

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

A PYMNTS.com Report May/June 2014

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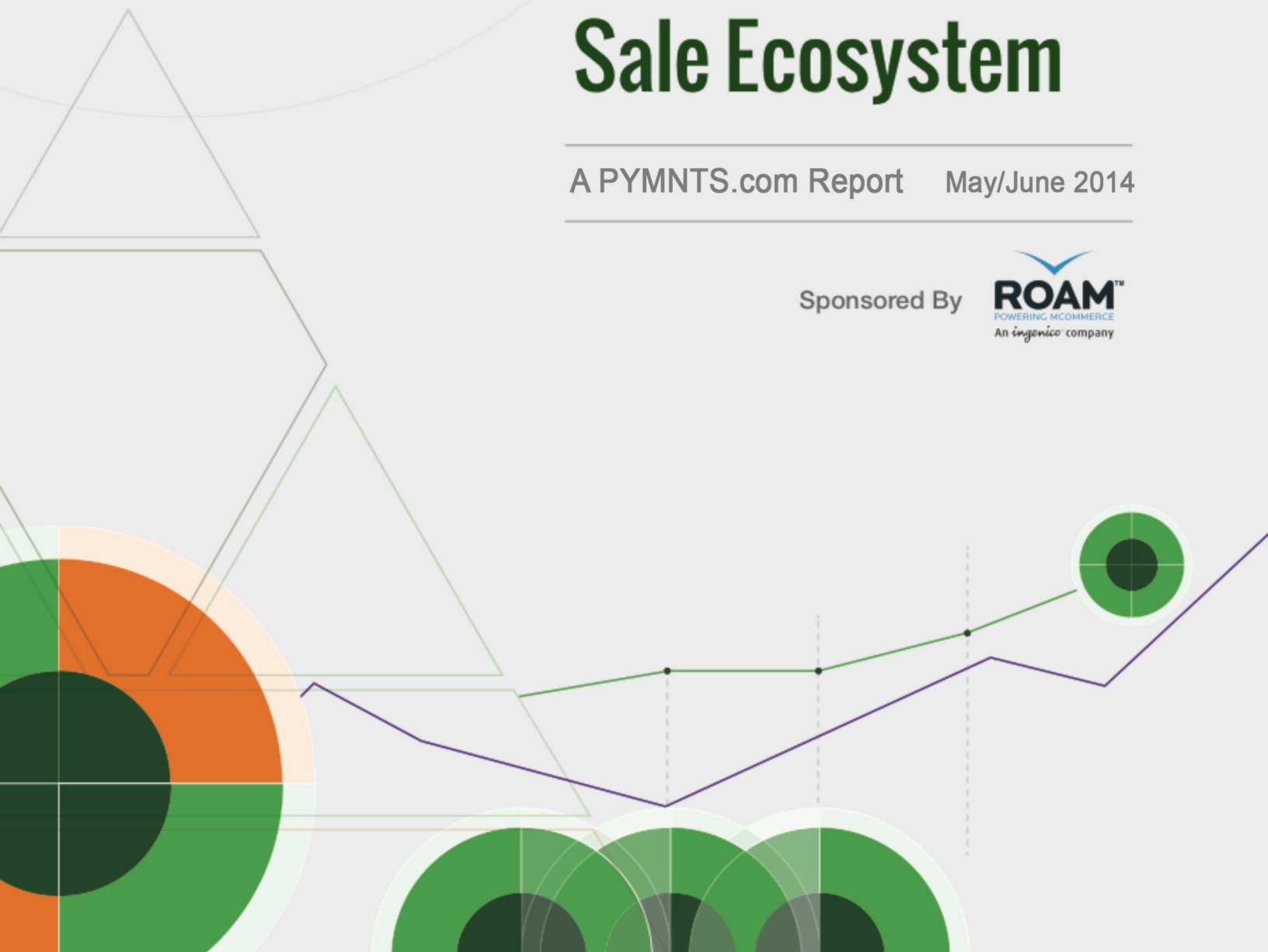


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The May/June 2014 MPOS Tracker™

Welcome to the mPOS Tracker 2.0.

