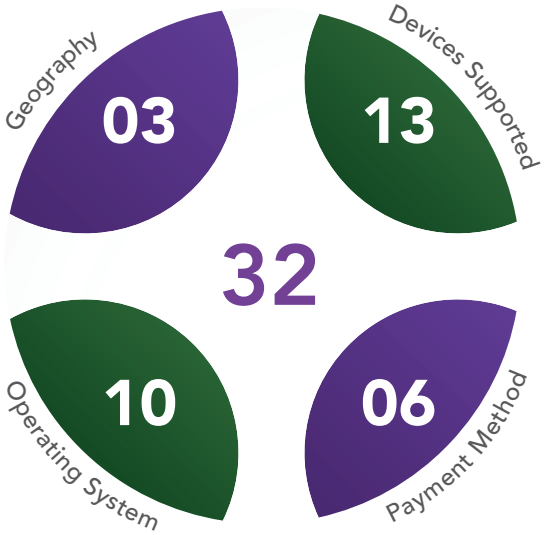
Company: LifePay
Launch Date: December



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.

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.

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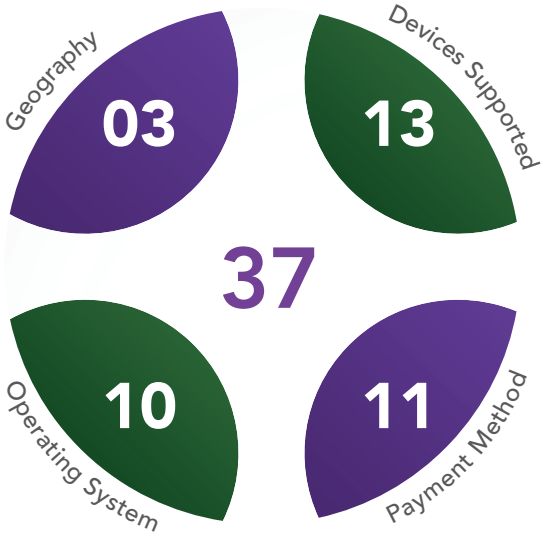
Note: Companies are listed in alphabetical order.

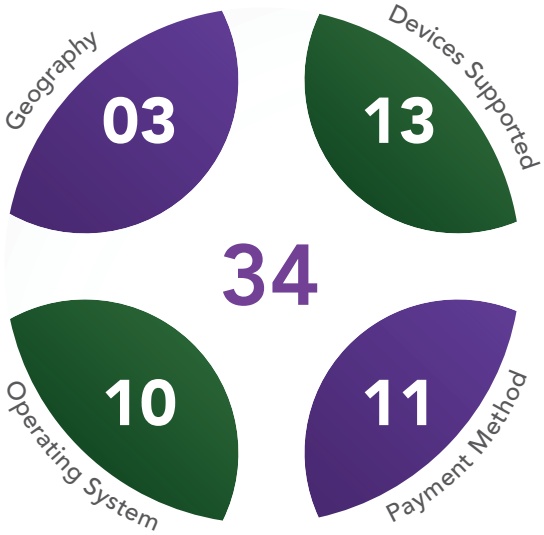
Company: Mandiri
Launch Date: September 2014



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.

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.

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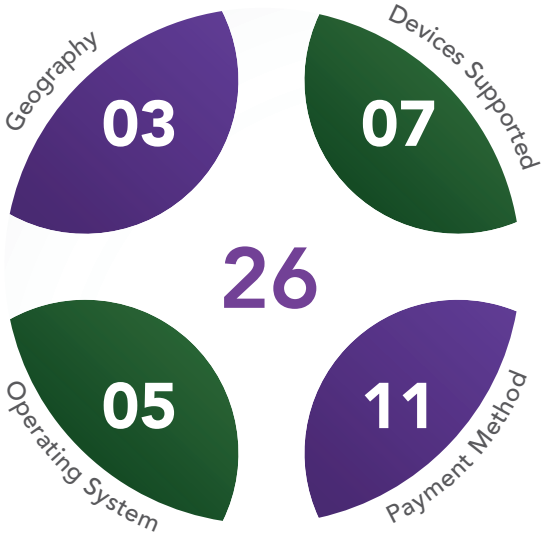
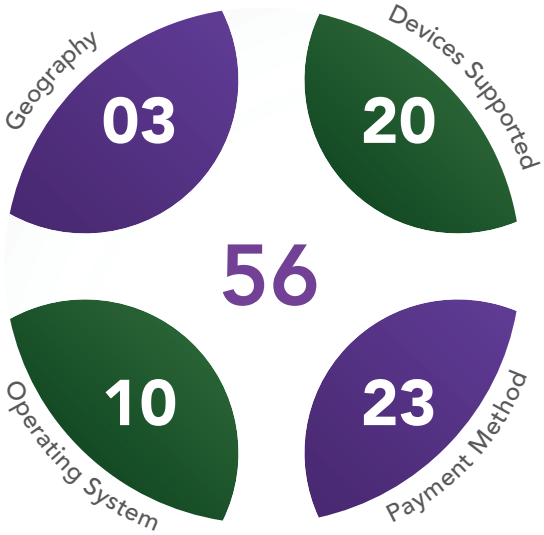
Company: Moka
Launch Date: 2014



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.

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.

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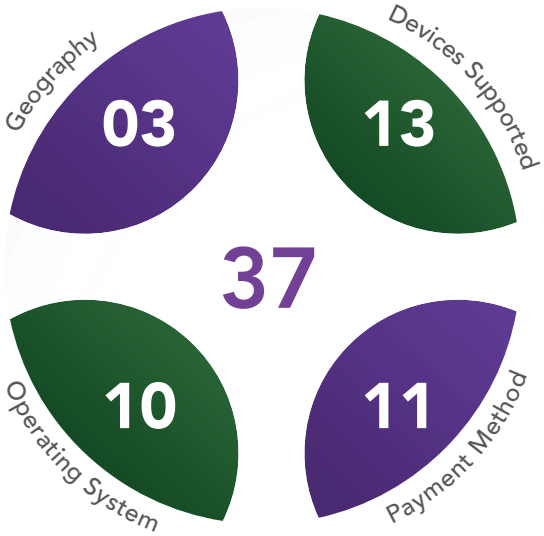
Note: Companies are listed in alphabetical order.

MoneticoMobile

Company: Monetico Mobile
Launch Date: September 2015

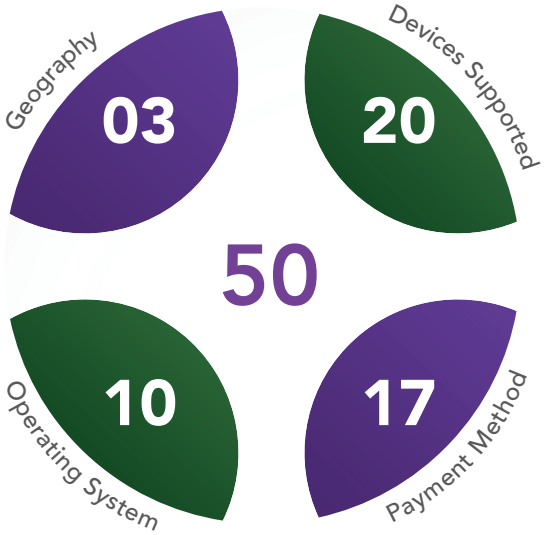


Customers/Volume: Not available
Customer Focus: Small businesses, self-employed workers, seasonal workers and merchants on the go
Pricing: $49 or $19.95 per month, 2,5% per transaction

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).

MYOB®

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.

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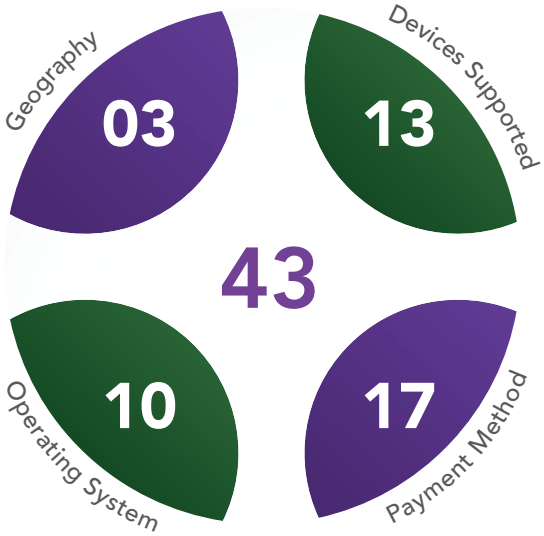
Note: Companies are listed in alphabetical order.

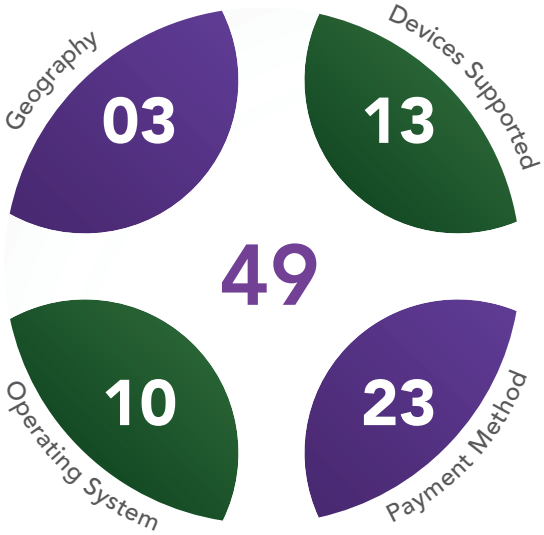
Company: myPOS
Launch Date: 2014



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.

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.

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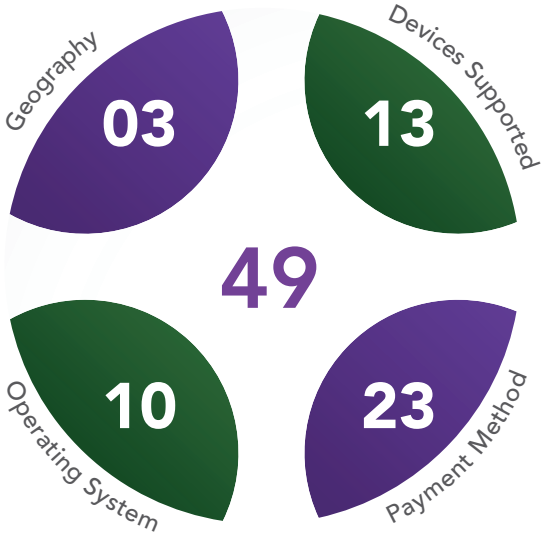
Note: Companies are listed in alphabetical order.

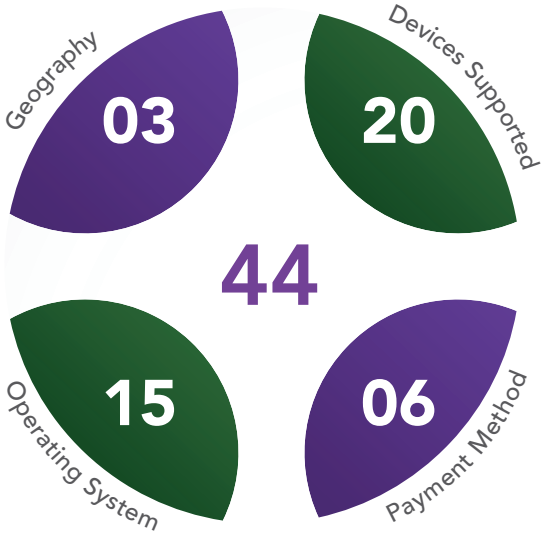
Company: NovelPay
Launch Date: 2012



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 on-board sales.

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 arts
Pricing: Not available

Octopus™ 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.

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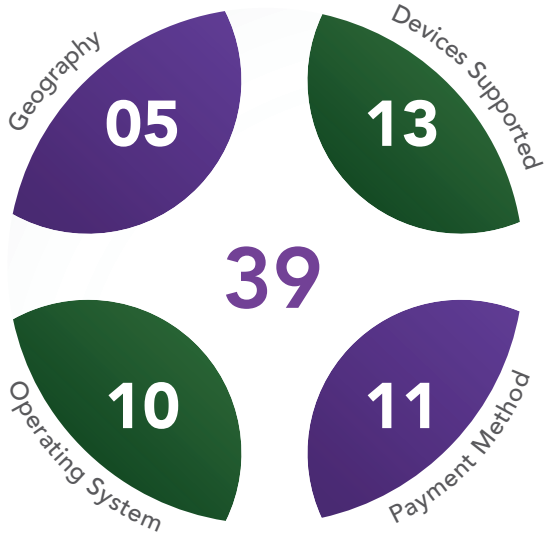
Note: Companies are listed in alphabetical order.

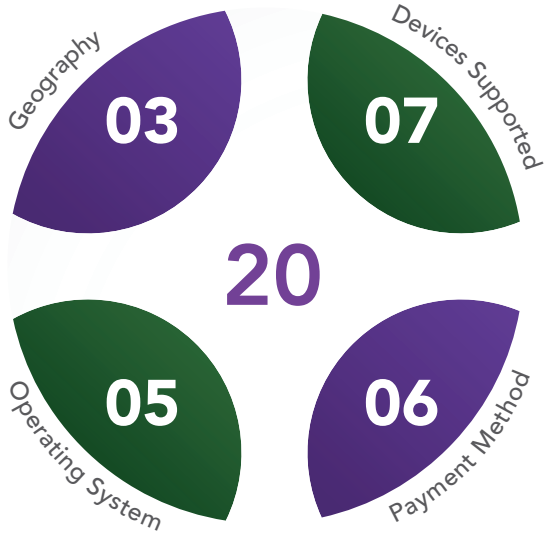
Company: Omnia Pay
Launch Date: 2013



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.

Company: Parametric
Launch Date: 2012



Customers/Volume: Not available
Customer Focus: Suites, clubs, restaurants, concourses
Pricing: Not available

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.

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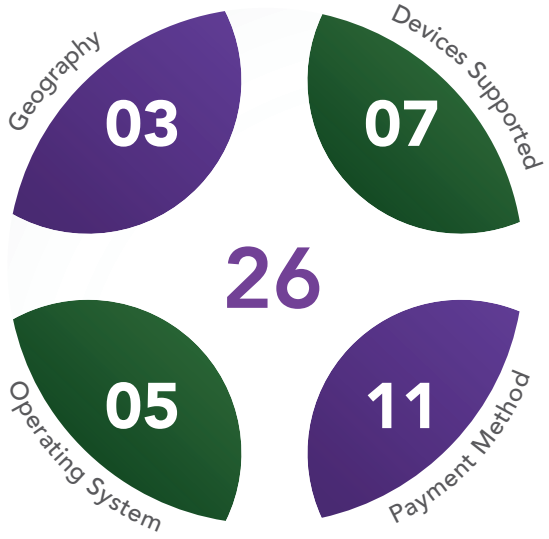
Note: Companies are listed in alphabetical order.

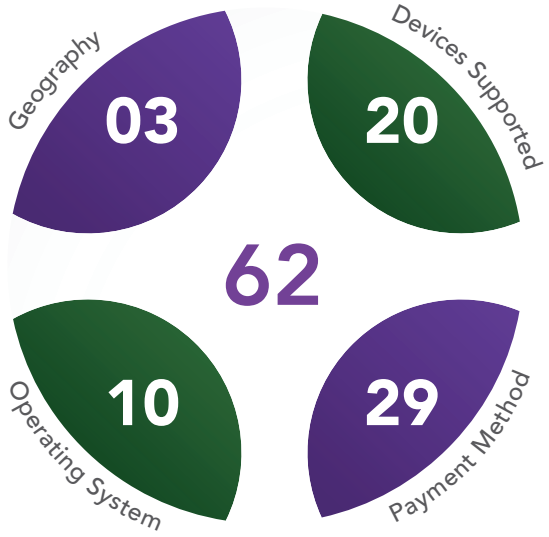
Company: Parkhub.com
Launch Date: September 2015



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.

Company: PayAnywhere
Launch Date: January 2011



Customers/Volume: Not available
Customer Focus: All merchants – micro, SMB, enterprise
Pricing: 2.69% per transaction

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

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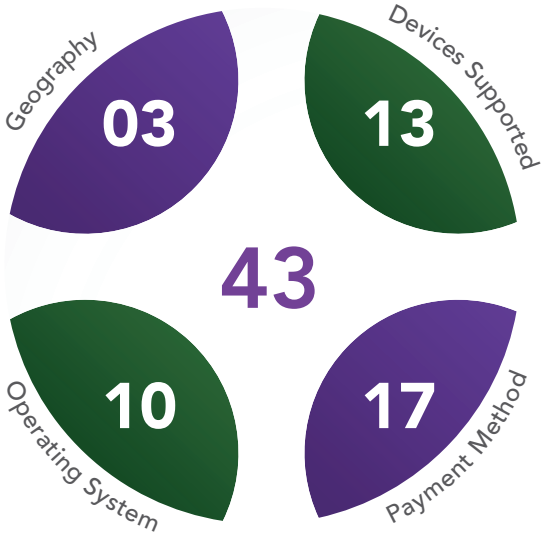
Note: Companies are listed in alphabetical order.

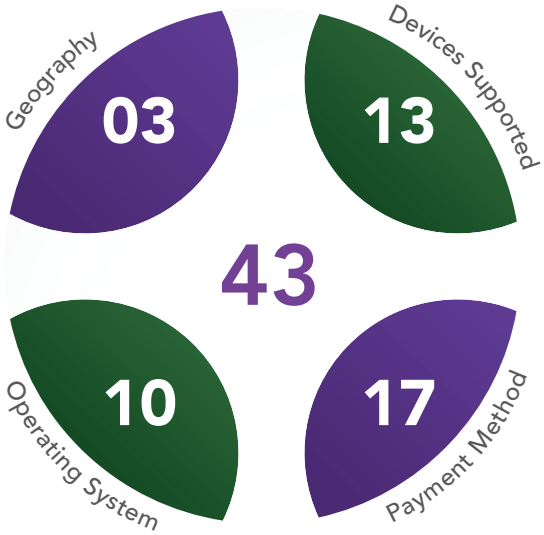
Company: Paymate
Launch Date: 2000



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.

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.

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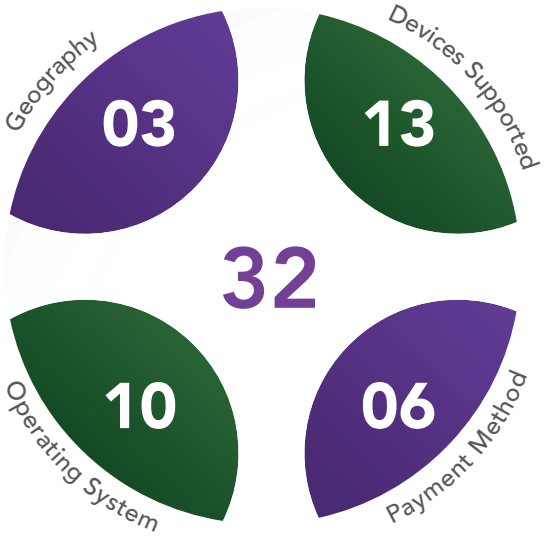
Note: Companies are listed in alphabetical order.

Company: PayWithIt
Launch Date: 2012

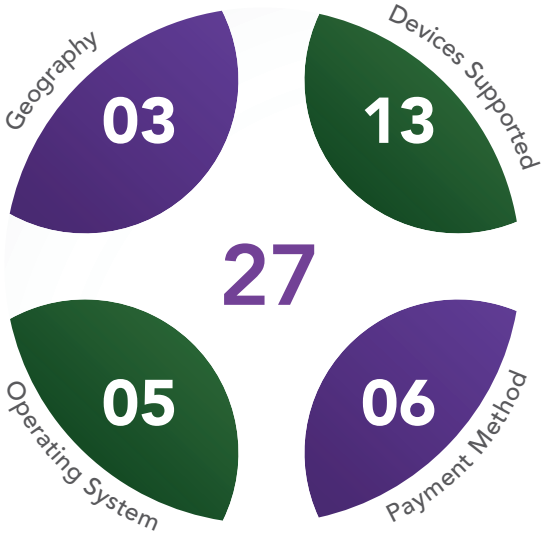
Customers/Volume: Not available
Customer Focus: Merchants on the go
Pricing: Not available



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.

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.

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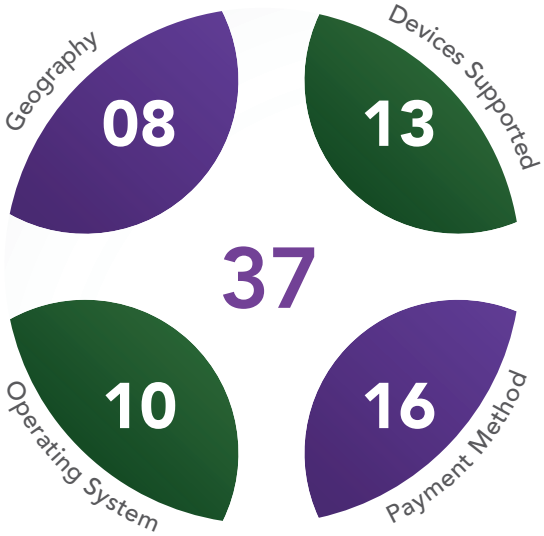
Note: Companies are listed in alphabetical order.

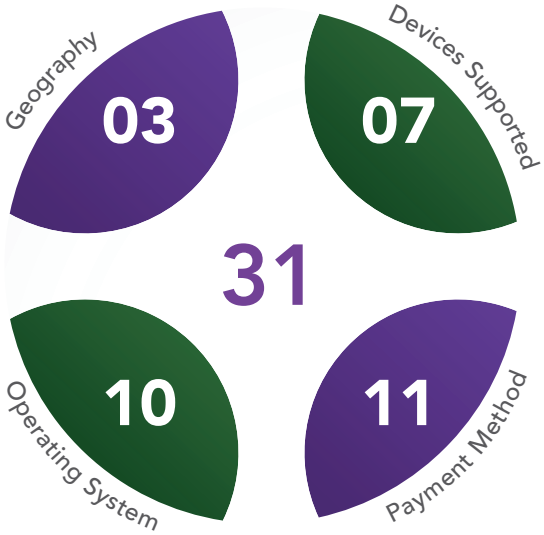
Company: POSitouch
Launch Date: 1987



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.

