



point

passion for payments



Delivering Integrated Managed Services to Multi-Channel Merchants

Ian Rutland, Managing Director
25 November 2011



We are confident
that our payment
solutions can
improve virtually
any business.

11-02-17 12:13 T09-C0795
Caffè macchiato €3.00
Cannolo nocciola €2.00
Total: €5.00
**** * 4322
CARD

Point improves business for merchants by
providing efficient payment solutions.



WHO ARE POINT & COMMIDEA?



- €180M Turnover
- 10M Transactions A Day
- 630,000 Payment Terminals
- 330,000 Merchant Outlets
- 800 Employees
- 20 Years Experience
- 11 Countries
- 1 Organisation

Drivers of Integrated Multi-Channel Managed Services



The PCI Imperative

Growing scope of standards:

- PCI DSS
- PCI PTS
- PA-DSS

Increasing focus on compliance:

- Banks, acquirers and card schemes
- Legislators
- New disclosure regime?

Costs of:

- Compliance
- Non-compliance

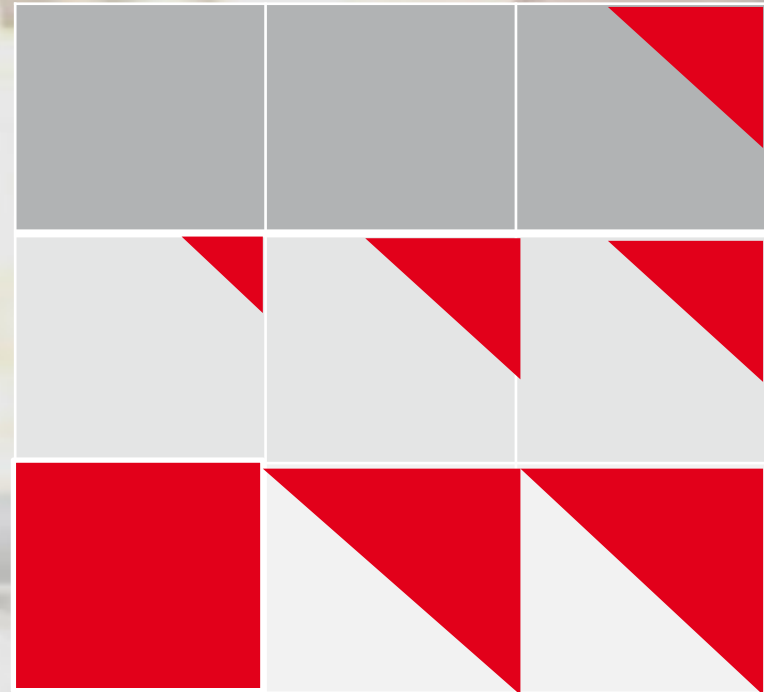
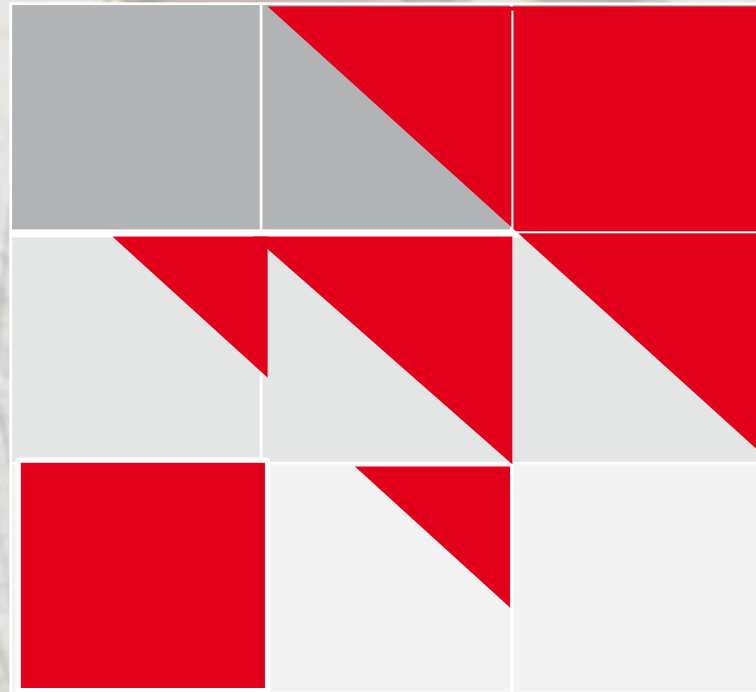
The law of unexpected consequences



Best practice – build, buy or outsource?

3 Years Ago

Today



SME

Mid
Tier

Tier
One

Size of Merchant

Build

Buy

Outsource

Case Study – Thomas Cook PLC



- Commidea customer since 2005
- Contract renewal and terminal estate upgrade in 2010/11
- ~5,000 Ocius Chip & Pin Terminals
- Multiple e-commerce sites
- Telephone Order
- Use of tokenisation for repeat payments
- Proven simplification of PCI DSS Compliance

What Does an Integrated Managed Service Look Like?



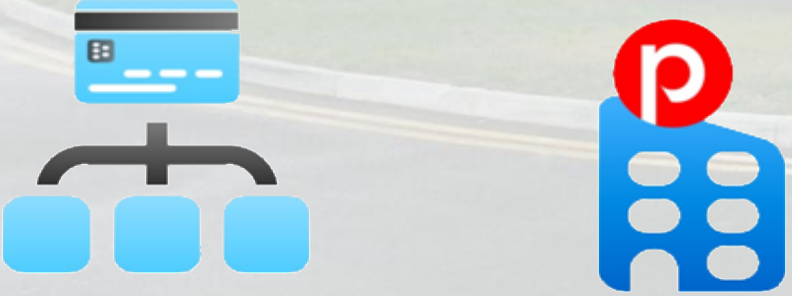
Ocius Sentinel  Integrated to PoS

WebCom 

Tokenisation 


 **Vanguard**

Commidea Managed Service



The Commidea Managed Service block features a credit card icon, a tree structure icon, and the Commidea logo (a red circle with a white 'p' over a blue building icon).

 **Acquirers**

 **Value Adds**

Upper Pemberton



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