The pace of change in the mPOS space got us to thinking that we needed to do more than just track the comings and goings of the players in this ecosystem - one that is now much broader and robust than it was just a year ago. As we've said in past issues of the Tracker, the mPOS space has evolved from a dongle and an iPhone and merchant account to integrated tablet solutions that serve as integrated business solutions for merchants of all sizes.

So, beginning with this issue, we'll be ranking the players we track so that there is some additional way to assess the capabilities and solutions' depth, breadth and reach. We have assigned scores based on the number of devices supported including tablets, geographies in which the solution is deployed, the number and types of solutions that are enabled by the solution, the number of types of payments methods accepted, and the existence of APIs and SDKs, among other things. Only the top players will appear on the mPOS Pyramid but all will continue to be profiled in each monthly Tracker. A detailed description of the methodology appears on page 50.

This month's top players and their score can be found on page 9.

Not surprisingly, those whose solutions are platforms that enable a variety of capabilities and functionalities score the highest. These players have the greatest ability to support a broad range of retailers and retailer requirements and have the potential to more fully monetize the mPOS ecosystem. We're seeing evidence of this in the "use cases" now in the market.

In April and May, we saw retailers such as Apple double down on their in-store mPOS solutions in order to deliver a higher level of service. The primary goal is to enable "check out" wherever it is convenient for the consumer and to equip sales associates with important information such as available inventory. Apple also switched hardware suppliers and upgraded its EasyPay solution so that it could accept EMV cards.

Integrated tablet solutions remain white hot and an area of the mPOS ecosystem that is becoming incredibly competitive. One of the earliest providers, Shopkeep, has said that it has seen threefold growth over the past three years and now processes more than \$1.8 billion in payment volume annually. PayAnywhere also introduced its Storefront tablet that offers robust business analytics in addition to preferred pricing.

Other players that launched new or modified tablet solutions include Groupon, Revel Systems, and iPayment/VeriFone. Groupon created a tablet for retailers to help merchants using daily deals with payment processing and to help companies create more sophisticated customer management systems. Revel Systems has organized their solution to address a variety of merchant verticals and has added a drive through POS offering.

Analysts report that the mPOS market will grow at roughly 12% per year for the next two years

We also saw more evidence in April and May of how much investors and strategics like the mPOS space. Shopkeep closed a \$25 million Series C round and, among other things, will use these funds to expand internationally. Sweden's iZettle closed a \$52 million round and will use those proceeds to expand into the Latin American market.

In the face of a massively expanding market of mPOS providers, we also continue to see efforts on the part of mature mPOS players to make their solutions sticky on the merchant side by embedding payments and other redemption functions into the system. This strategy is a "back door" to creating merchant lock in by delivering an installed customer base with digital accounts to use at those merchants.

Square's move to ditch its Wallet and replace it with Order is all part of its strategy to create a seamless merchant/consumer experience using its mPOS platform and online ordering application. It didn't have enough of a business case to make to merchants to accept its digital wallet, but, presumably, has enough registered accounts via Square Cash and Square Market to seed Order's efforts. Groupon's Gnome is an iPad tablet that is integrated with its daily deals and instantly recognizes Groupon customers. Hmm. could a Groupon wallet be next? What could be interesting to watch in this space is the extent to which doing this helps small merchants sidestep EMV and the liability shift by incenting their customers to use digital accounts and not cards.

What's clear is that growth in the mPOS market is expected to continue. Analysts report that it will grow at roughly 12 percent a year for the next two.

In summary, the three key takeaways for this month include:

1. Customer accounts yield sticky solutions. What merchant doesn't want incremental customers and spend? That's at least the direction that several of the mPOS pioneers are taking, hoping that offering merchants something more than just a cool tablet with nifty functionality gives them a leg up.
2. Going global is where a lot of additional venture money is being deployed. The Latin American market is seen as fertile ground for some of the more established players who are able to adapt their payment acceptance to meet the unique requirements of that market.
3. Investors betting on big winners – regardless of whether they are VCs or strategics. The focus seems to be on backing those with enough traction and with enough capital to make going the distance tougher for the contenders.