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.

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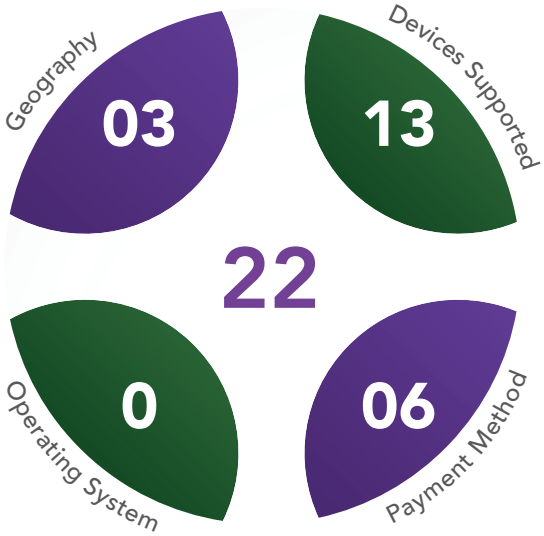
Note: Companies are listed in alphabetical order.

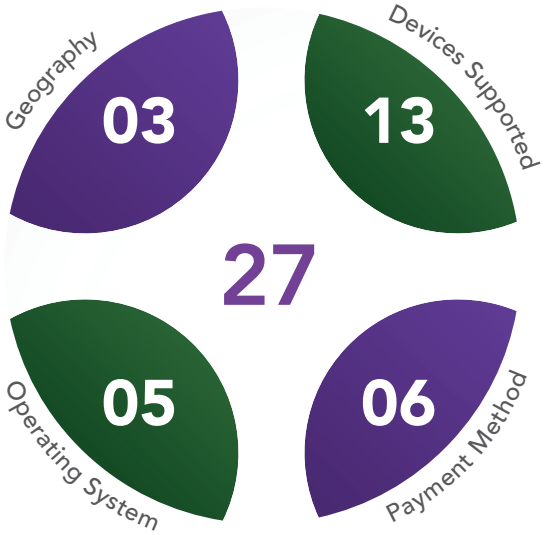
Company: Pursuit
Launch Date: 2008



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.

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.

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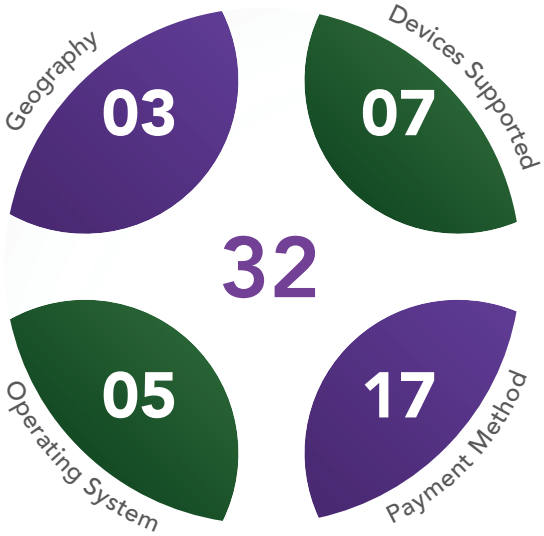
Core + Back Office

Note: Companies are listed in alphabetical order.

Company: Rezku
Launch Date: 2008

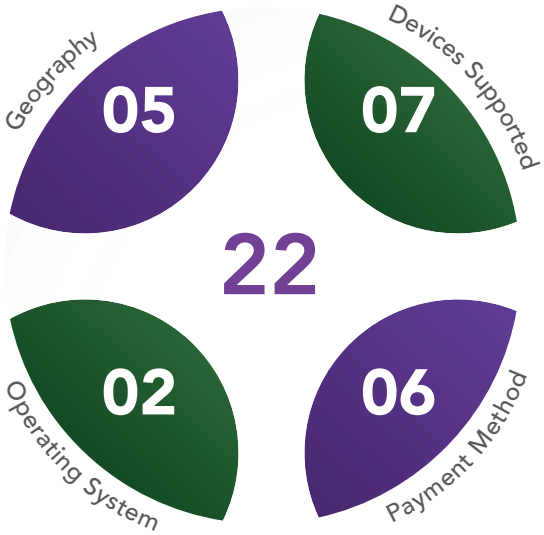
Customers/Volume: Restaurant, Bar, Food Truck, Quick Service, Brewery, Nightclub, iPad, Ice Cream, Cafe, Winery, Bakery, Donut Shop, Deli, Diner
Customer Focus: N/A
Pricing: N/A



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

Company: Sage
Launch Date: February 2013

Customers/Volume: Not available
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.

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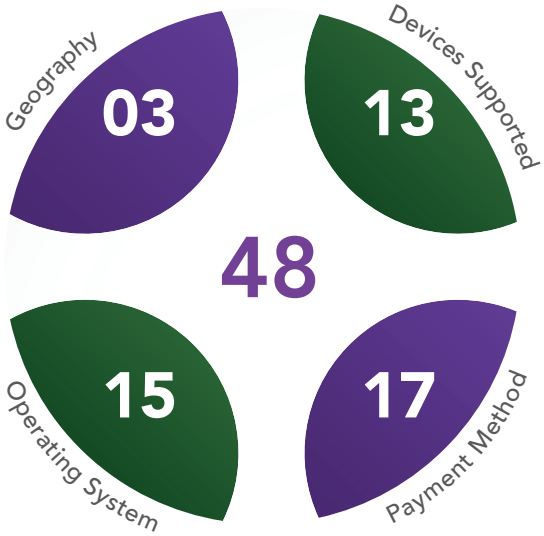
Core + Back Office

Note: Companies are listed in alphabetical order.

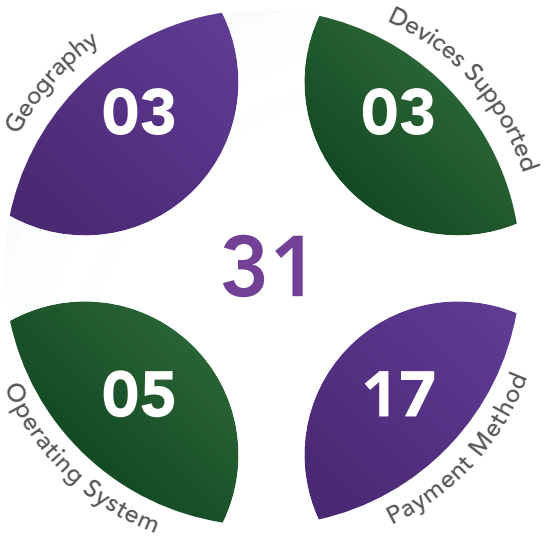
Company: Samil CTS
Launch Date: 2012



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).

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.

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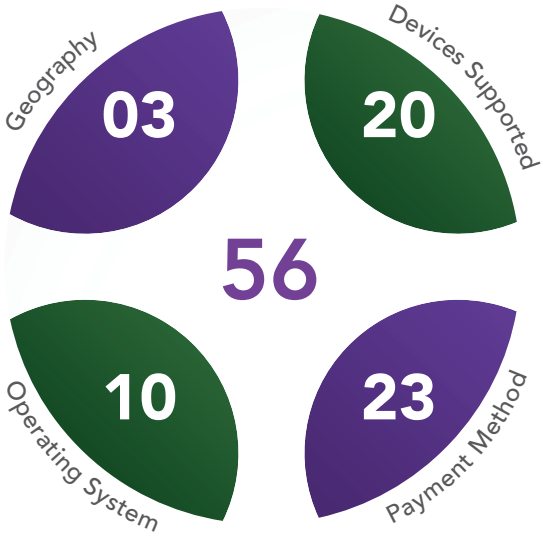
Core + Back Office

Note: Companies are listed in alphabetical order.

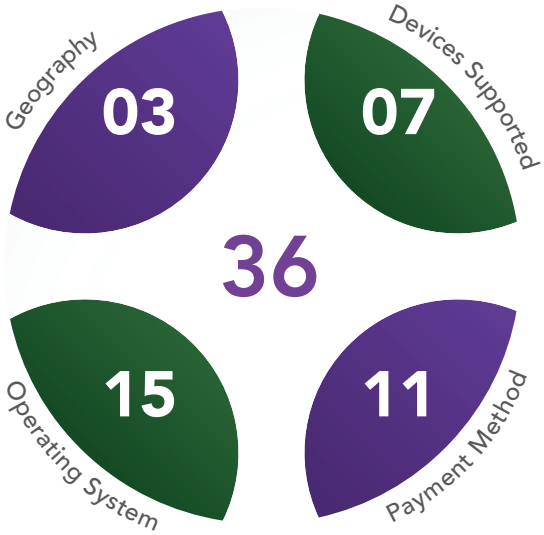
Company: SproutPOS
Launch Date: 2015



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.

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.

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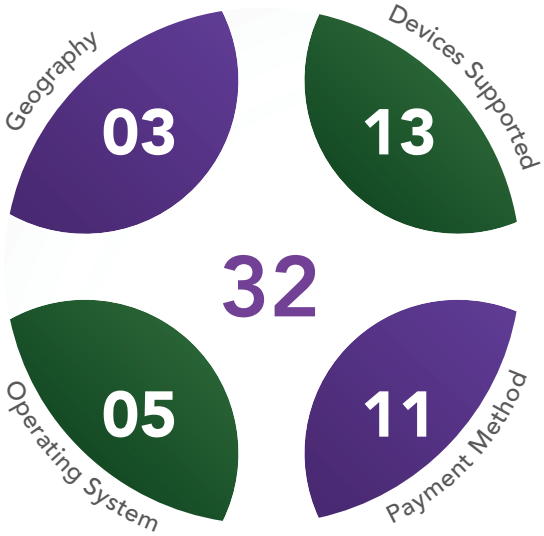
Note: Companies are listed in alphabetical order.

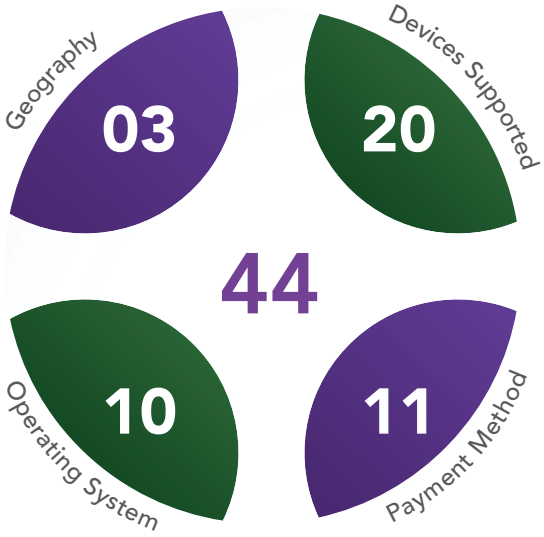
Company: Ticketbud
Launch Date: 2017



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.

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.

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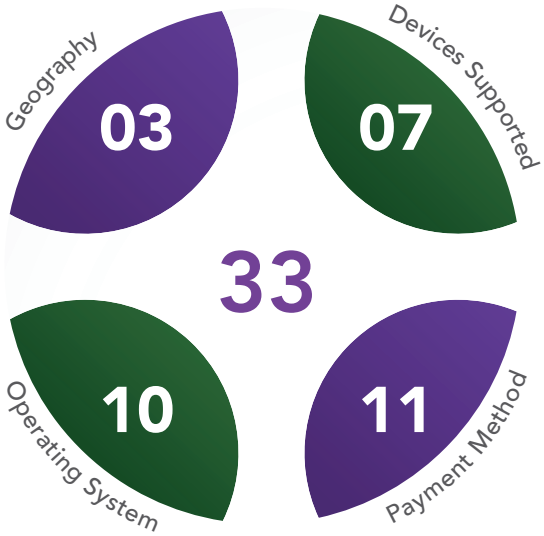
Note: Companies are listed in alphabetical order.

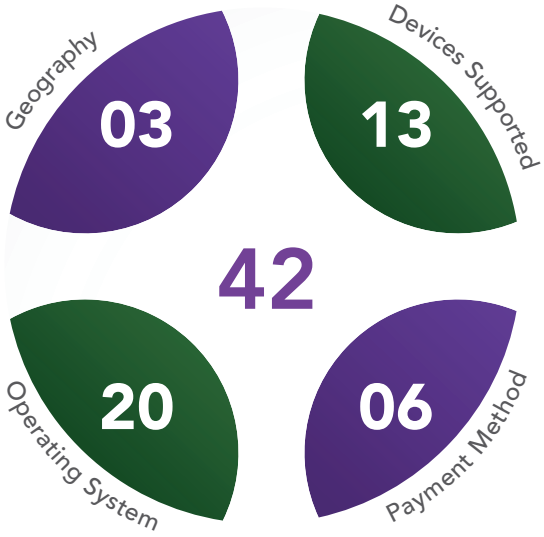
Company: Yoco
Launch Date: 2012



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.

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.

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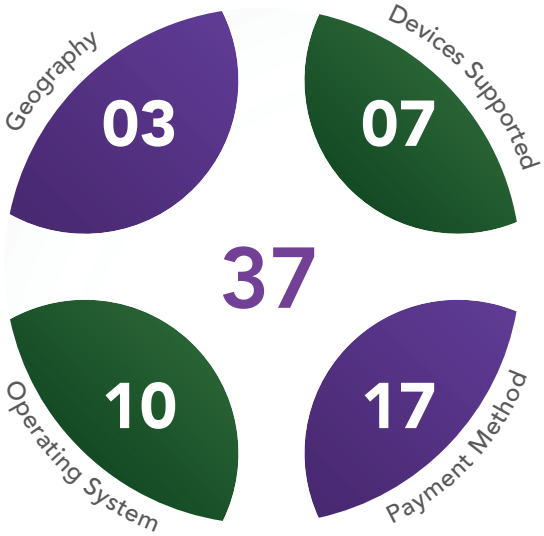
Note: Companies are listed in alphabetical order.

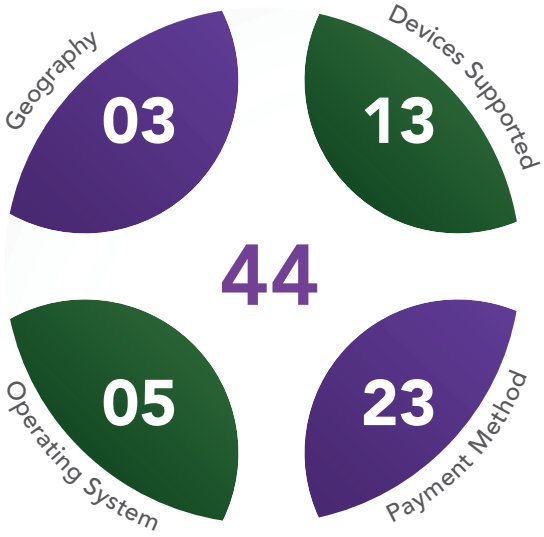
Company: AccoPOS
Launch Date: 1996



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.

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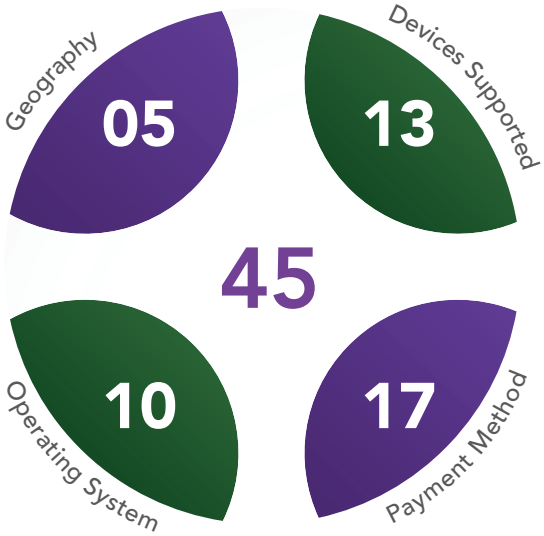
Note: Companies are listed in alphabetical order.

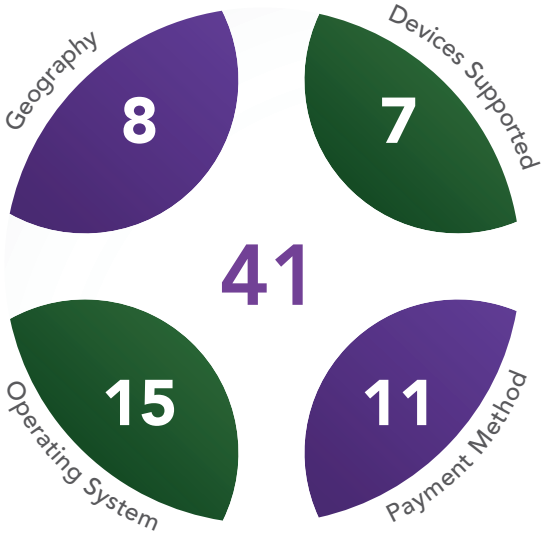
Company: Aptito
Launch Date: January 2011



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.

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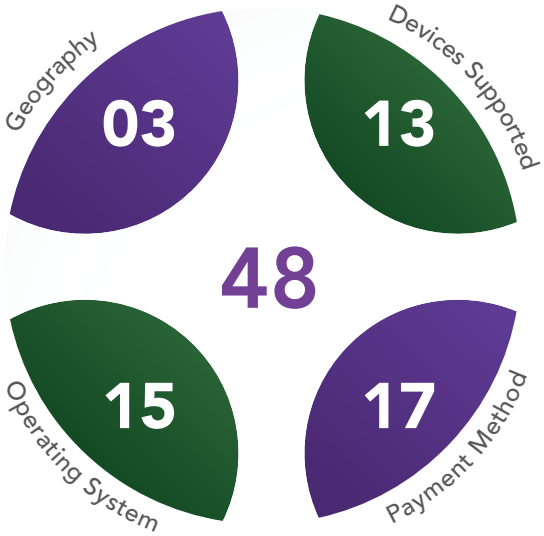
Note: Companies are listed in alphabetical order.

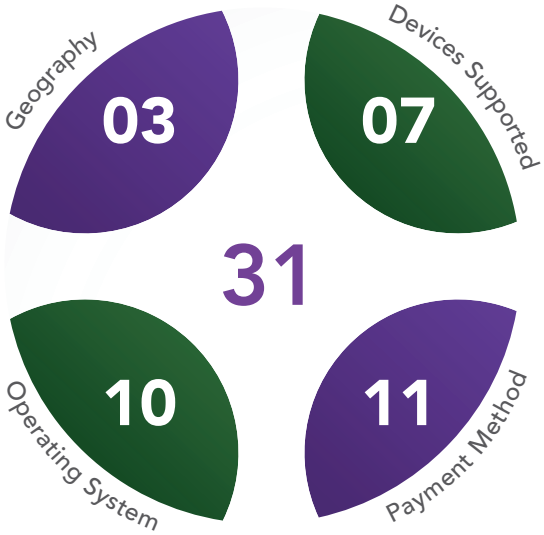
Company: Bransom
Launch Date: Not available



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.

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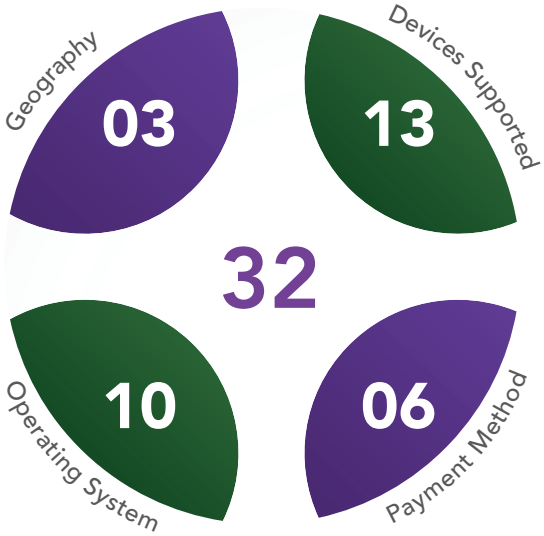
Note: Companies are listed in alphabetical order.

Company: CAKE
Launch Date: 2011

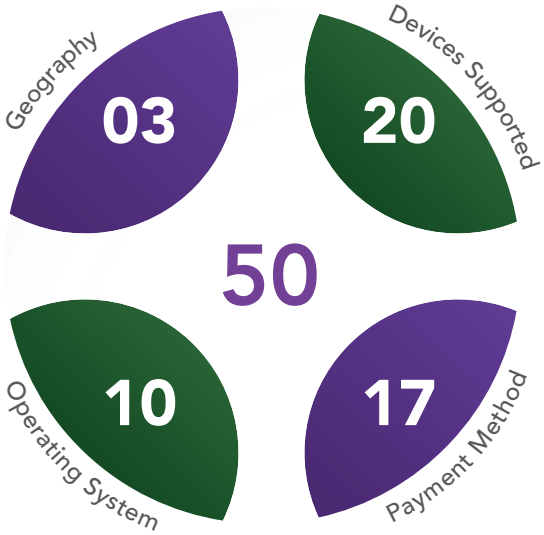
Customers/Volume: Not available
Customer Focus: Restaurants
Pricing: 2.5% per swipe



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.

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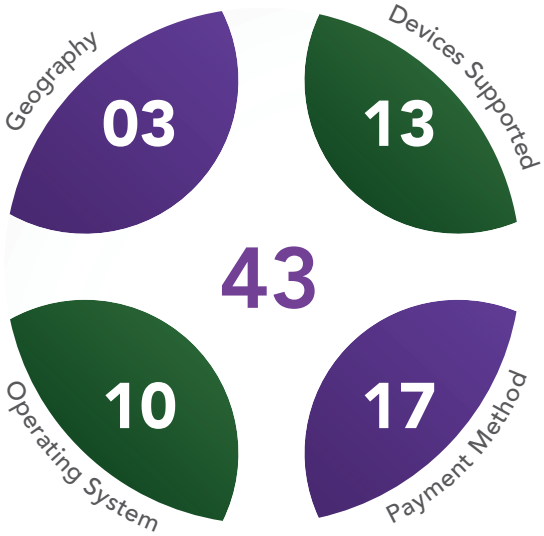
Note: Companies are listed in alphabetical order.

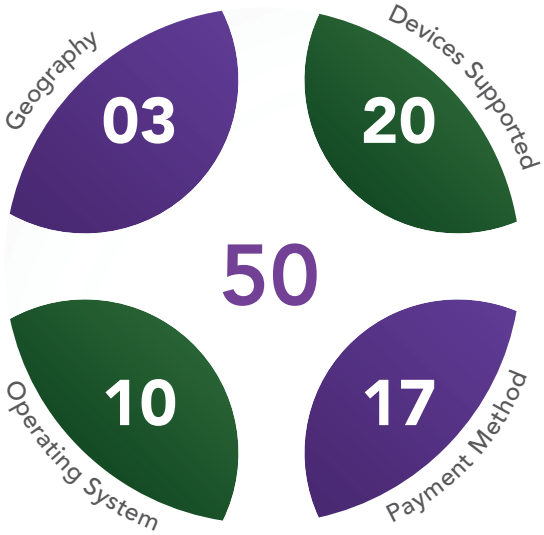
Company: Cielo
Launch Date: 2010



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.

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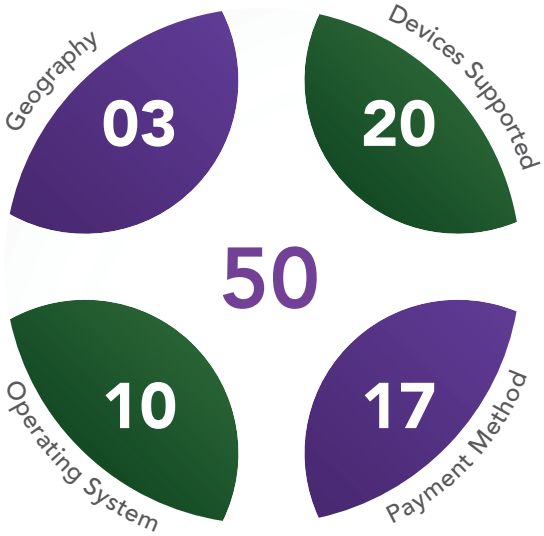
Note: Companies are listed in alphabetical order.

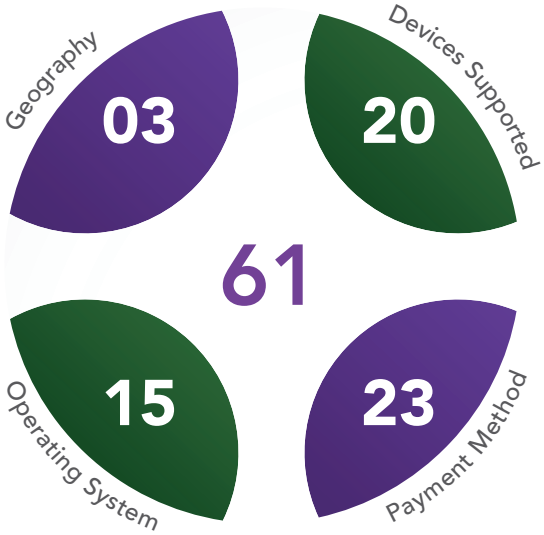
Company: Digio
Launch Date: July 2012



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.

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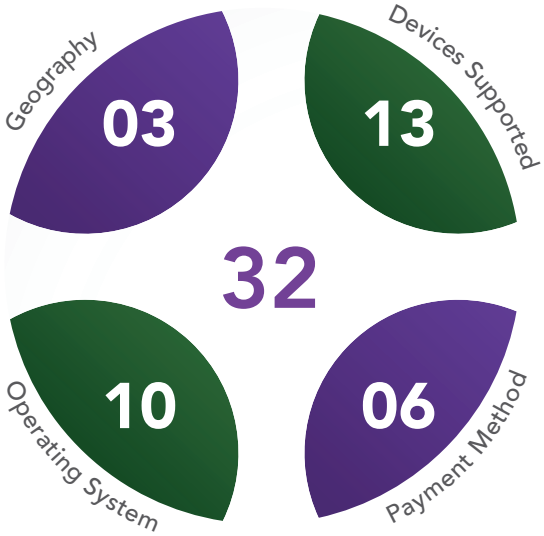
Note: Companies are listed in alphabetical order.

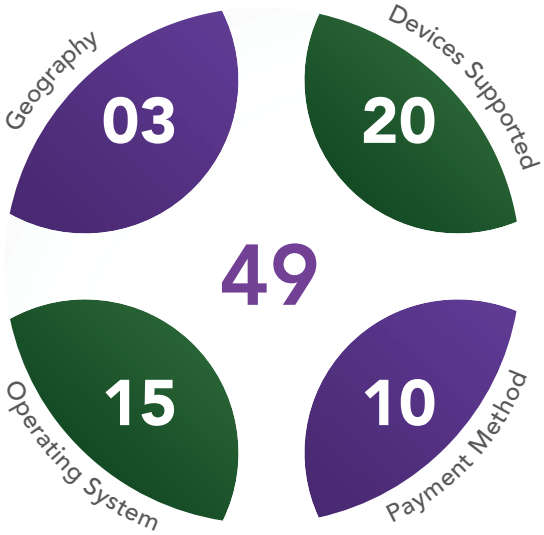
Company: Elavon
Launch Date: 1991



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.

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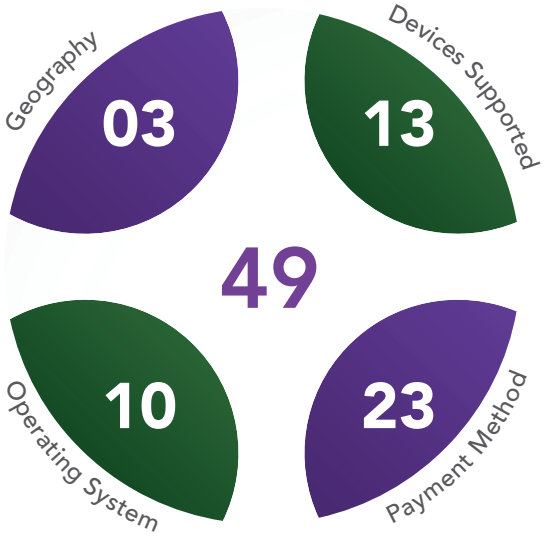
Note: Companies are listed in alphabetical order.

Company: EPOS
Launch Date: 2011

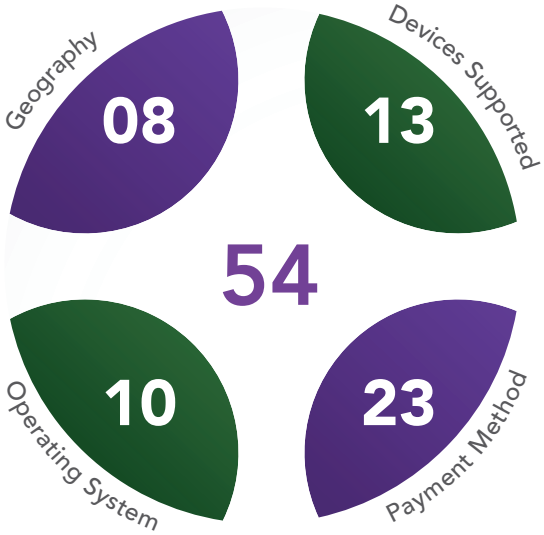
Customers/Volume: +30,000
Customer Focus: Retail, Hospitality
Pricing: N/A



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

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.

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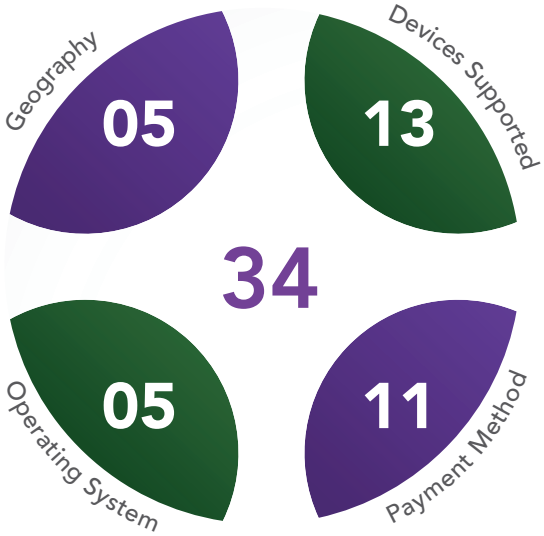
Note: Companies are listed in alphabetical order.

Company: ERPLY
Launch Date: 1998

Customers/Volume: N/A
Customer Focus: SMBs
Pricing: N/A

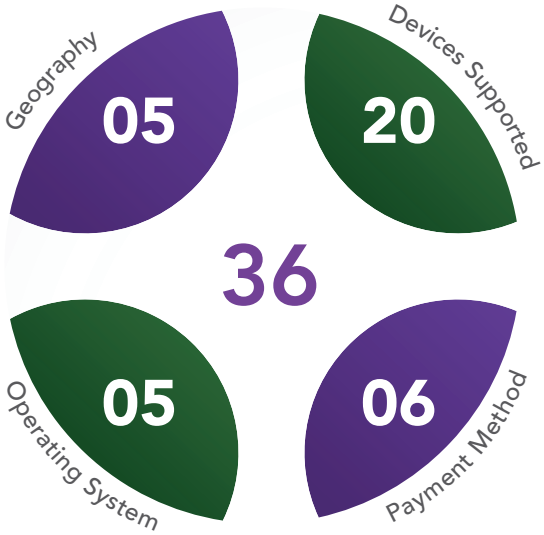
New!



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

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.

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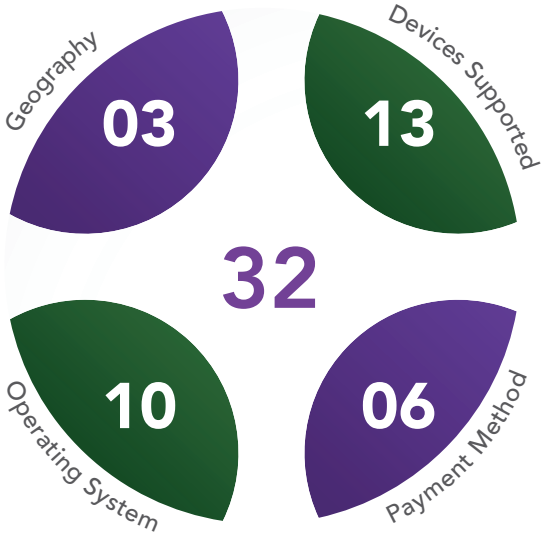
Note: Companies are listed in alphabetical order.

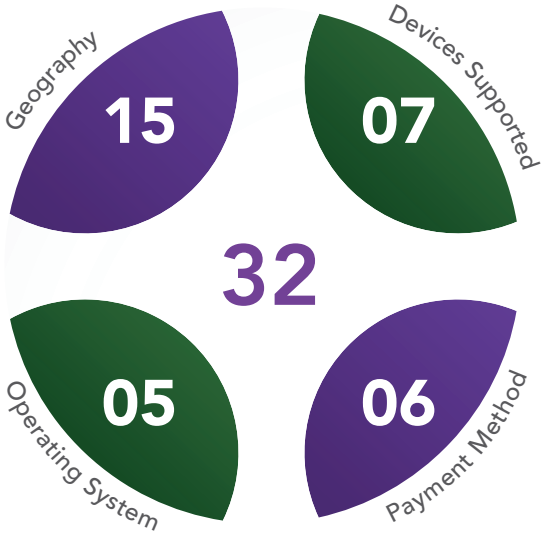
Company: Granbury
Launch Date: 2013



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.

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.

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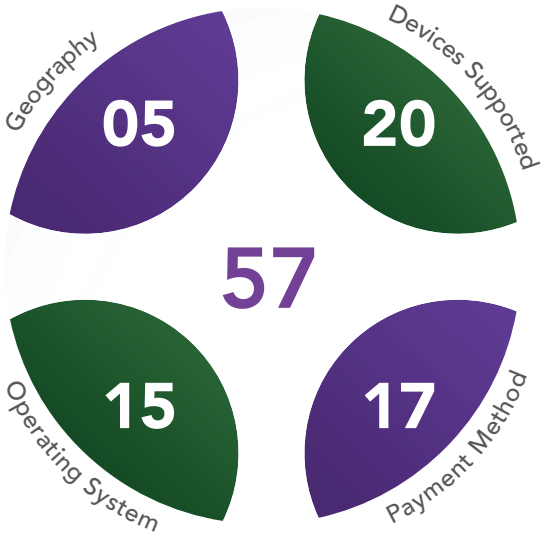
Core + Front + Back Office

Note: Companies are listed in alphabetical order.

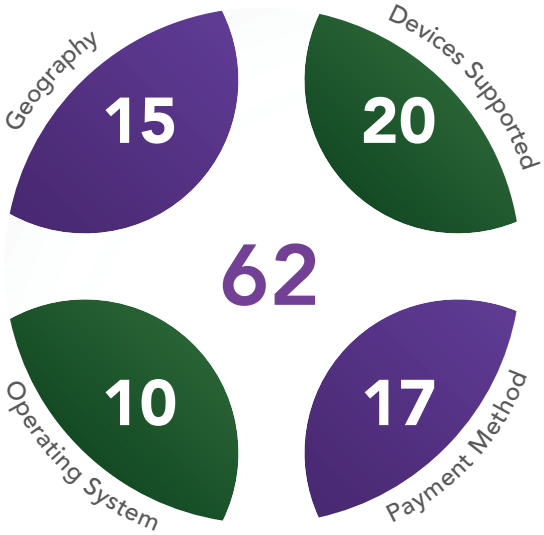
Company: I Love Velvet
Launch Date: MAY 2013



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

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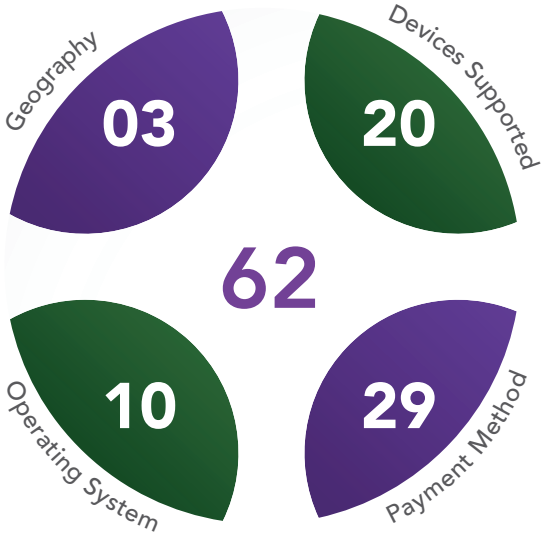
Core + Front + Back Office

Note: Companies are listed in alphabetical order.

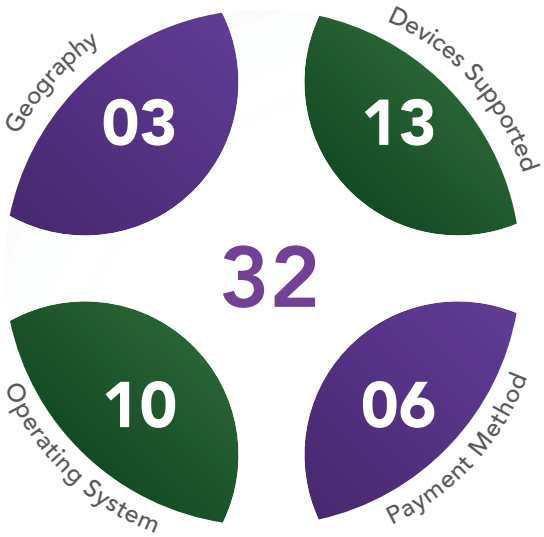
Company: Imobile3
Launch Date: 2009



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.

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.

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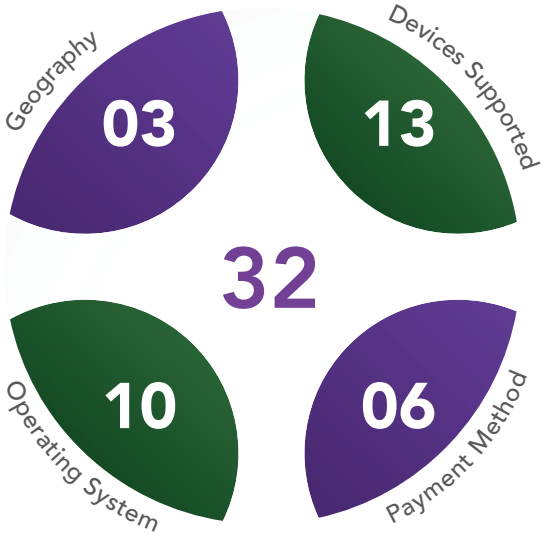
Core + Front + Back Office

Note: Companies are listed in alphabetical order.

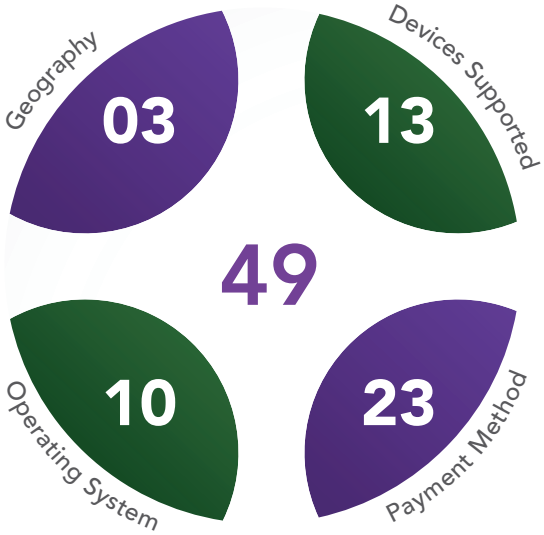
Company: ING
Launch Date: 2016



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.

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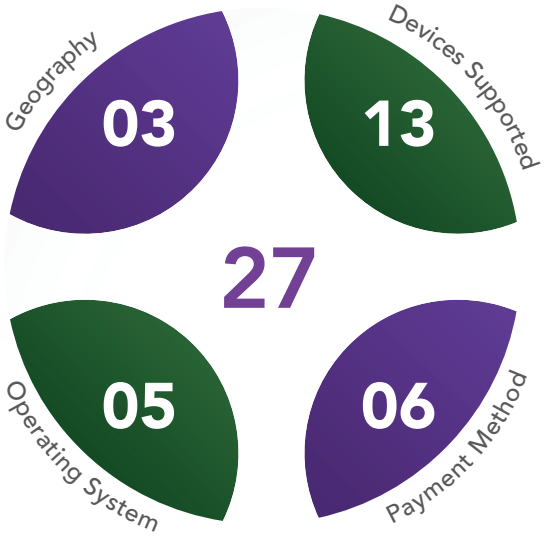
Core + Front + Back Office

Note: Companies are listed in alphabetical order.

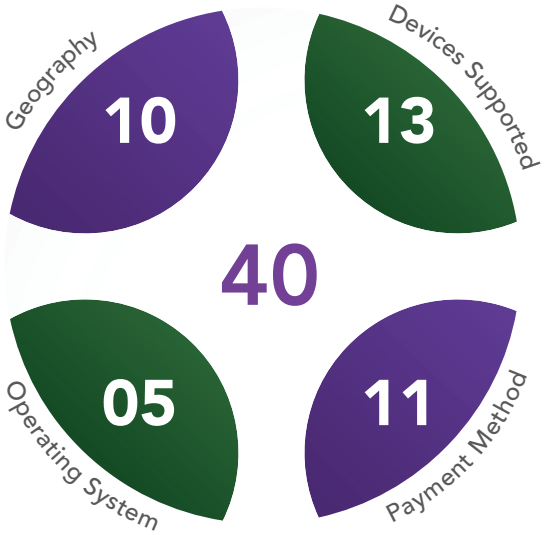
Company: Kachng
Launch Date: 2012



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.

Company: Kibo
Launch Date: 1977



Customers/Volume: Not available
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.

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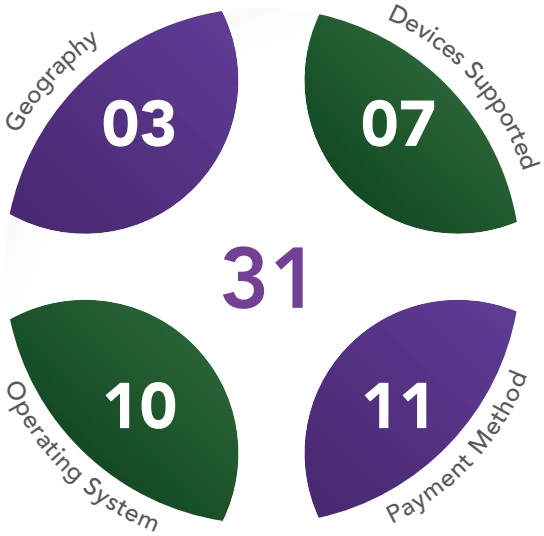
Note: Companies are listed in alphabetical order.

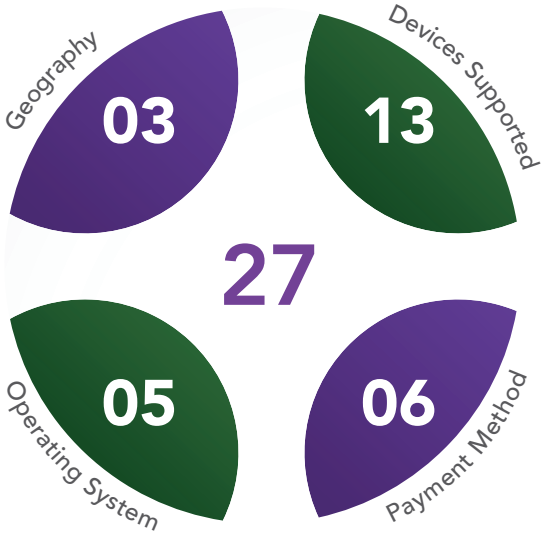
Company: Koupah
Launch Date: April 2013



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.