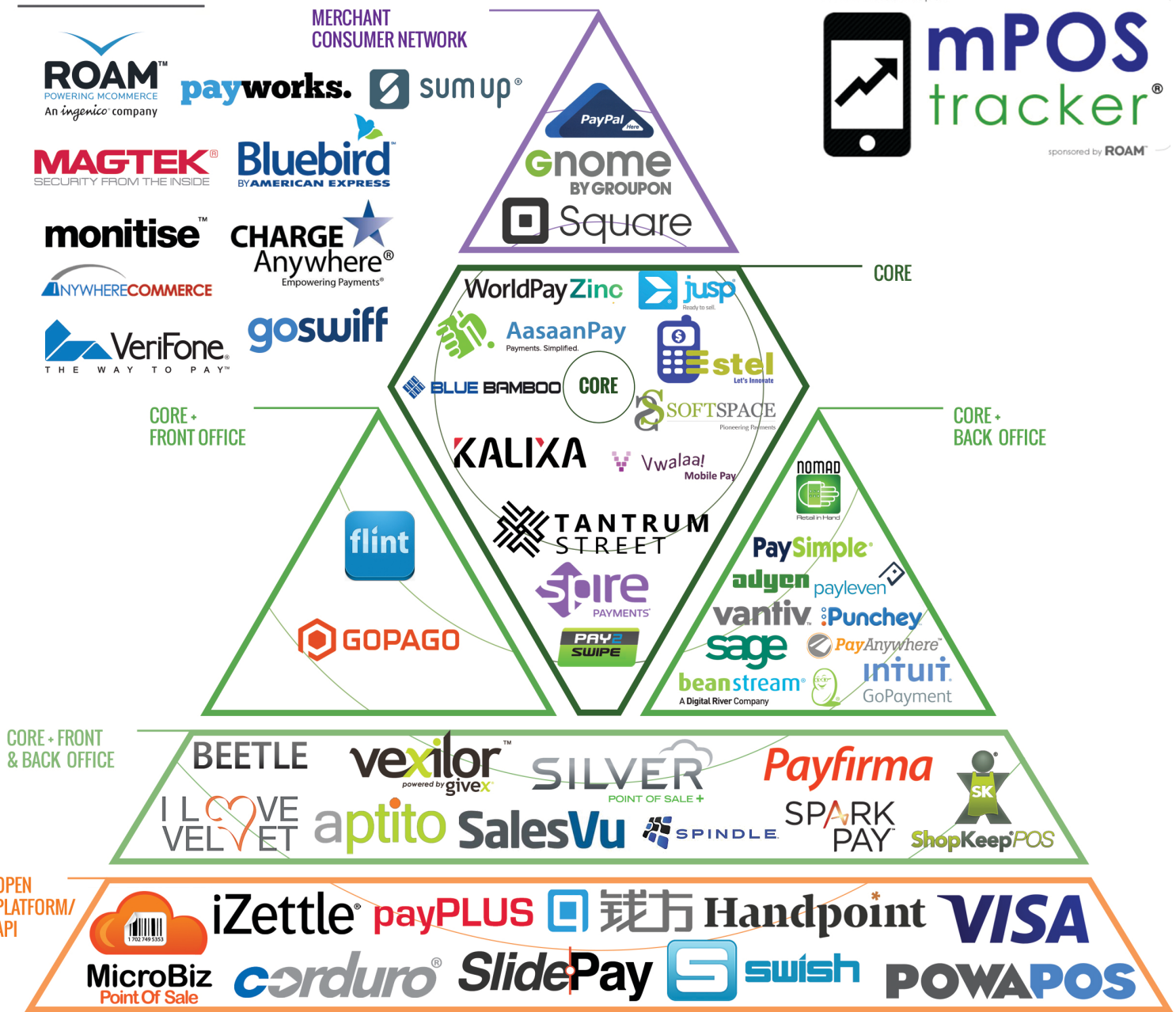
Players who made news in April and May include new players: Bluebird, Digio, Quickswipe, Spindle and Uniteu and updates to the following players: 2Can, Cardflight, Groupon, iZettle, JUSP, Payleven, Shopkeep, Square, SumUp, Swish and VeriFone.