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.

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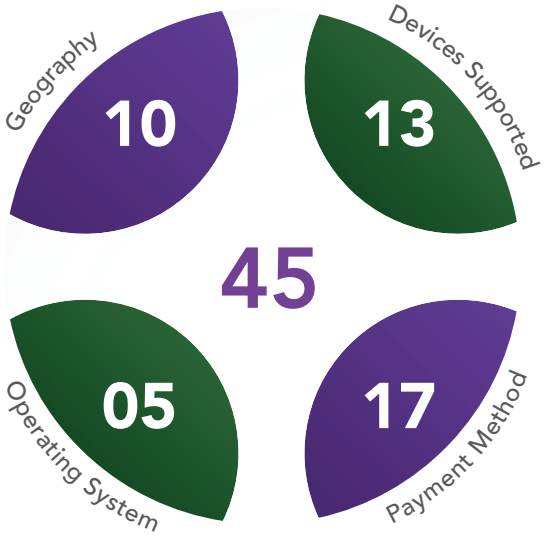
Note: Companies are listed in alphabetical order.

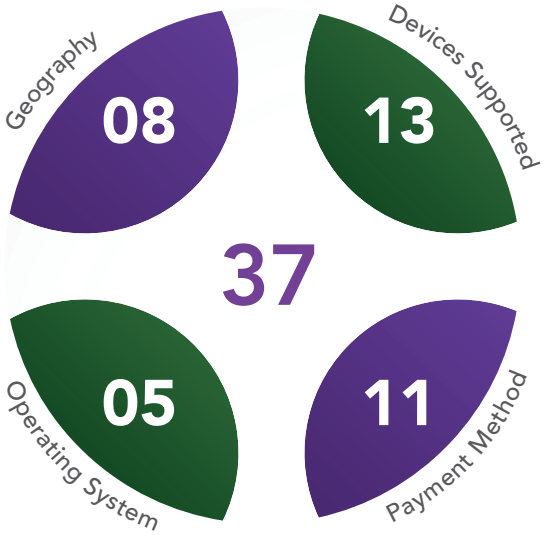
Company: Lightspeed
Launch Date: 2005



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.

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.

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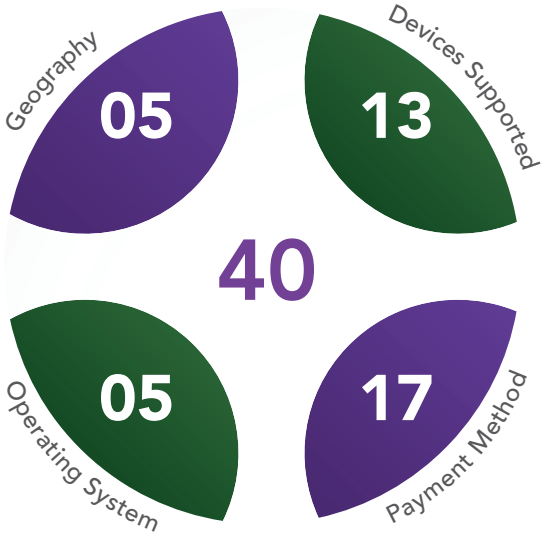
Note: Companies are listed in alphabetical order.

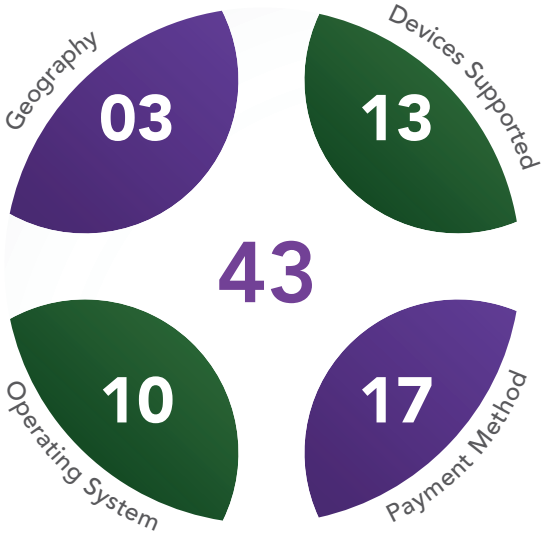
Company: LivePOS
Launch Date: 2006



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.

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.

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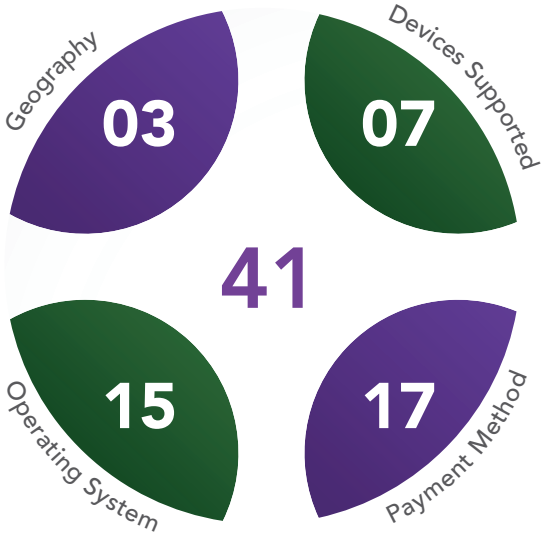
Note: Companies are listed in alphabetical order.

Company: M4Bank
Launch Date: 2012

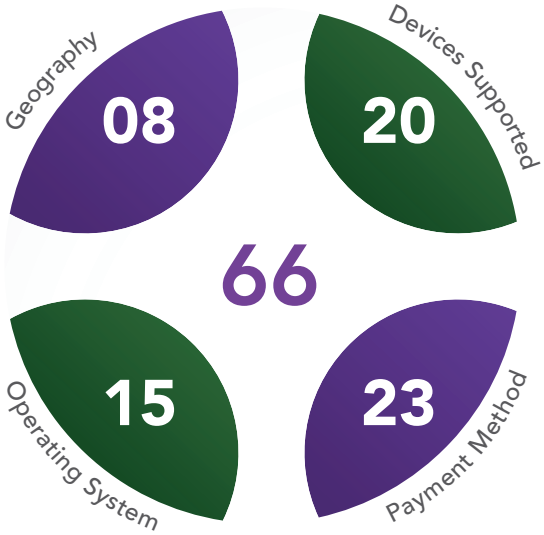


Customers: Not available
Customer Focus: Banks, merchants, insurance companies
Pricing: Not available

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.

Maitre'D

Company: Maitre'D
Launch Date: 1999



Customers: Not available
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.

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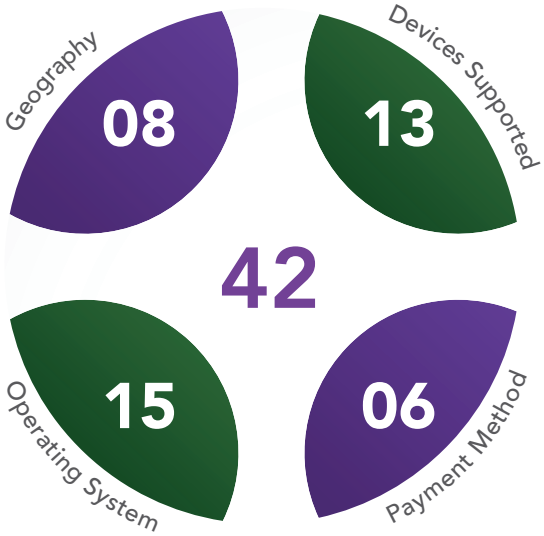
Note: Companies are listed in alphabetical order.

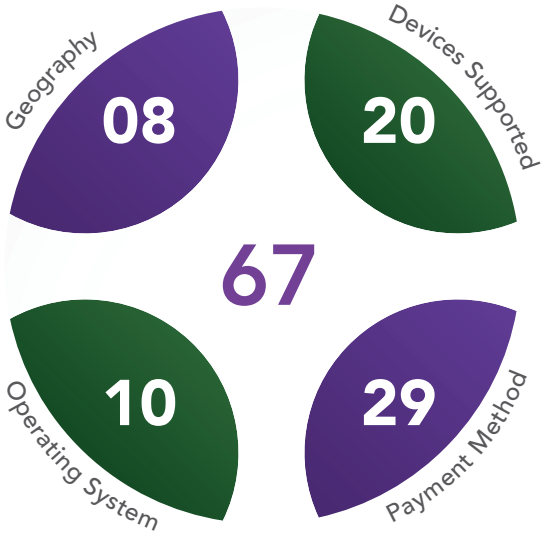
Company: Mi9 Retail
Launch Date: 2001



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.

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.

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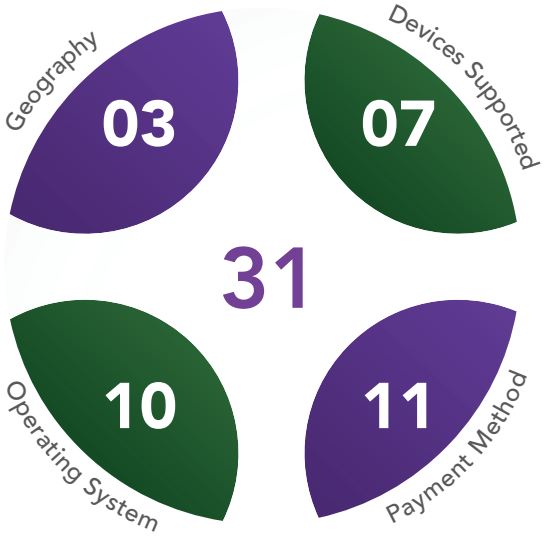
Note: Companies are listed in alphabetical order.

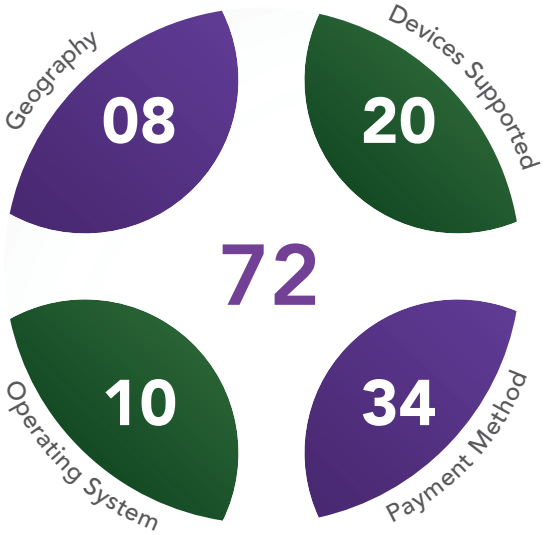
Company: Mobiversa
Launch Date: March 2015



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

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

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.

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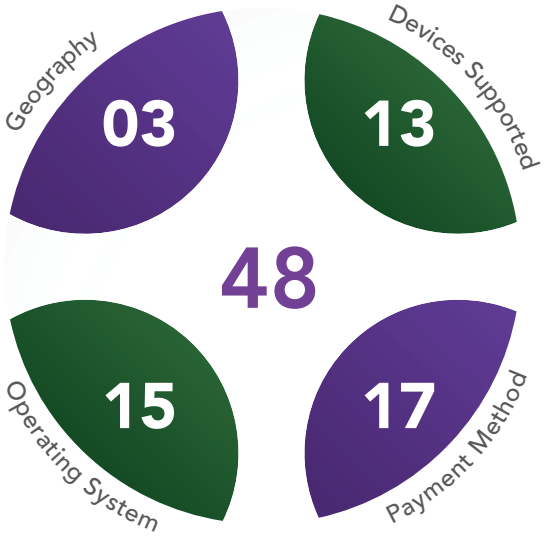
Note: Companies are listed in alphabetical order.

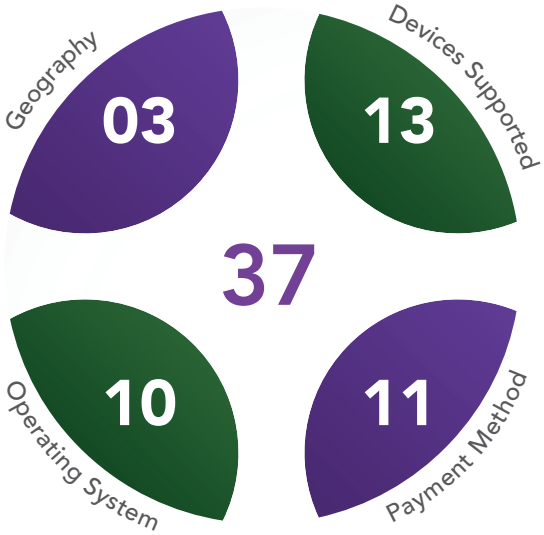
Company: O2
Launch Date: 2016



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.

Company: Only POS
Launch Date: 2008



Customers/Volume: N/A
Customer Focus: Retailers
Pricing: N/A

New!

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

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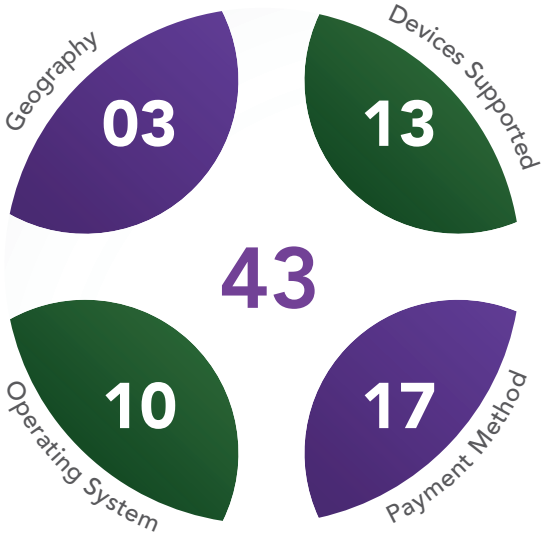
Core + Front + Back Office

Note: Companies are listed in alphabetical order.

Company: Openpay
Launch Date: 2012

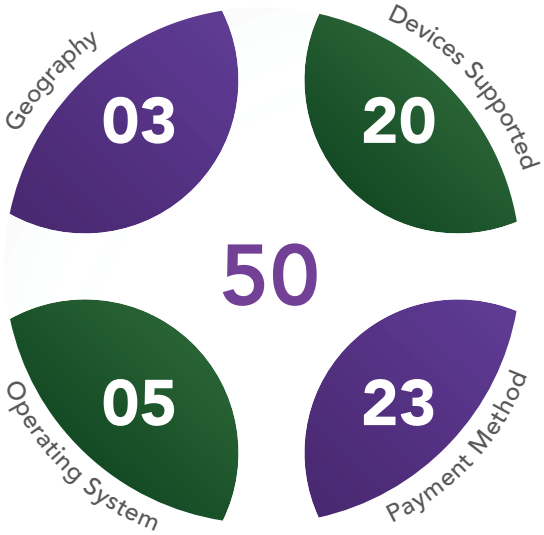


Customers/Volume: N/A
Customer Focus: Shoppers
Pricing: N/A

New!

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.

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.

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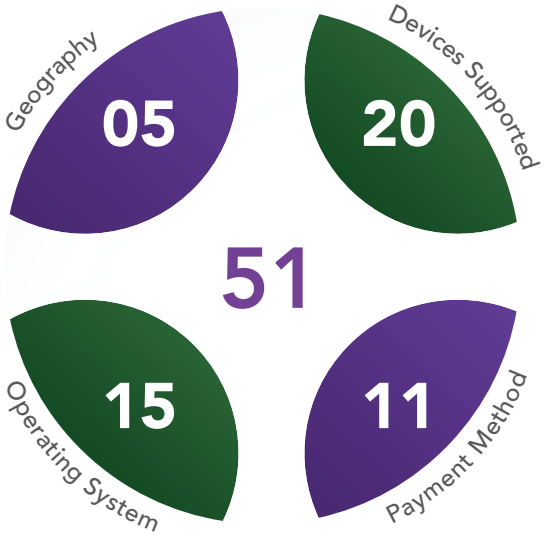
Note: Companies are listed in alphabetical order.

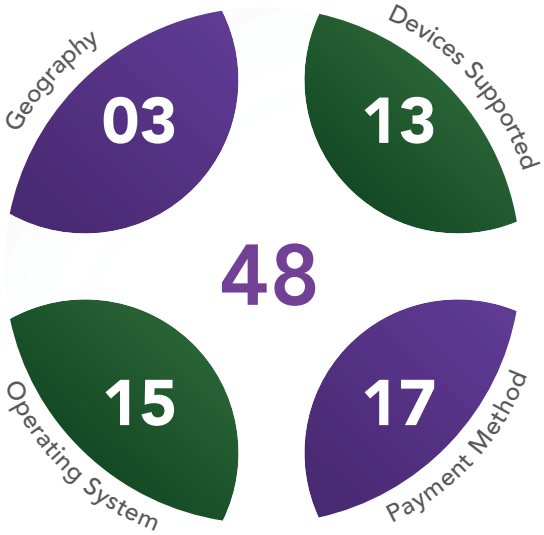
Company: Payfirma
Launch Date: September 2011



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.

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.

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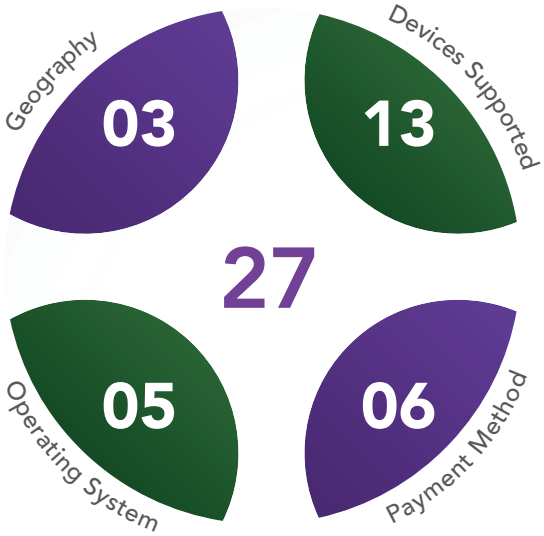
Core + Front + Back Office

Note: Companies are listed in alphabetical order.

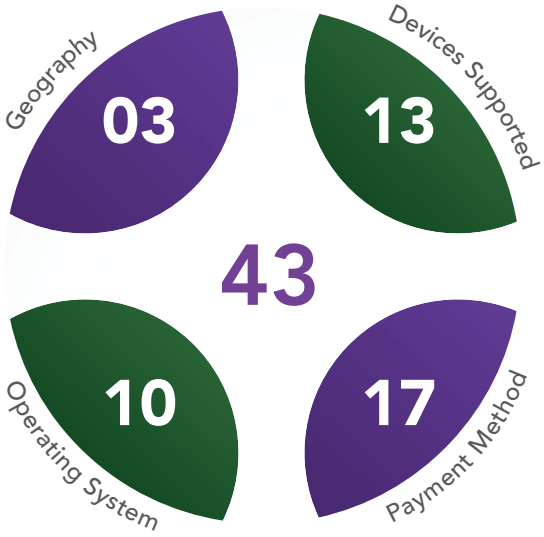
Company: Pepperkorn
Launch Date: 2013



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.

Company: Phone Swipe
Launch Date: 2011



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

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 Maps™, one account multiple terminals and a referral program, among other features.

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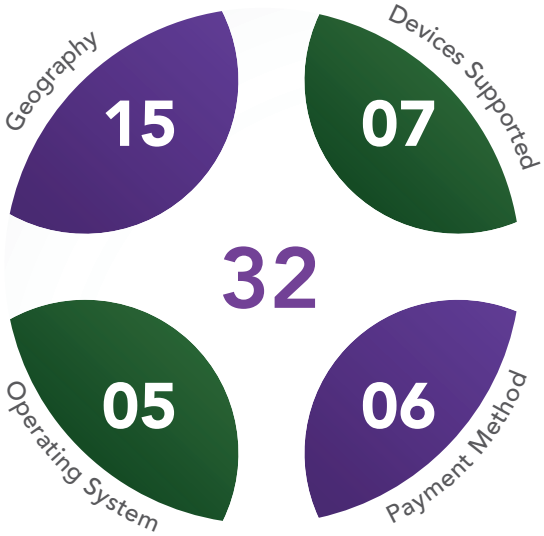
Note: Companies are listed in alphabetical order.

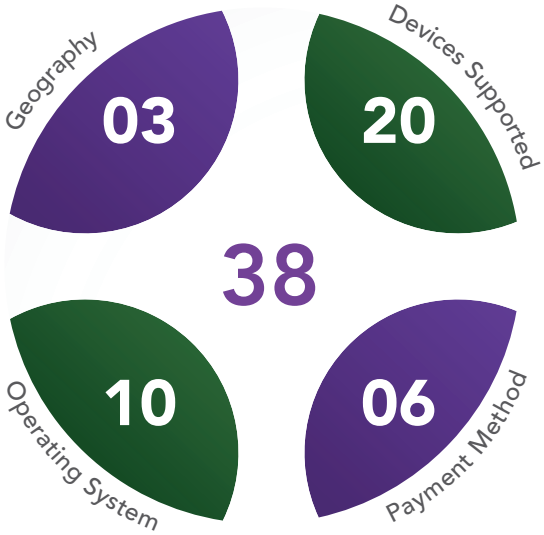
Company: Punchey
Launch Date: 2011



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.

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.

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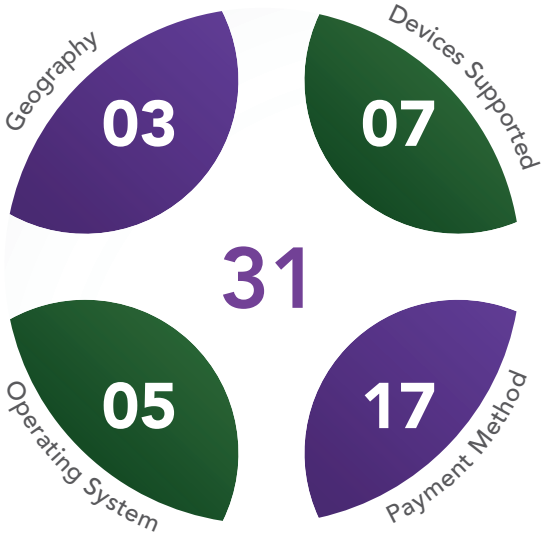
Core + Front + Back Office

Note: Companies are listed in alphabetical order.