A more detailed look at the ratings and rankings follows.

The mPOS Pyramid | May/June 2014

PLATFORMS

A PYMNTS.com report



PLATFORMS

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

MERCHANT CONSUMER NETWORK

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

CORE

Basic hardware/card reader solutions

CORE + FRONT OFFICE

Loyalty, marketing, CRM and advertising solutions

CORE + BACK OFFICE

Applications that assist merchants and SMBs in managing their back office

CORE + FRONT & BACK OFFICE

Loyalty, marketing, CRM and advertising solutions

Applications that assist merchants and SMBs in managing their back office

OPEN PLATFORM/API

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



Updates from around the mPOS Universe | May/June 2014

NEW ADDITIONS



BlueBird offers a Payment Lineup, from card readers that accept Chip & PIN payments, offer payments with a scanner that is used to look up price, availability and encourage customers to implement purchase decisions. In addition, the BP series of products makes payment acceptance on Android and Windows tablets possible and the company also offers an “all-in-one” line of complete payment acceptance for EMV, mag stripe, contactless and key in payments. The BIP all-in-one product series also prints receipts.

BlueBird supplies POS systems for a large base of hospitality customers in the UK, including multi-establishment and fast-paced businesses like Honest Burgers, Pizza Pilgrims and Taylor St. Baristas, as well as inspiring independent businesses such as The Clove Club, All Press and Shoreditch Grind. These clients are all using Revel Systems™, the most advanced iPad-based point-of-sale (POS) technology.



The company was established in 2012 and rolled out a mPOS solution in Asia for Kasikorn Bank in January 2013 in partnership with SoftSpace. The solution can be set up within 7 business days of application approval. The device is EMV Level 1 & Level 2 and PCI-DSS compliant and offers End-To-End encryption.



QuickSwipe was launched by Bluefin Payment Systems in January of 2014. The solution can be used as a standalone mobile POS system for merchants, or independent software vendors (ISVs) can choose to add QuickSwipe to their mobile application for integrated mobile processing. The dongle is powered by ID Tech Shuttle to support credit and debit payments. The system also supports ACH payments and can track cash transactions.



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



Uniteu came onto the scene via the announcement of a partnership with Magento in Jan 2014 that integrates the Magento eCommerce platform

Updates from around the mPOS Universe | May/June 2014

UPDATES FROM EXISTING PLAYERS



Groupon has launched Gnome, a tablet for retailers. The system will be able to use Gnome to redeem Groupon vouchers electronically. The platform will collect information about what people are buying and how often customers visit. This will help small merchants to create more sophisticated relationships with their customers. Pricing is a \$10 monthly fee with transaction fees set at 1.8% + a \$0.15 PTF. Credit card processing will be done by Wells Fargo & Co to offer a complete merchant solution to help small business owners run their entire business. Teradata will analyze and build business intelligence. The platform can also integrate accounting software programs including Xero and Intuit's Quickbooks.

iZettle®

Northern European Financial services group, Nordea, selected iZettle to provide mPOS readers for Nordea's operations in Sweden, Norway, Denmark and Finland. Nordea is set to promote iZettle mPOS solutions to the bank's small business customers on its website and in its 800 branch offices throughout the Nordic region. In early May, the company closed a EUR 40 million (USD 55.5 million) of Series C funding, bringing the total backing to about \$100 million. This round was led by Intel Capital and Zouk Capital.



JUSP mPOS has expanded to offer mPOS options for Windows phones, tablets and PCs. The company is partnering with Nokia to offer the first mPOS chip-and-pin solution for the Nokia Lumia smartphone.



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



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



Square closed the Square Wallet app that was launched in 2011. Designed to help customers pay for items with their smartphone, the app did not catch on. Square Order has replaced the Square Wallet app and is very similar to the Wallet app, however Order lets customers order ahead and skip lines when going to pick up purchases.

The company also launched Square Capital which enables Square to offer cash advances to businesses in the Square network. The company will utilize data on the merchants to determine how much cash to offer, what the fees will be, and to define the payback period. Then the loan will be paid back directly from sales processed by Square.



After having recently launched a Chip and PIN mPOS reader, Swish announced that they have secured PCI PTS 3.1 certification.



VeriFone and iPayment announced a complete tablet point of sale solution. iPayment POS is designed for the more than 150,000 small business merchants iPayment currently serves. iPayment POS is the next step in the business strategy for their customer base, a combination of VeriFone's GlobalBay Merchant technology and other iPayment proprietary solutions. The bundle will include iPayment POS software, an iPad, cash drawer, bar code scanner, stand and printer, as well as a VeriFone PAYware Mobile e100 secure audio reader or the VX805 PIN Pad.

The solution will also provide a suite of business tools to empower small merchants with inventory management, service and appointment scheduling, business analytics, customer management, built in loyalty and marketing campaigns.



2Can 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.



Plans for supporting NFC have been reported. According to Payleven founder Konstantin Wolff: “NFC definitely has the potential to become the market standard for contactless payments. However, until now the hurdle for SMEs has been the huge cost associated with it. By launching our new device we will be offering a disruptive solution that will help our customers to keep up with cutting edge technology, making their business even more efficient with NFC.”



In April 2014, CardFlight launched SwipeSimple, a new product that is designed for merchant service providers, ISOs, agents and other resellers to offer a mPOS product for their customers. SwipeSimple is 100% available for co-branding and allows resellers to promote their brand throughout the platform and merchant experience. The solution includes real time reporting tools, a reseller portal for easy onboarding and portfolio management and payments gateway that supports many of the major processors.

The mPOS Pyramid – Scoring Details | May/June 2014

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



**MERCHANT
CONSUMER
NETWORK**

- 30** PayPal Here
- 15** Square
- 11** Groupon



CORE

- 15** Kalixa pro
- 14** PayTooSwipe
- 14** Soft Space
- 12** Spire Payments
- 12** WorldPay Zinc
- 12** Estel
- 11** Tantrum Street
- 11** Aasaanpay
- 11** JUSP
- 11** Blue Bamboo
- 11** Vwalaa!



CORE + FRONT OFFICE

- 10** GoPago
- 10** Flint



CORE + BACK OFFICE

- 19** Adyen Shuttle
- 19** Payleven
- 18** Intuit Go Payment
- 13** PayAnywhere
- 13** Sage
- 12** Beanstream Mobile
- 12** Vantiv
- 12** Nomad*
- 12** PaySimple
- 12** Punchey



**CORE + FRONT &
BACK OFFICE**

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



OPEN PLATFORM/API

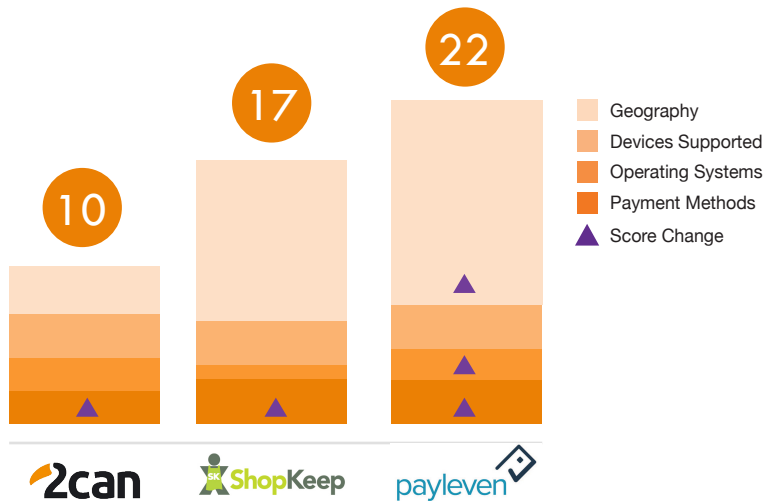
- 19** PowaPOS
- 18** iZettle
- 13** Microbiz
- 13** Handpoint
- 12** Corduro
- 11** QFPay
- 10** Slide Pay (Cube)
- 9** Swish
- 7** Visa mPOS