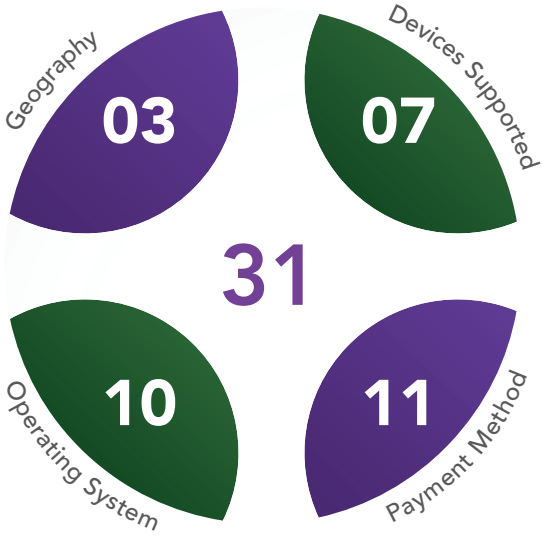
Company: Revel
Launch Date: September 2010



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.

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.

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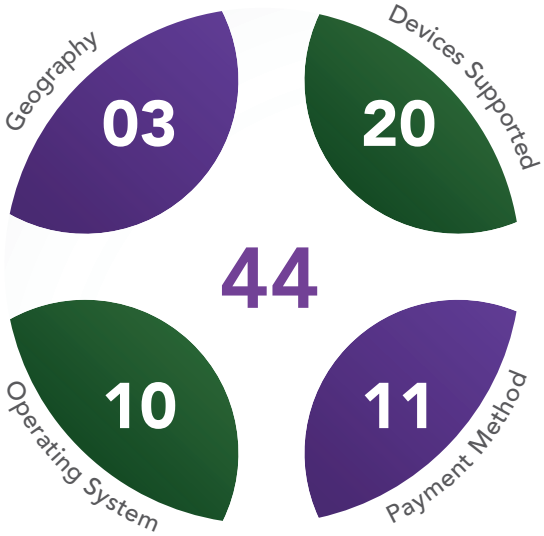
Note: Companies are listed in alphabetical order.

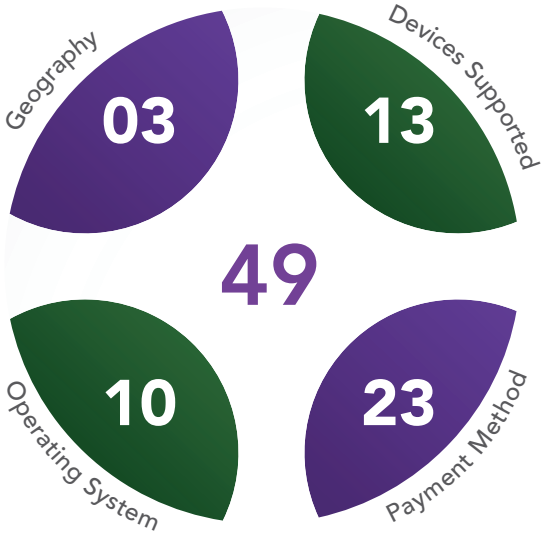
Company: SalesVu
Launch Date: August 2011t



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.

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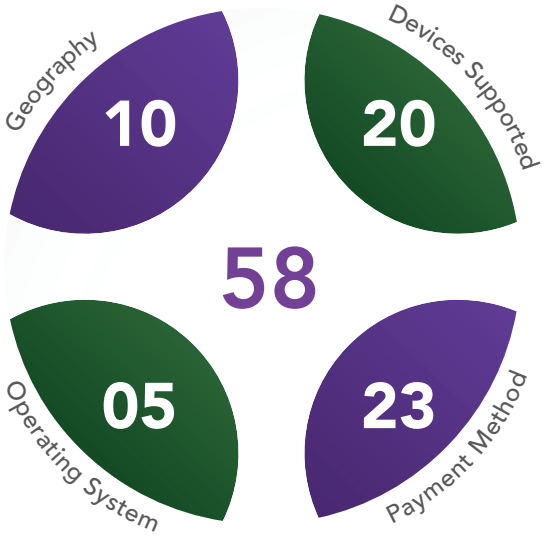
Core + Front + Back Office

Note: Companies are listed in alphabetical order.

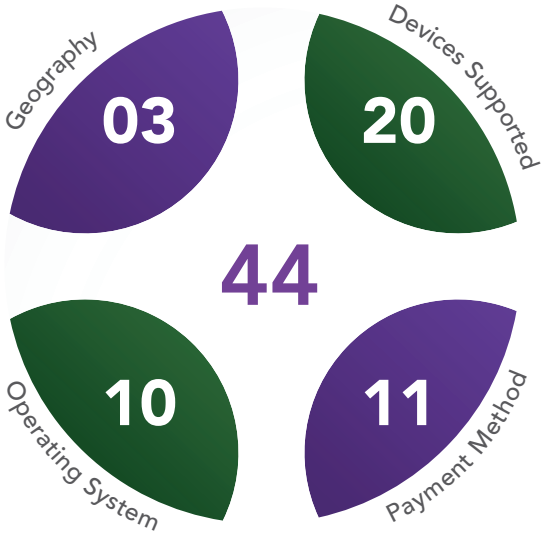
Company: ShopKeep
Launch Date: April 2010



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.

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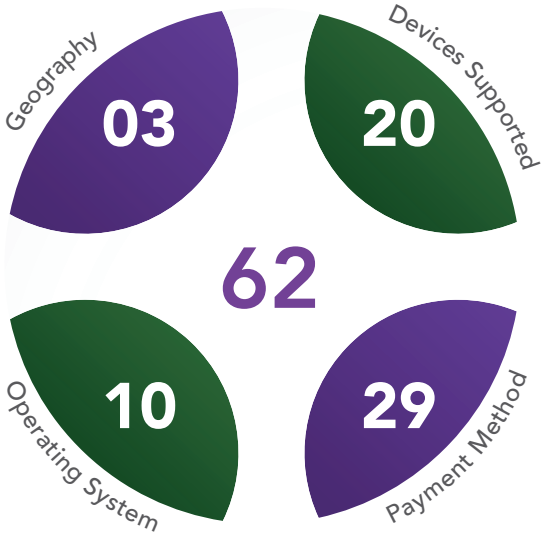
Note: Companies are listed in alphabetical order.

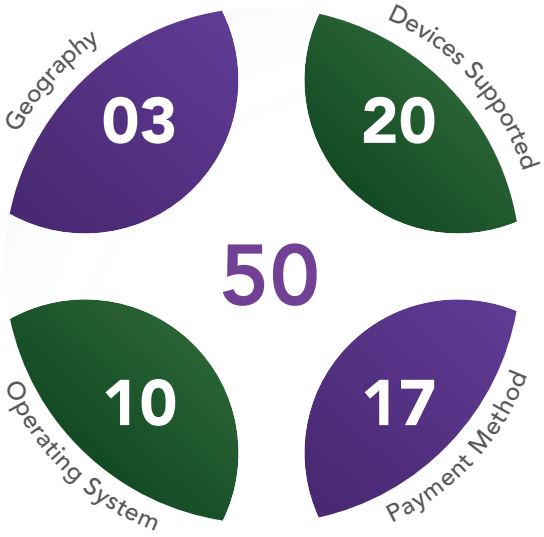
Company: Spindle
Launch Date: 2013



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.

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.

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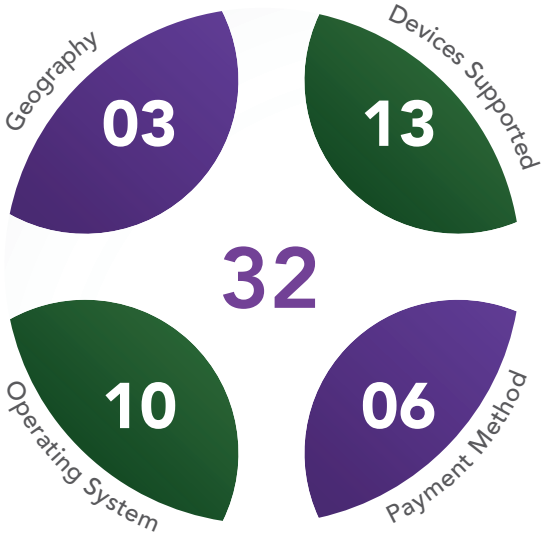
Note: Companies are listed in alphabetical order.

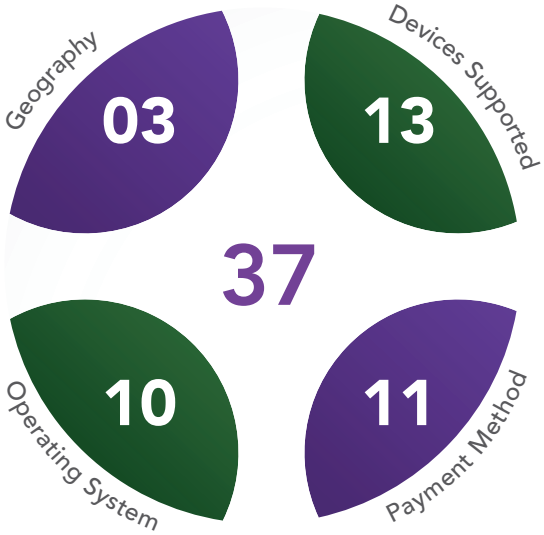
Company: STORIS
Launch Date: 1989



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.

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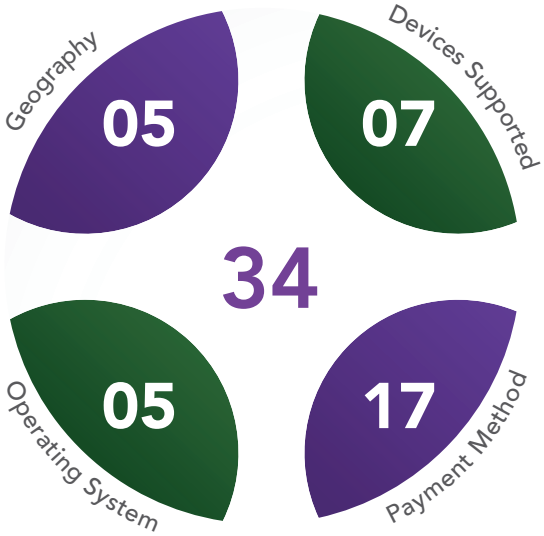
Note: Companies are listed in alphabetical order.

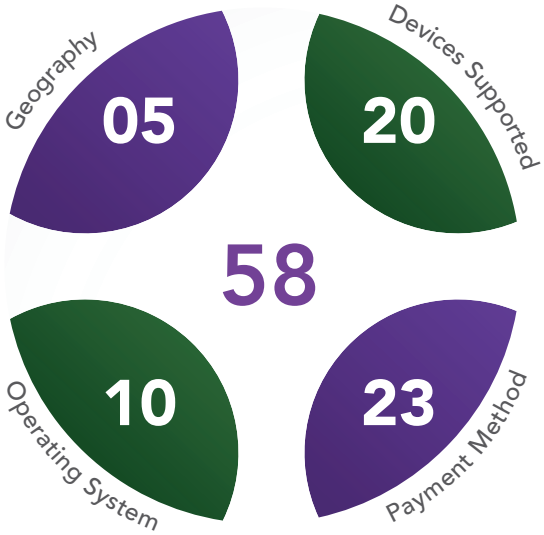
Company: Talech
Launch Date: 2012



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.

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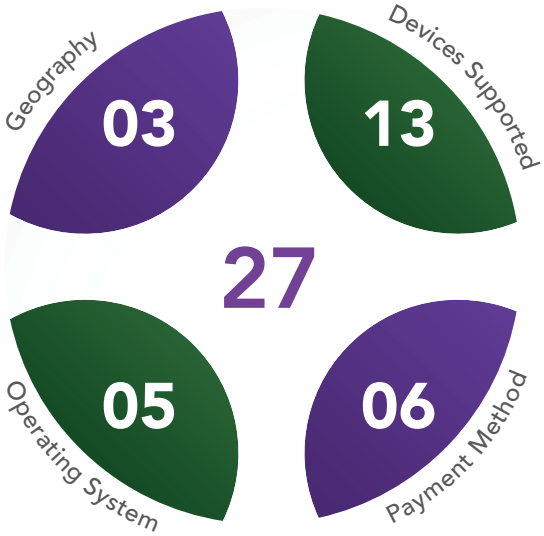
Note: Companies are listed in alphabetical order.

Company: Teamwork Retail
Launch Date: 2016

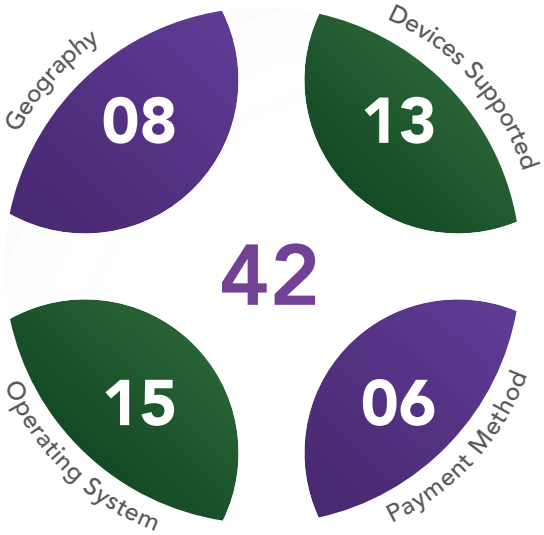
Customers: Not available
Customer Focus: Not available
Pricing: Not available



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.

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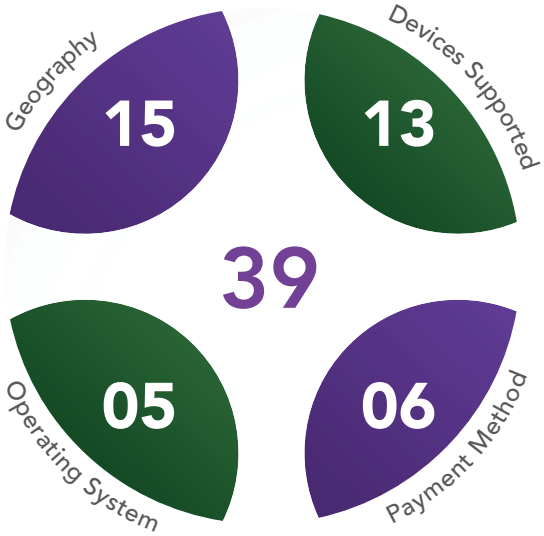
Note: Companies are listed in alphabetical order.

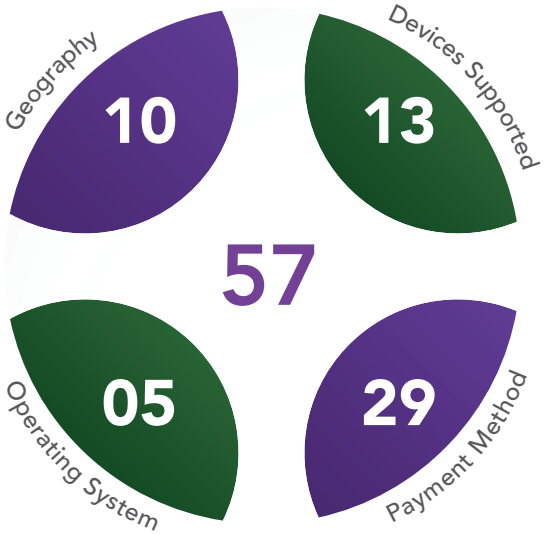
Company: Tender
Launch Date: 2012



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.

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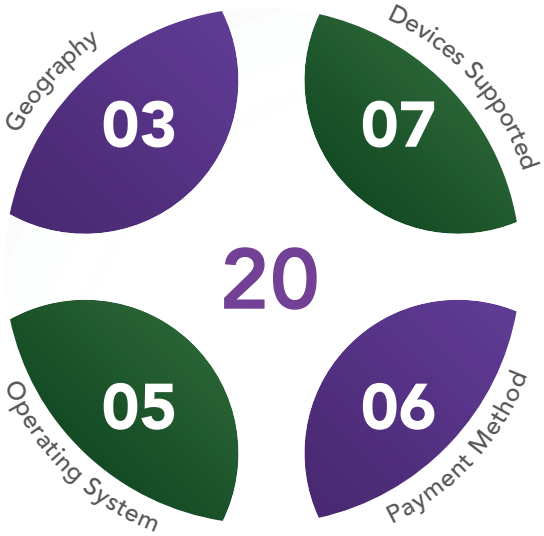
Core + Front + Back Office

Note: Companies are listed in alphabetical order.

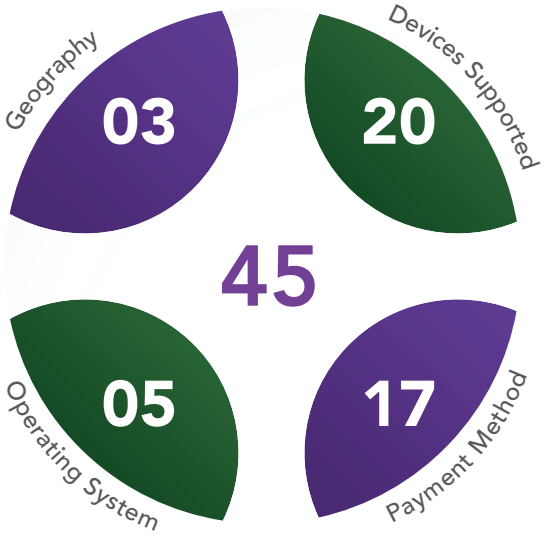
Company: TouchSuite
Launch Date: 2014



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: 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.

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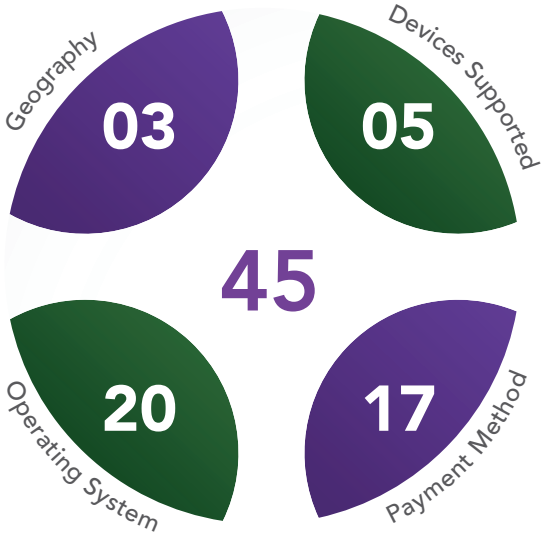
Note: Companies are listed in alphabetical order.

Customers: Not available
Customer Focus: Delivery, fairs and shows, kiosk type stores
Pricing: 2.75% + $0.30 per transaction

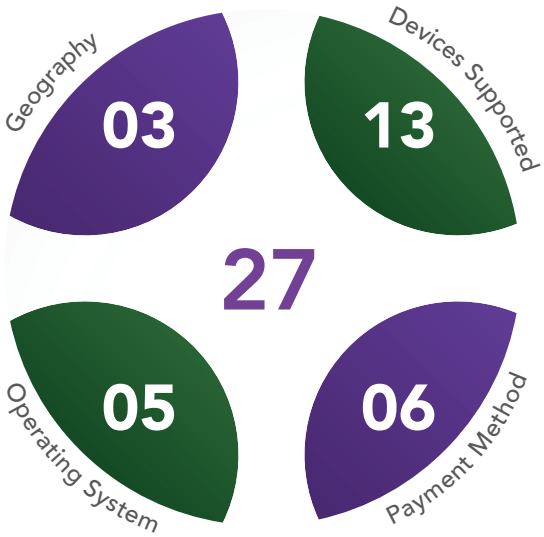
Company: Unifield Payments
Launch Date: 2016



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.

Customers/Volume: Not available
Customer Focus: All merchants – micro, SMB, enterprise
Pricing: Not available

Company: UniteU
Launch Date: June 2013



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.

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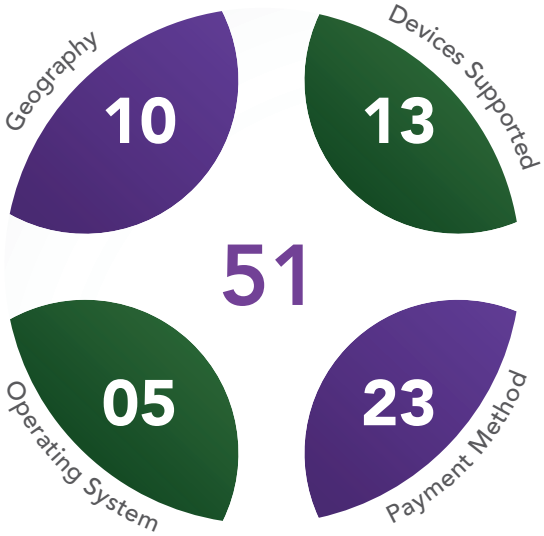
Note: Companies are listed in alphabetical order.

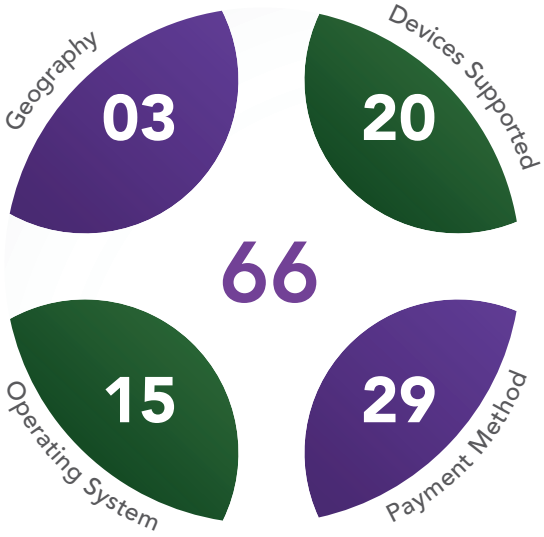
Company: Vexilor
Launch Date: January 2011



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.