PLATFORMS

- 28** ROAM
- 25** Bluebird
- 22** goSwift
- 22** MagTek
- 22** SumUp
- 20** Monitise
- 19** Payworks
- 13** ChargeAnywhere
- 13** VeriFone
- 12** Anywhere Commerce

Player Score Updates | May/June 2014

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



ShopKeep POS announced an additional \$25 Million in Series C funding. Financial services experts Thayer Street Partners led the financing with the existing investors Canaan Partners, Tribeca Venture Partners, TTV Capital and Contour Venture Partners participating



Plans for supporting NFC were reported. According to Payleven founder Konstantin Wolff: "NFC definitely has the potential to become the market standard for contactless payments...our new device we will be offering a disruptive solution that will help our customers to keep up with cutting edge technology..."



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

Player Directory

All players are listed by section in alphabetical order.

MERCHANT / CONSUMER NETWORK



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

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



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

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



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

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

Player Directory

CORE



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

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



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

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



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

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

Player Directory

CORE



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

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



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

The Blue Bamboo PocketPOS Card Reader allows the transaction of iOS and Android products, other smart phones and tablets into a secure POS solution to read the cards that follows the standards of ISO 7813. It supports Bluetooth Smartcard, contactless, MSR, Pin Entry technology, in addition to wireless mobile application printing.

Blue Bamboo has achieved the MasterCard mPOS self-certification agreement and all devices will meet the MasterCard Mobile POS Best Practices criteria. The P25 and P200 family of printers can also be certified by the program.



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

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

Player Directory

CORE



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

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



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

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



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

Clip was founded by former PayPal executives and is designed to offer small merchants in Mexico and Spanish speaking America the opportunity to accept cards. Card acceptance is difficult due to the high cost of installing terminals and the high level of distrust that Mexican citizens given the high incidences of fraud in the country. Clip offers military-grade encryption and ClipLock technology. After the payment card is read, cardholders are asked for their cell phone number and they receive a 4-digit SMS code that they enter in the merchant's Clip app. If the code matches, the customer signs and receives their receipt via SMS or email. The system is compatible with Android and Apple devices.

Player Directory

CORE



Launch Date	July 2012
Customers/Volume	Not available
Customer Focus	CommBank Pi Customers
Pricing	Not available

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



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

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



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

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

Player Directory

CORE



Launch Date	September 2013
Customers/Volume	Not Available
Customer Focus	SMB
Pricing	2.49% for swipe, 3.39% for keyed + no monthly or (2) 2.29% swiped, 2.99% keyed + \$4.50 monthly

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



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

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

Globe Charge



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

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

Player Directory

CORE



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

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



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

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



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

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



Player Directory

CORE



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

A mobile Chip +PIN POS that works through the audio jack and does not require the use of Bluetooth. The device meets all EU and payments groups regulations including Pagobancomat, the Italian debit program. JUSP is MasterCard and Visa certified and also accepts Discover. Now has a Chip & PIN and the company: JUSP released a new pricing model described as "all-inclusive dynamic pricing" designed for larger merchants.

KALIXA



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

Kalixia Pro is a Chip and PIN enabled mPOS device linked to the Kalixa payments portfolio of services including issuing and acquiring. Kalixa aims to make accepting and taking payments simple for entrepreneurs, sole traders and individuals. They process payments for over 300 merchants and provide access to card payments and to 200 alternative payment solutions. The company began in the internal payment department of bwin.party, an online gambling company.