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.

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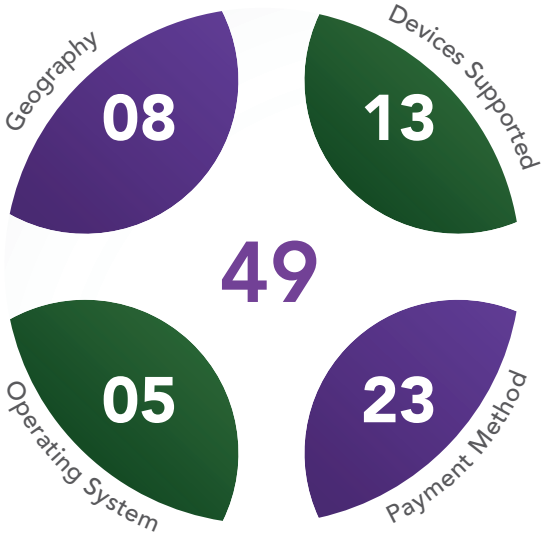
Note: Companies are listed in alphabetical order.

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

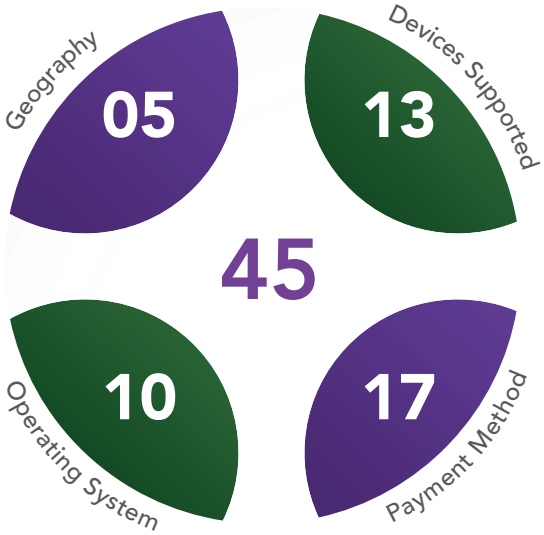
Company: Wallmob
Launch Date: July 2013



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.

Customers/Volume: Not available
Customer Focus: Retail banks, retailers and service stations
Pricing: Not available

Company: Wincor Nixdort
Launch Date: January 2014



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.

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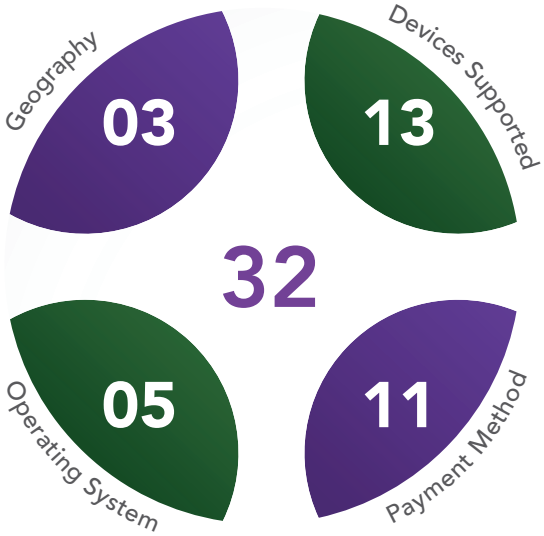
Note: Companies are listed in alphabetical order.

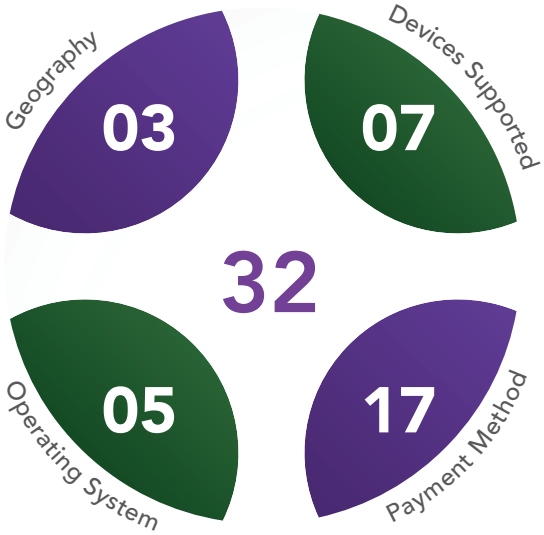
Company: Xudle
Launch Date: 2013



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.

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.

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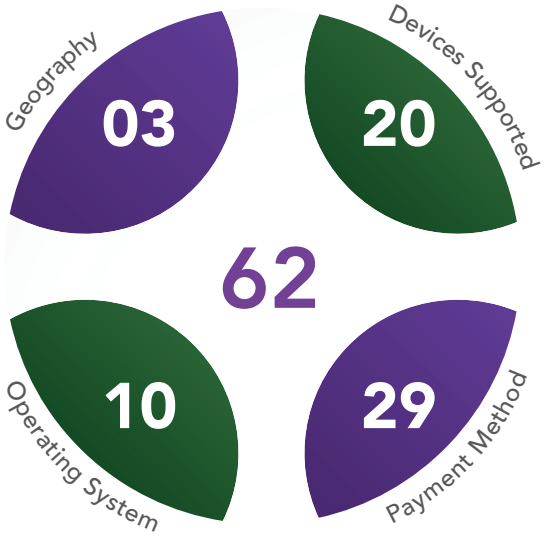
Open Architecture

Note: Companies are listed in alphabetical order.

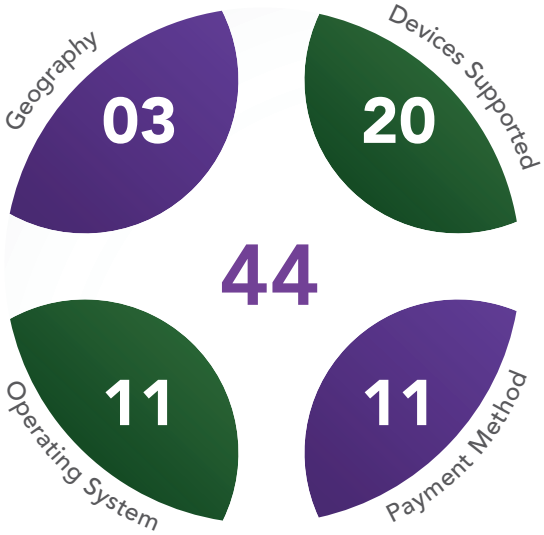
Company: Apriva
Launch Date: Not available



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.

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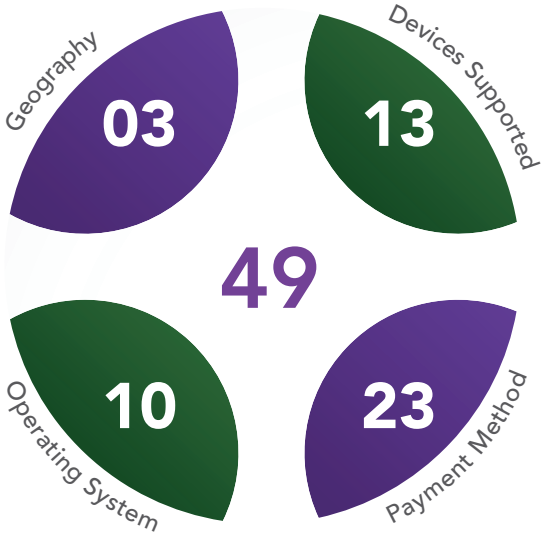
Open Architecture

Note: Companies are listed in alphabetical order.

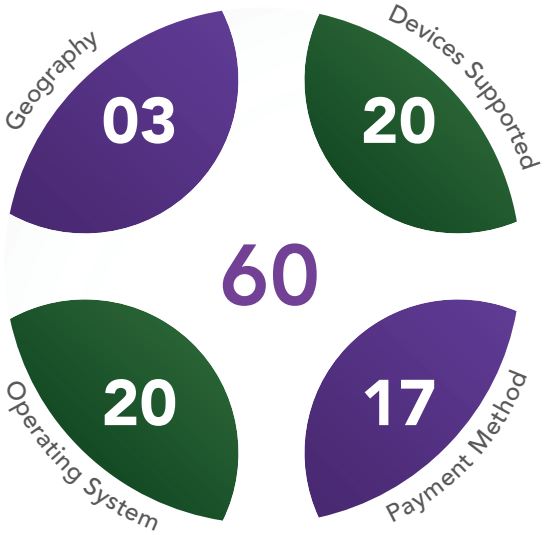
Company: ePaisa
Launch Date: 2014



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.

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.

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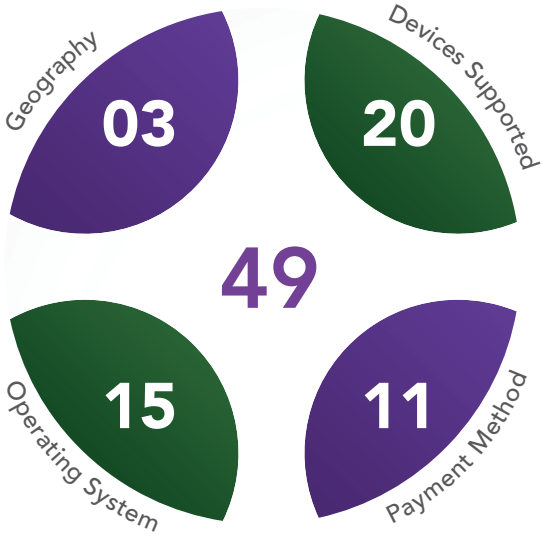
Open Architecture

Note: Companies are listed in alphabetical order.

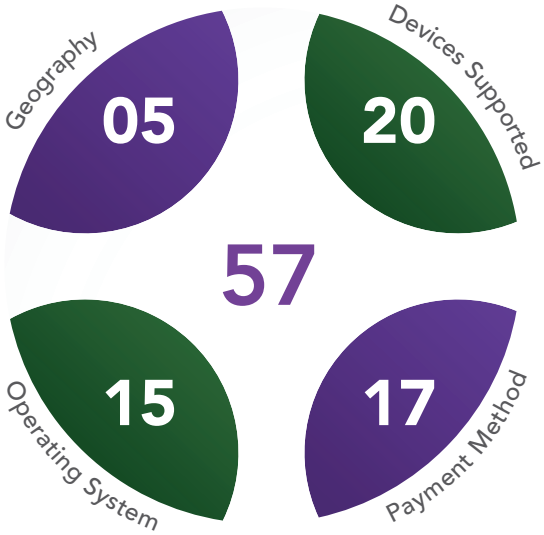
Company: AirPOS
Launch Date: July 2015



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.

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.

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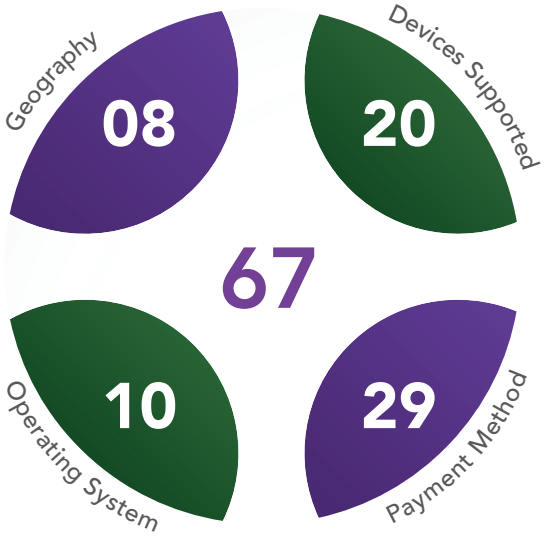
Open Architecture

Note: Companies are listed in alphabetical order.

iZettle®

Company: IZettle
Launch Date: 2011

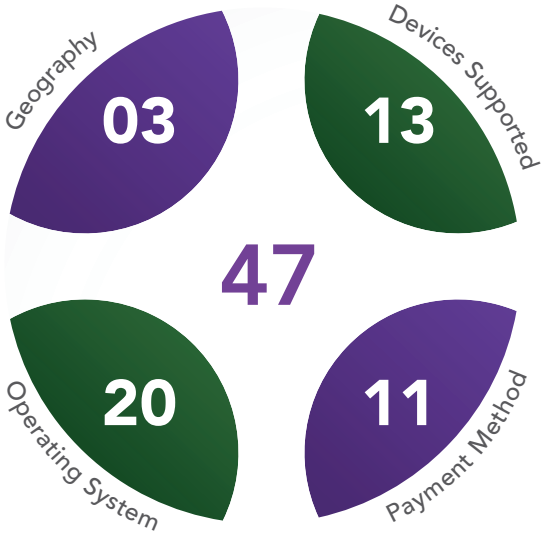


Customers/Volume: $2.3B in transactions each year
Customer Focus: Individuals and small businesses
Pricing: 1% lowers depending on volume

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.

MicroBiz

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.

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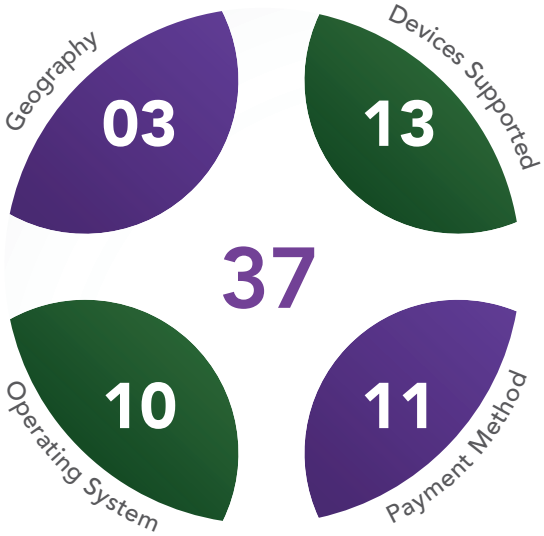
Open Architecture

Note: Companies are listed in alphabetical order.

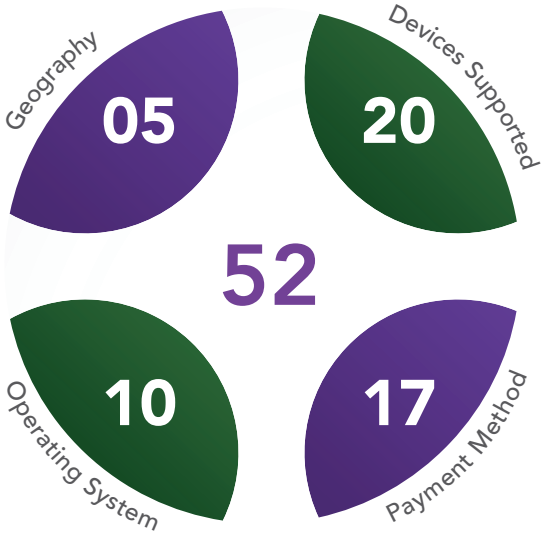
Company: Monext
Launch Date: 2013



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.

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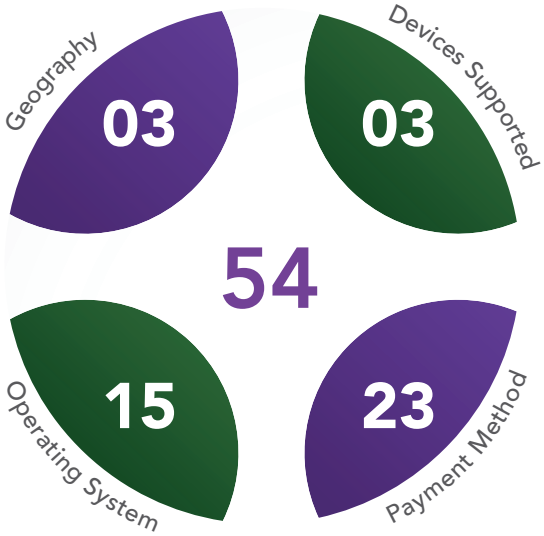
Open Architecture

Note: Companies are listed in alphabetical order.

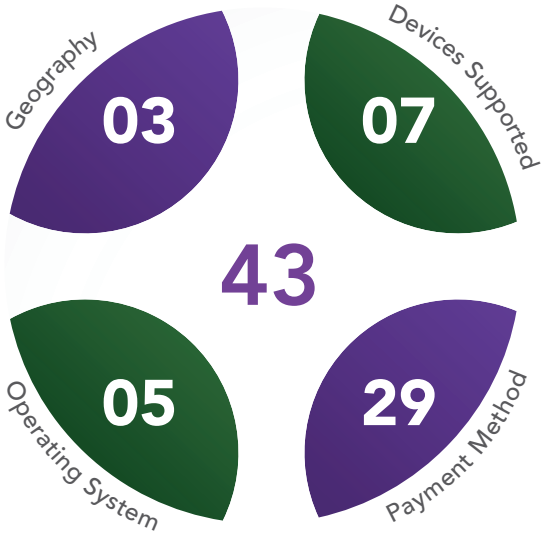
Company: PAYPAD
Launch Date: June 2014



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.

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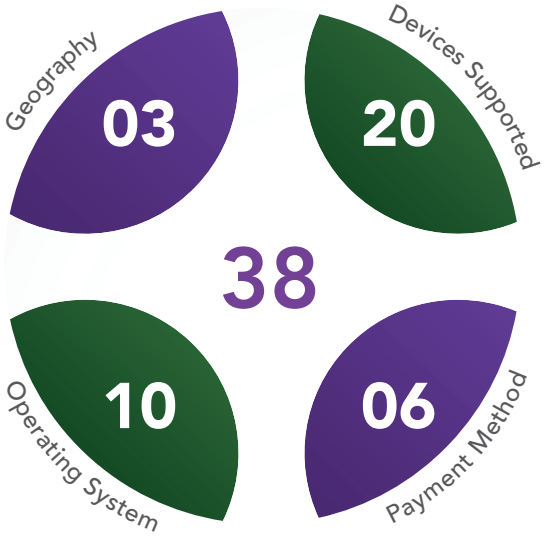
Open Architecture

Note: Companies are listed in alphabetical order.

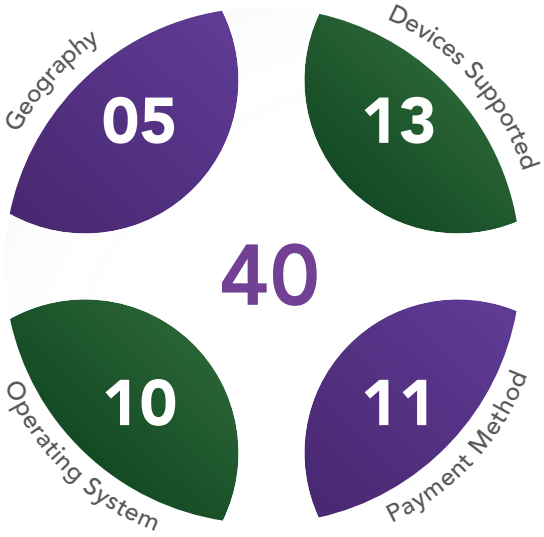
Company: QFPAY
Launch Date: August 2011



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

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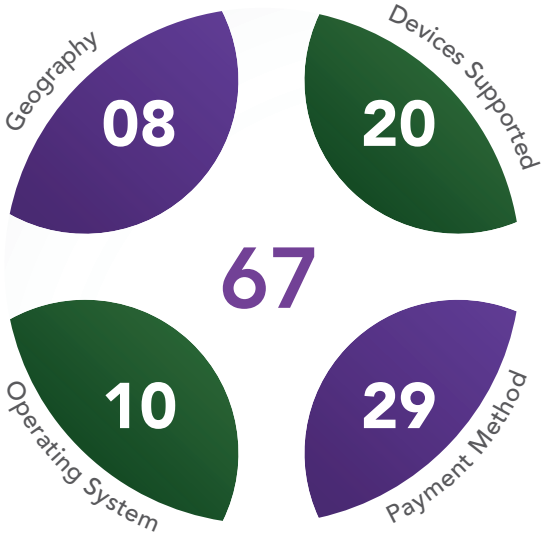
Open Architecture

Note: Companies are listed in alphabetical order.

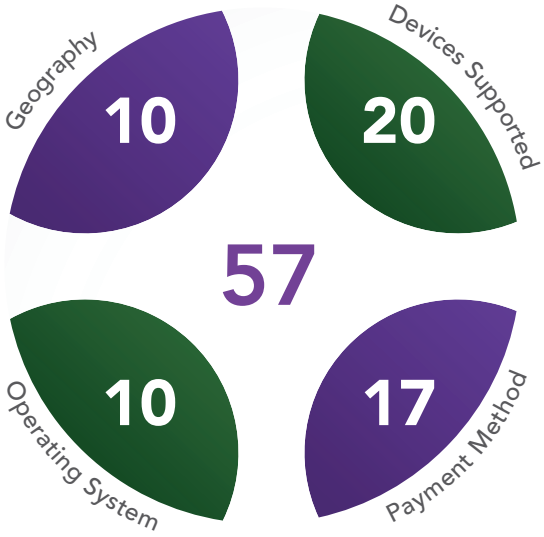
Company: SumUp
Launch Date: 2012



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.

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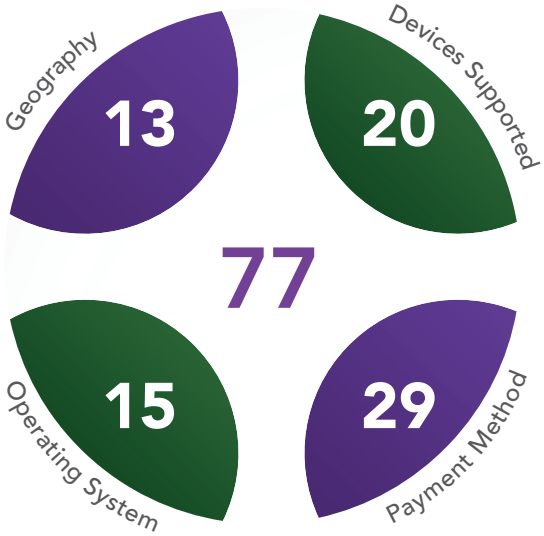
Open Architecture

Note: Companies are listed in alphabetical order.

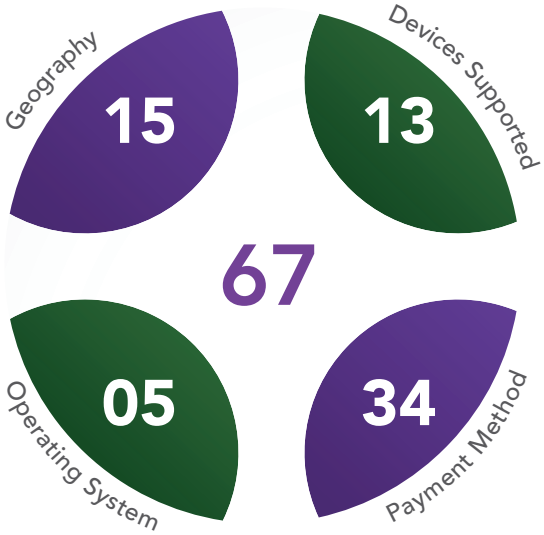
Company: VeloPOS
Launch Date: January 2012



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.

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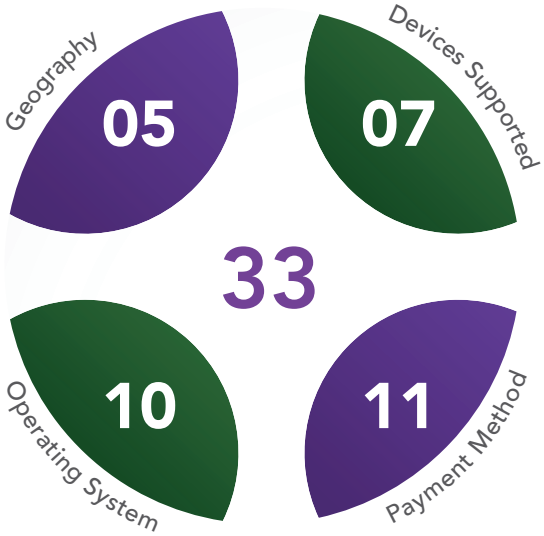
Open Architecture

Note: Companies are listed in alphabetical order.

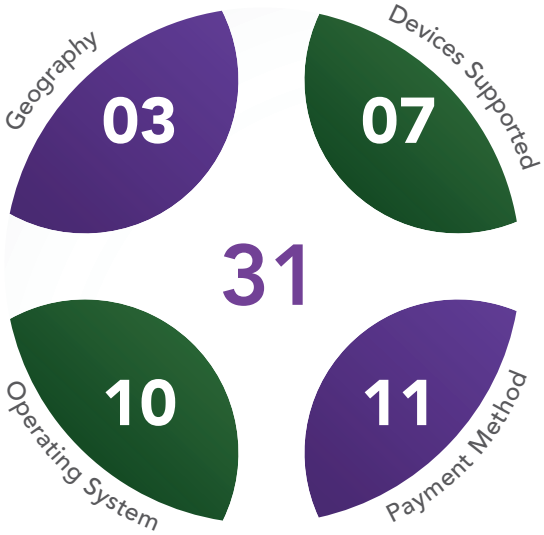
Company: Visa
Launch Date: May 2013



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.

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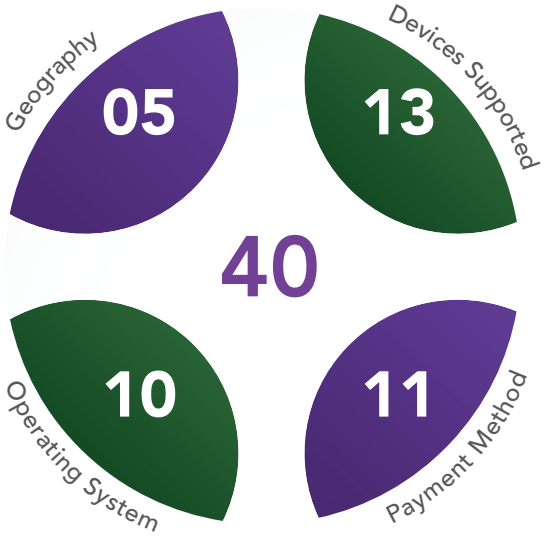
Open Architecture

Note: Companies are listed in alphabetical order.

Company: Wirecard
Launch Date: 1999

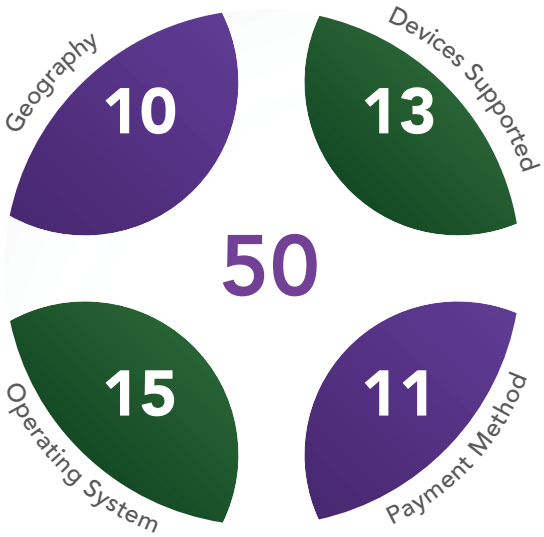
Customers/Volume: Not available
Customer Focus: SMBs and merchants that do not accept card payments
Pricing: Not available



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.

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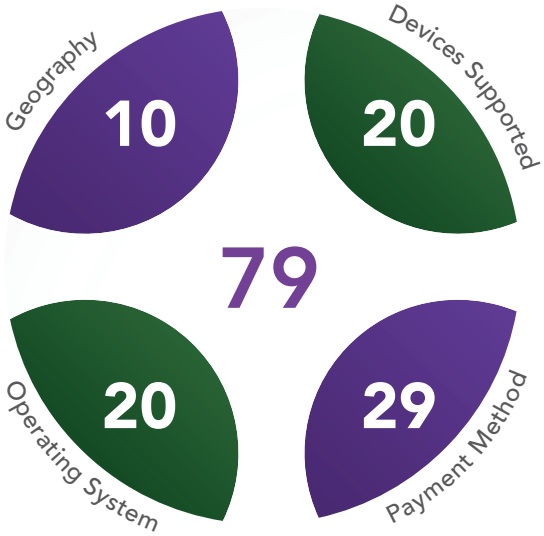
Platforms

Note: Companies are listed in alphabetical order.

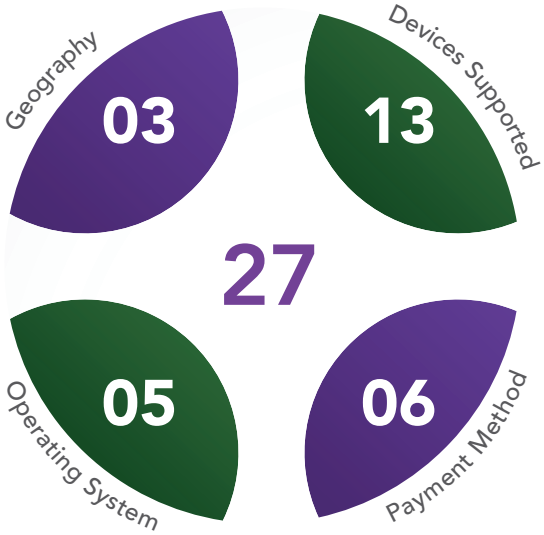
Company: AnywhereCommerce
Launch Date: 2006



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.

Company: ARBA
Launch Date: Not available



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

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.

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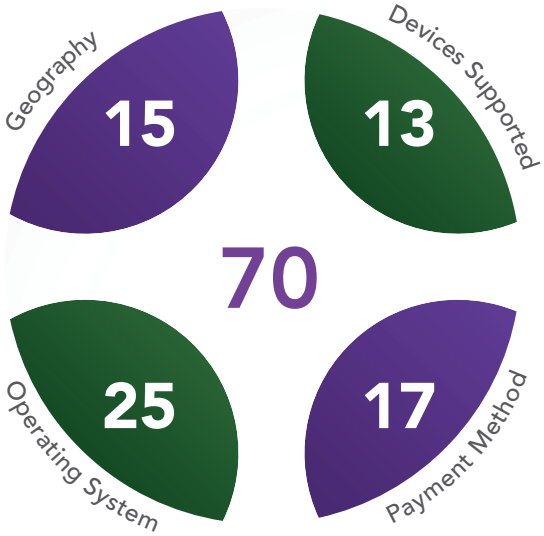
Platforms

Note: Companies are listed in alphabetical order.

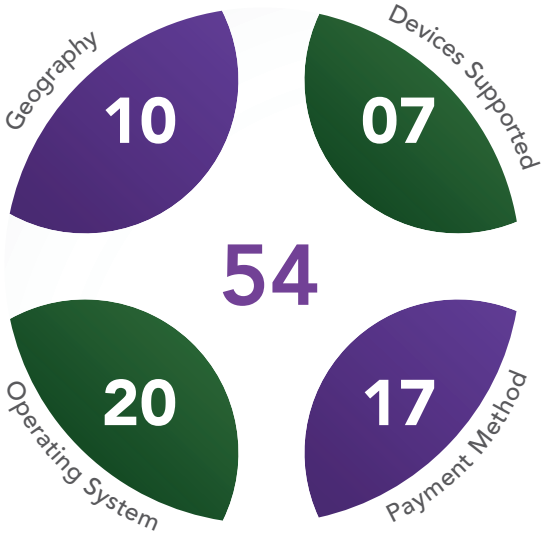
Company: BBPOS
Launch Date: 2008



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.

Company: BlueBird
Launch Date: 1995



Customers/Volume: 3000
Customer Focus: Retail, Hospitality, Goverment, 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.

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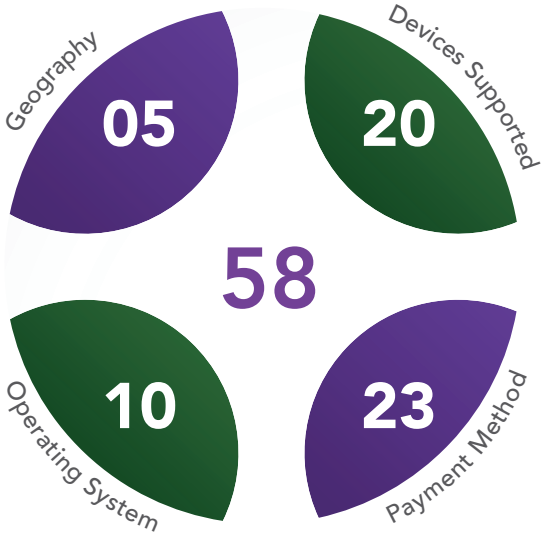
Platforms

Note: Companies are listed in alphabetical order.

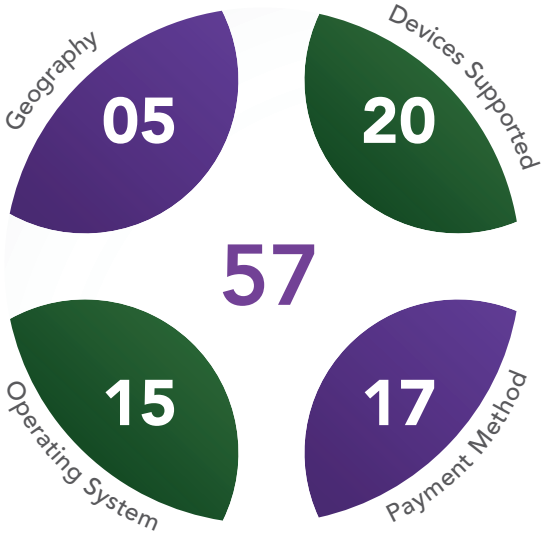
Company: CardFlight
Launch Date: 2011



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.

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.

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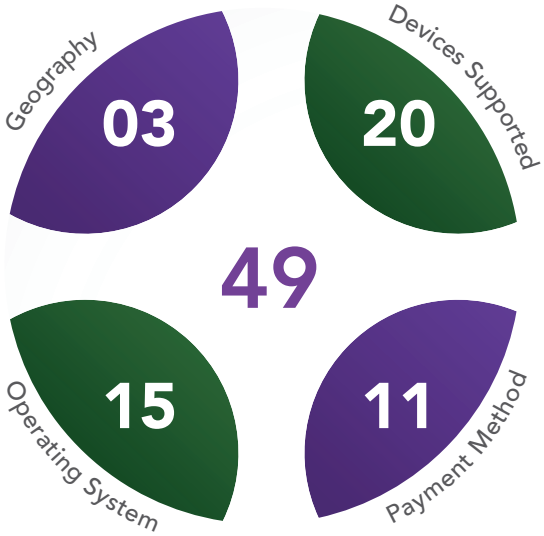
Platforms

Note: Companies are listed in alphabetical order.

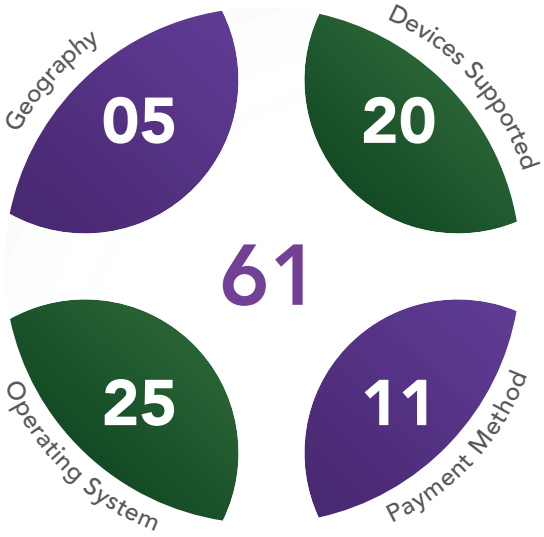
Company: Charge Anywhere
Launch Date: Not available



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.

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.

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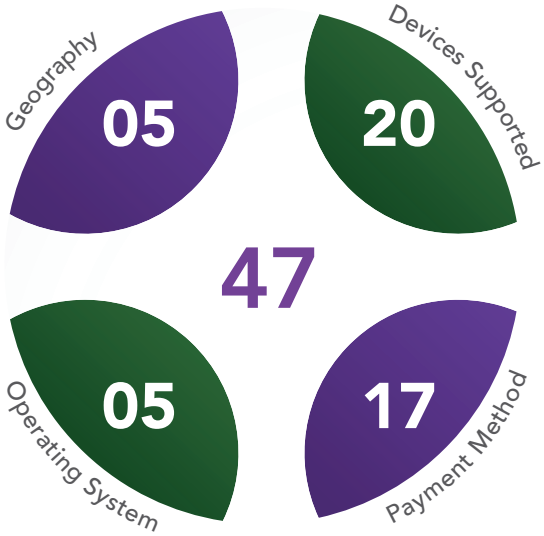
Platforms

Note: Companies are listed in alphabetical order.

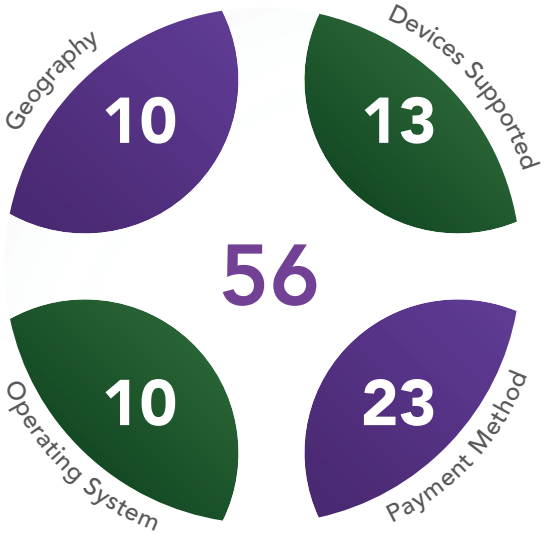
Company: Estel
Launch Date: Not available



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.

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.

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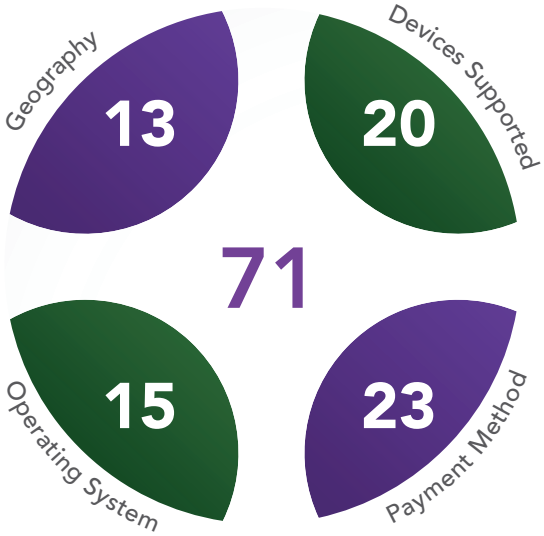
Platforms

Note: Companies are listed in alphabetical order.

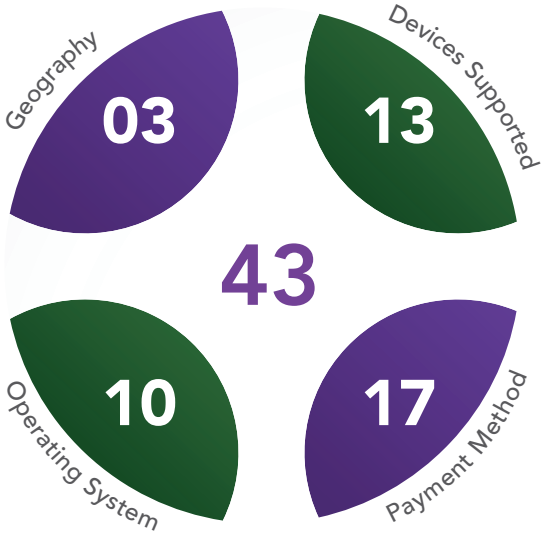
Company: GoSwiff
Launch Date: February 2010



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.

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.

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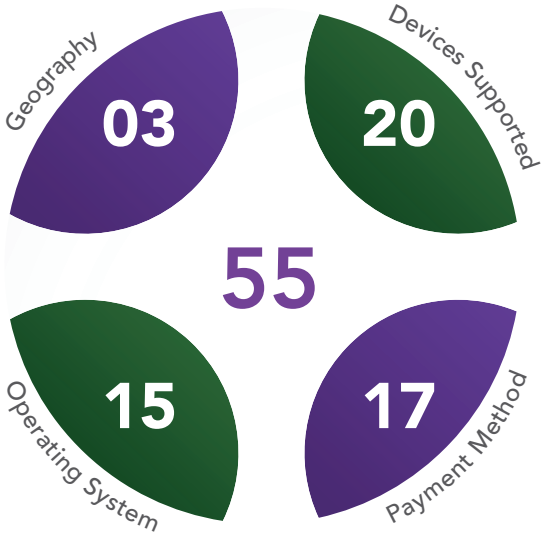
Platforms

Note: Companies are listed in alphabetical order.

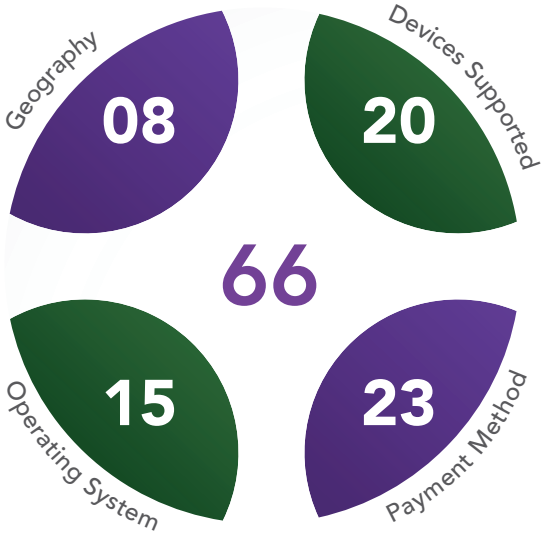
Company: ID Tech
Launch Date: Not available



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.

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.

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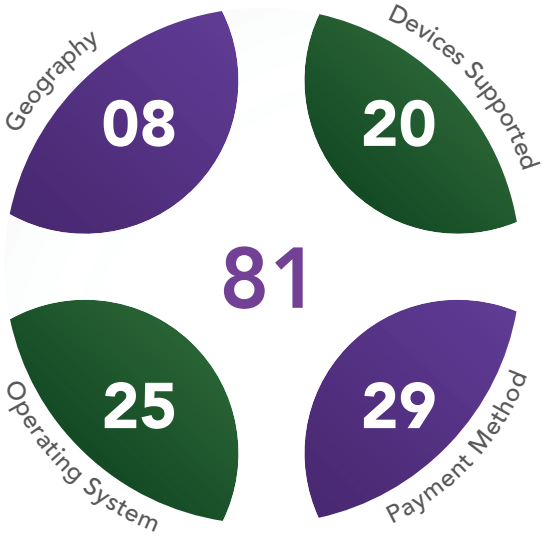
Platforms

Note: Companies are listed in alphabetical order.

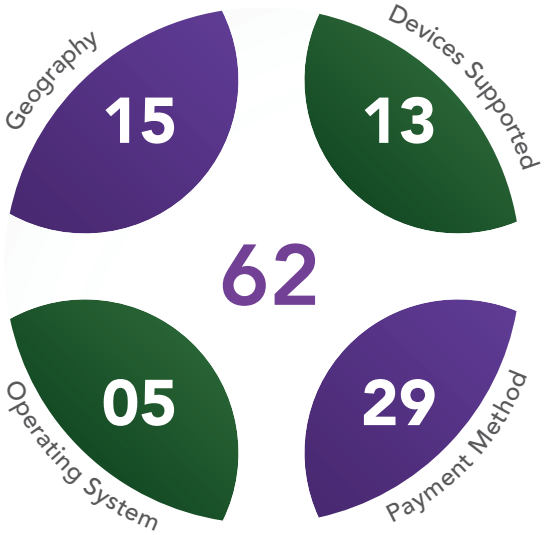
Company: Ingenico
Launch Date: 2005



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.