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

Mint is a card present mPOS solution for iOS and Android platforms. Mint mPOS is easy to setup, offers a simple pricing structure as well as the most secure way for payments to be processed anywhere. The company claims a customizable solution for to businesses with a bank grade, PCI-compliant solution. Mint has developed a variety of white label mobile payments applications for several companies invested in focusing on mobile consumers.

Player Directory

CORE



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

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



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

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



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

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

Player Directory

CORE



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

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



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

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



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

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

Player Directory

CORE



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

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



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

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



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

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

Player Directory

CORE



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

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



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

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



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

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

Player Directory

CORE



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

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



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

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



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

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

Player Directory

CORE



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

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



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

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



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

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

Player Directory

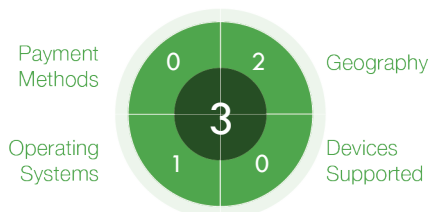
CORE

WorldPayZinc



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

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



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

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

Player Directory

CORE + FRONT OFFICE



SPARKING BUSINESS ON-THE-GO



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

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



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

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

Player Directory

CORE + BACK OFFICE



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

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



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

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



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

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



Player Directory

CORE + BACK OFFICE



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

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

Ezetap



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

Ezetap is a card reader solution that may be plugged into any smartphone or feature phone to accept card payments. The company has raised money from American Express, in addition to the \$7 million previously raised.



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

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

Player Directory

CORE + BACK OFFICE



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

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



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

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



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

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

Player Directory

CORE + BACK OFFICE



Launch Date	March 2012
Customers/Volume	1,000+ Merchants
Customer Focus	All merchants – Micro, SMB, Enterprise
Pricing	2.75%

Founded in Germany by the Samwer brothers, Payleven has expanded across Europe and to Brazil as well. Payleven can accept mag swipe and Chip & PIN payments. Payleven announced plans to launch NFC capable Chip&PIN card readers later in 2014. The solution helps merchants of all sizes to realize new business potential.

PaySimple



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

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

Punchey



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

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

Player Directory

CORE + BACK OFFICE

QuickSwipe



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

QuickSwipe was launched by Bluefin Payment Systems in January of 2014. The solution can be used as a standalone mobile POS system for merchants, or independent software vendors (ISVs) can choose to add QuickSwipe to their mobile application for integrated mobile processing. The dongle is powered by ID Tech Shuttle to support credit and debit payments. The system also supports ACH payments and can track cash transactions.

sage



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

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

STARMOUNT™

we make shopping sense



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

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

Player Directory

CORE + BACK OFFICE

vantivTM



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.

Player Directory

CORE + FRONT & BACK OFFICE



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

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

WINCOR NIXDORF



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

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



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



Player Directory

CORE + FRONT & BACK OFFICE



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

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



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

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



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

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

Player Directory

CORE + FRONT & BACK OFFICE



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

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



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

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



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

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



Player Directory

CORE + FRONT & BACK OFFICE



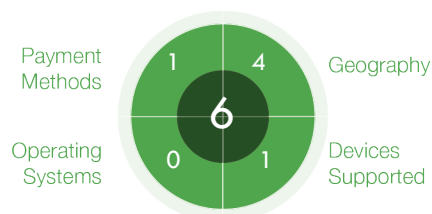
Launch Date	July 2013
Customers/Volume	Not available
Customer Focus	SMB
Pricing	\$55 per month for a license plus cost of hardware package

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



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

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



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

payPLUS is a mobile point of sale solution that is being offered by Mahindra Comviva. The payPLUS software layer includes a promotional application that leverages location based services to enable merchants to deliver consumer offers and discounts based on their location/proximity.

Player Directory

CORE + FRONT & BACK OFFICE



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

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



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

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



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

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



Player Directory

CORE + FRONT & BACK OFFICE



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

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



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

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



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

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

Player Directory

CORE + FRONT & BACK OFFICE



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

Announced a partnership with Magento in Jan 2014 that integrates the Magento eCommerce platform.



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

Vexilor, powered by Givex, was designed for businesses that were unable to use one of Givex's POS partners. Givex is a technology company offering clients a global reach with gift card, Omni-channel loyalty, analytics, stored value tickets, and cloud-based POS solutions. The Vexilor platform is cloud-based and operates on tablets and is fully functional with the Givex system. The mPOS solution is EMV compliant.

WALLMOB™



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

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

Player Directory

OPEN PLATFORM / API



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

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



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

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



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

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

Player Directory

OPEN PLATFORM / API



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

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



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. 2.5% 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

A hardware and software provider, POWA POS can turn a tablet into a terminal with barcode scanners and receipt printers to enable payment acceptance. mPowa announced a white-label deal with Portugal Telecom for the carrier to resell mPowa



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

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



Player Directory

OPEN PLATFORM / API

SlidePay



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

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



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

Swish offers mobile payment solutions to banks, payment service providers and telecommunication companies. After having recently launched a Chip and PIN mPOS reader, Swish announced that they have secured PCI PTS 3.1 certification.

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 in the country. Participating banks include Chinatrust Commercial Bank, Cathay United Bank, Taishin International Bank, Taipei Fubon Commercial Bank, Bank SinoPac, EnTie Commercial Bank and Union Bank of Taiwan.

Player Directory

SUPPLIER



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



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



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

Player Directory

SUPPLIER



In April 2014, CardFlight launched SwipeSimple, a new product that is designed for merchant service providers, ISOs, agents and other resellers to offer a mPOS product for their customers. SwipeSimple is 100% available for co-branding and allows resellers to promote their brand throughout the platform and merchant experience. The solution includes real time reporting tools, a reseller portal for easy onboarding and portfolio management and payments gateway that supports many of the major processors.



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



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

Player Directory

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Creditcall was awarded a 2014 Queen’s Award for Enterprise, the U.K.’s highest official award for British businesses. The award is in recognition of the company’s outstanding achievement in international trade after achieving an 80% increase over the last three years.



Powa Technologies announced a partnership with Swiff to bring PowaPOS to its customer base. The addition of the PowaPOS platform into the Swiff portfolio will span three continents representing and will include Mexico and Nigeria.



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

Player Directory

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Infinite Peripherals, Inc. (IPC), the leading developer of mobile point-of-sale (POS) devices, has been approved by the Visa Ready Program, which indicates that the company’s popular Linea Pro 5 and Infinea Tab 4 mobile peripherals meet Visa’s requirements for a reliable, convenient and secure mPOS experience.



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

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



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

Player Directory

SUPPLIER

monitise™



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

payworks.



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



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

Player Directory

SUPPLIER

SpotPay



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



SumUp is a mPOS company in Europe enabling merchants to accept credit and debit cards. The company is authorized as a Payment Institution by the Financial Conduct Authority (FCA) and is EMV and PCI-DSS certified.

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



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

About the mPOS Tracker

The MPOS Organizing Methodology: MPOS PYRAMID™

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

MPOS PYRAMID™ Methodology

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

About the mPOS Tracker

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



CORE

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



CORE + FRONT OFFICE

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



CORE + BACK OFFICE

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



CORE + FRONT &
BACK OFFICE

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



MERCHANT
CONSUMER
NETWORK

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



OPEN PLATFORM/API

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

PLATFORMS

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

About the mPOS Tracker

The MPOS Report Context

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

What the MPOS Tracker™ Is

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

Scoring

Scoring for the mPOS tracker includes the following:

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

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

About the mPOS Tracker

Why is MPOS Relevant?

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

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

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

About PYMNTS.com

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

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

About ROAM

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