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.

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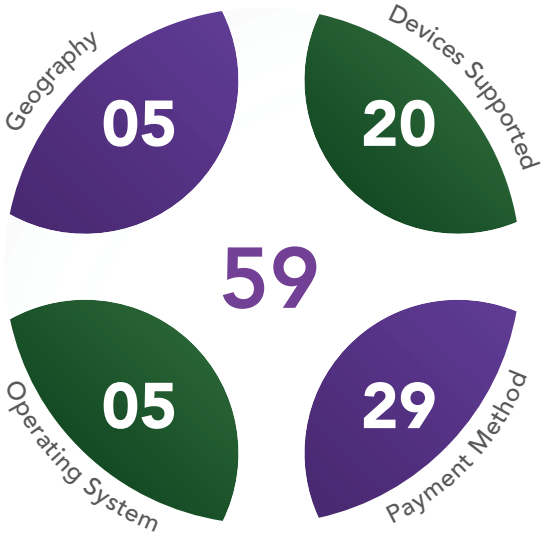
Platforms

Note: Companies are listed in alphabetical order.

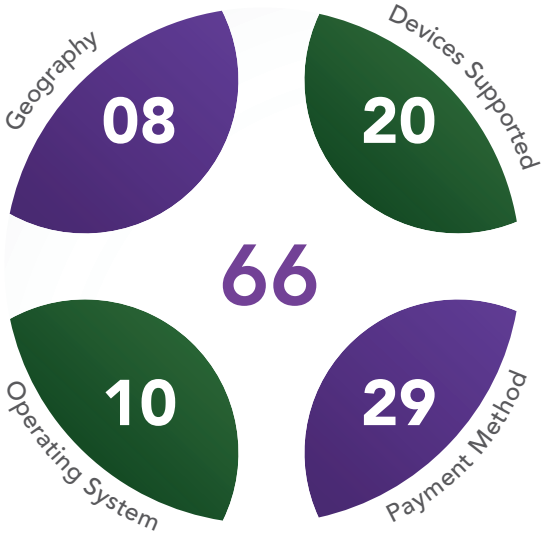
Company: Magtek
Launch Date: 1972



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.

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.

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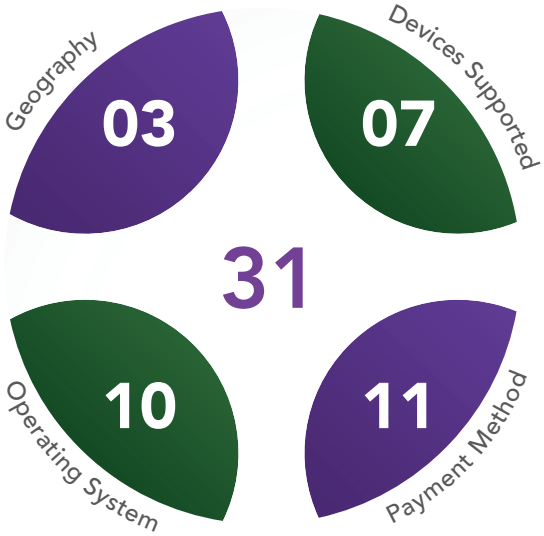
Platforms

Note: Companies are listed in alphabetical order.

MERCHANT e-SOLUTIONS

Company: Merchant e-Solutions
Launch Date: 1999

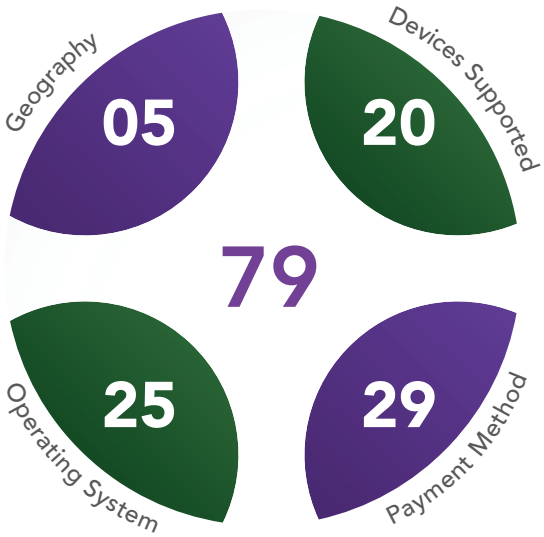


Customers/Volume: Not available
Customer Focus: Not available
Pricing: Not available

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

MIURA SYSTEMS

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.

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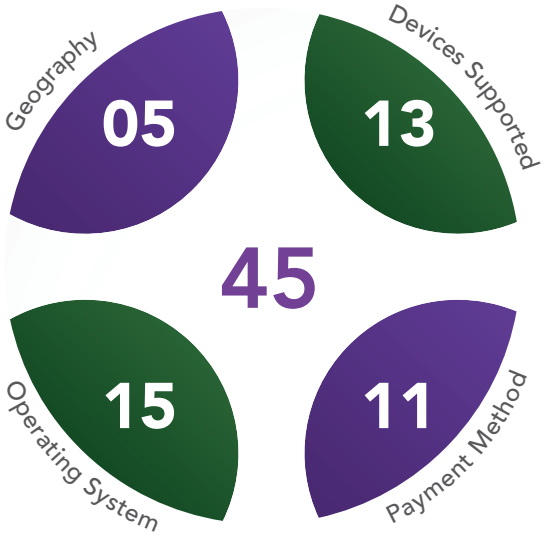
Platforms

Note: Companies are listed in alphabetical order.

monitise™

Company: Monitise
Launch Date: May 2013

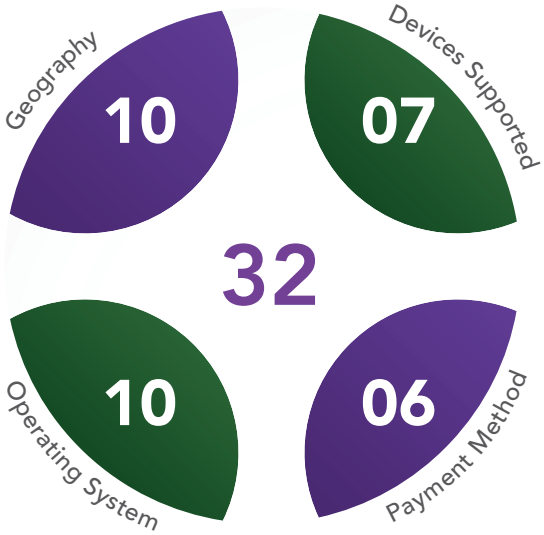


Customers/Volume: Not available
Customer Focus: All merchants
Pricing: Not available

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.

mPAYcenter

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.

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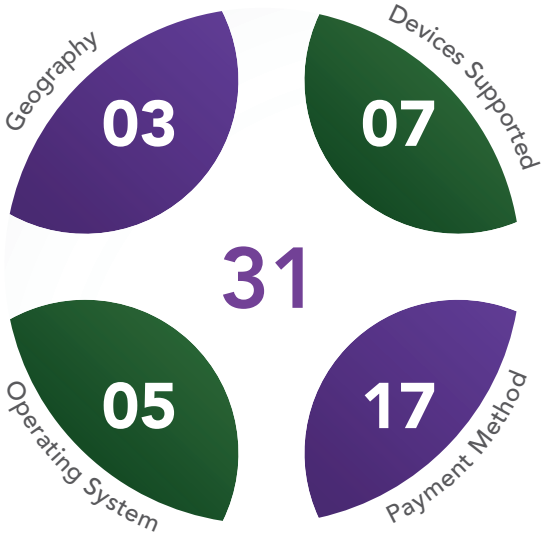
Platforms

Note: Companies are listed in alphabetical order.

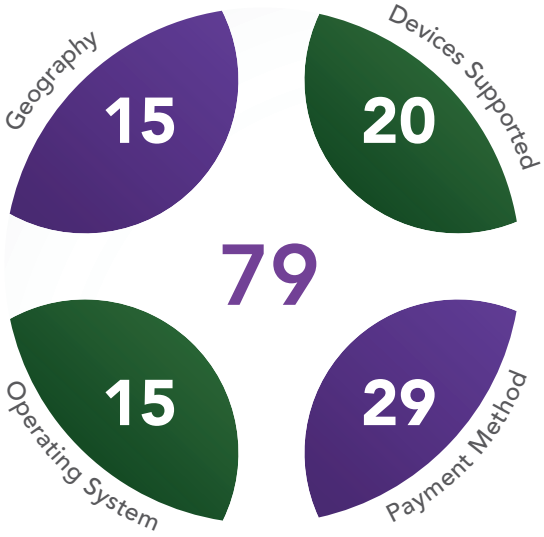
Company: Panasonic
Launch Date: Spring 2015



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

New!

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.

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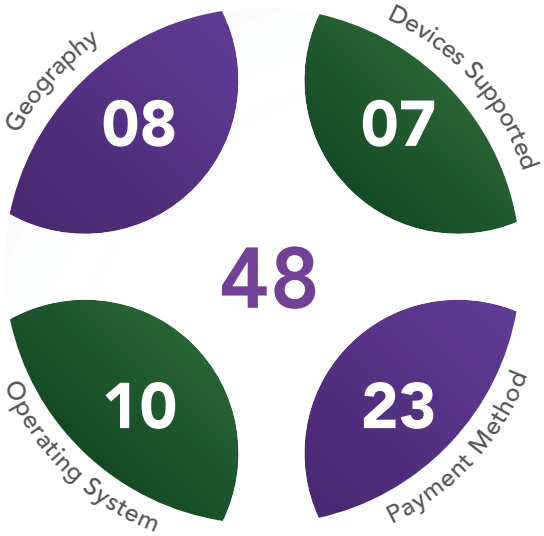
Platforms

Note: Companies are listed in alphabetical order.

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

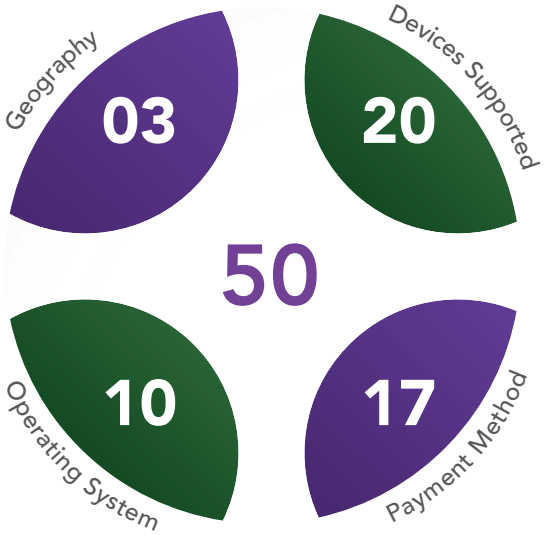
Company: Payworks
Launch Date: 2012



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.

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

Company: Poster
Launch Date: 2013



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

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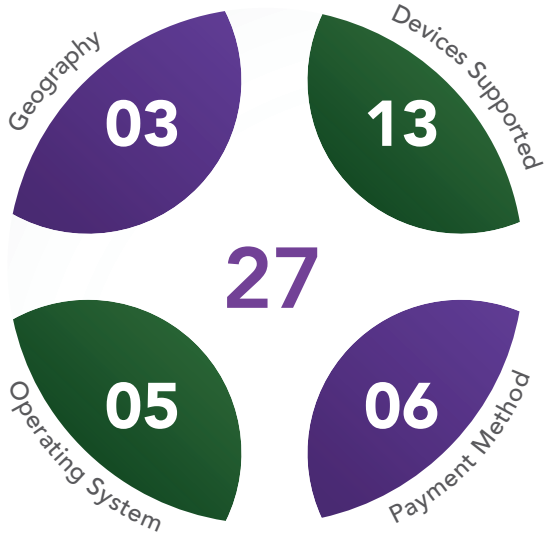
Platforms

Note: Companies are listed in alphabetical order.

RetailStore
Powered by Cybertill

Company: Retail Store
Launch Date: 2001

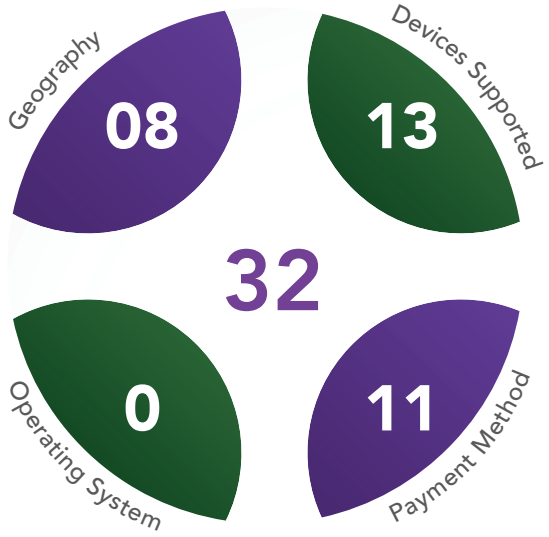


Customers/Volume: 700 retailers
Customer Focus: Not available
Pricing: Not available

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.

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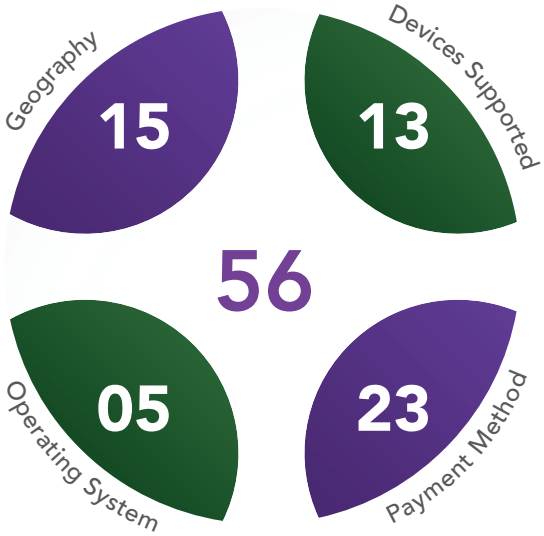
Platforms

Note: Companies are listed in alphabetical order.

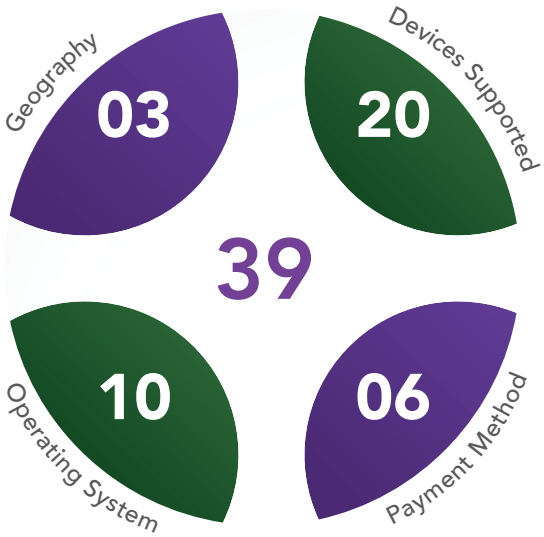
Company: Shopify
Launch Date: August 2013



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.

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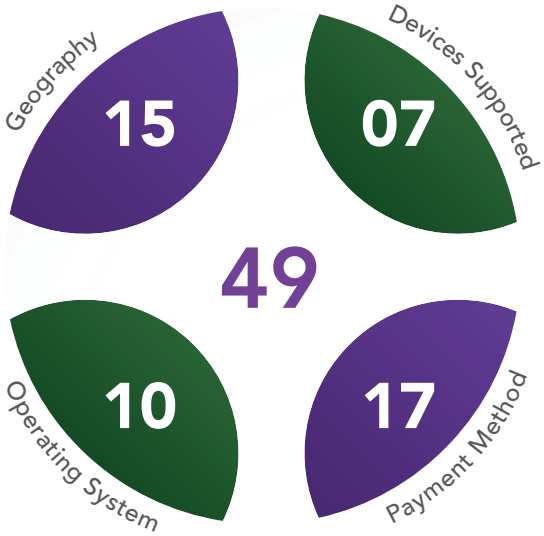
Platforms

Note: Companies are listed in alphabetical order.

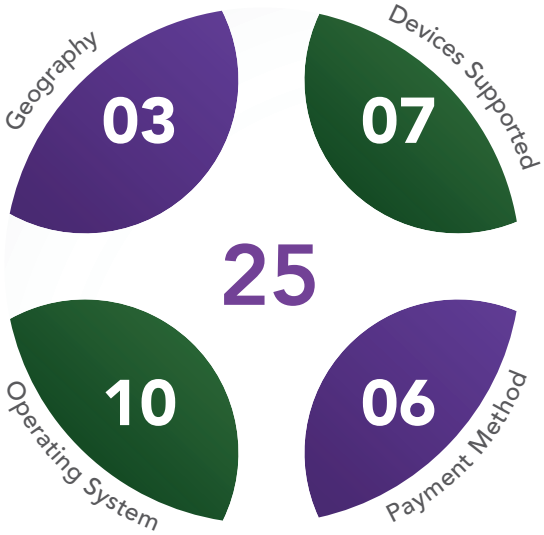
Company: Smartpesa
Launch Date: 2014



Customers/Volume: Not available
Customer Focus: Small and big businesses
Pricing: Not available

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.

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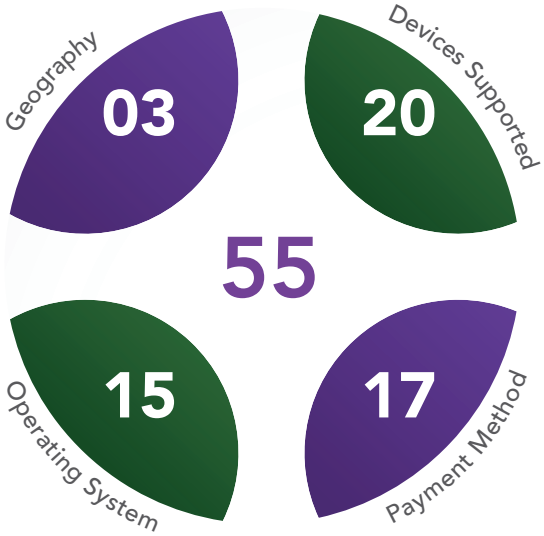
Platforms

Note: Companies are listed in alphabetical order.

Company: SureFire
Launch Date: 1997

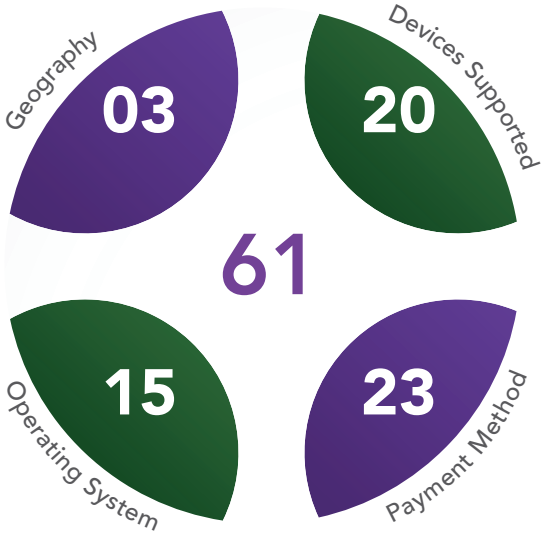
Customers/Volume: Not available
Customer Focus: retail, health care, field services, public sector, not for profit
Pricing: Not available



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.

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.

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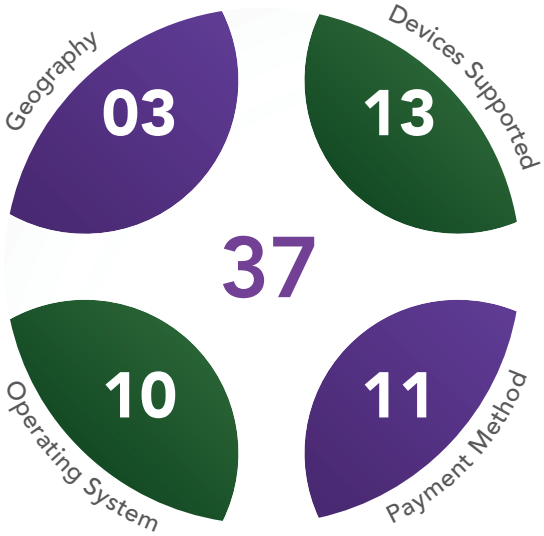
Platforms

Note: Companies are listed in alphabetical order.

Company: USA Technologies
Launch Date: Not available

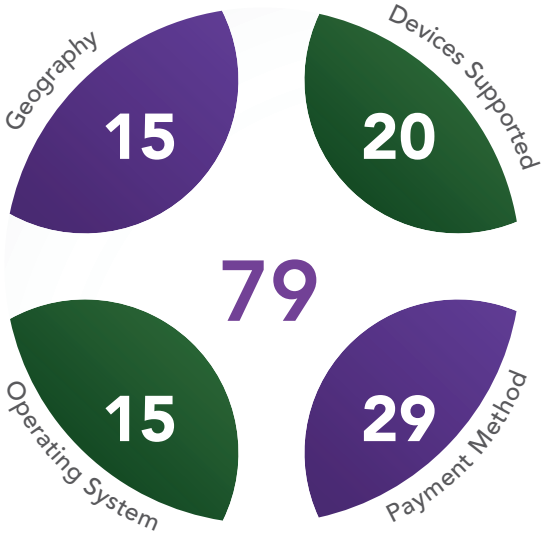
Customers/Volume: Not available
Customer Focus: Not available
Pricing: Not available



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: October 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.

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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 terminalsthus the mPOS acronym. But the power goes well beyond card acceptance anywhere, by anyone. These mobile point-of-sale devices leverage existing payments functionality and infrastructure, which means that the chicken and egg issues typically associated with new payments entrants do not exist. mPOS card readers enable the acceptance of the plastic cards that consumers carry in their wallets today and like to use.

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

About PYMNTS.com

PYMNTS.com is 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.

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