

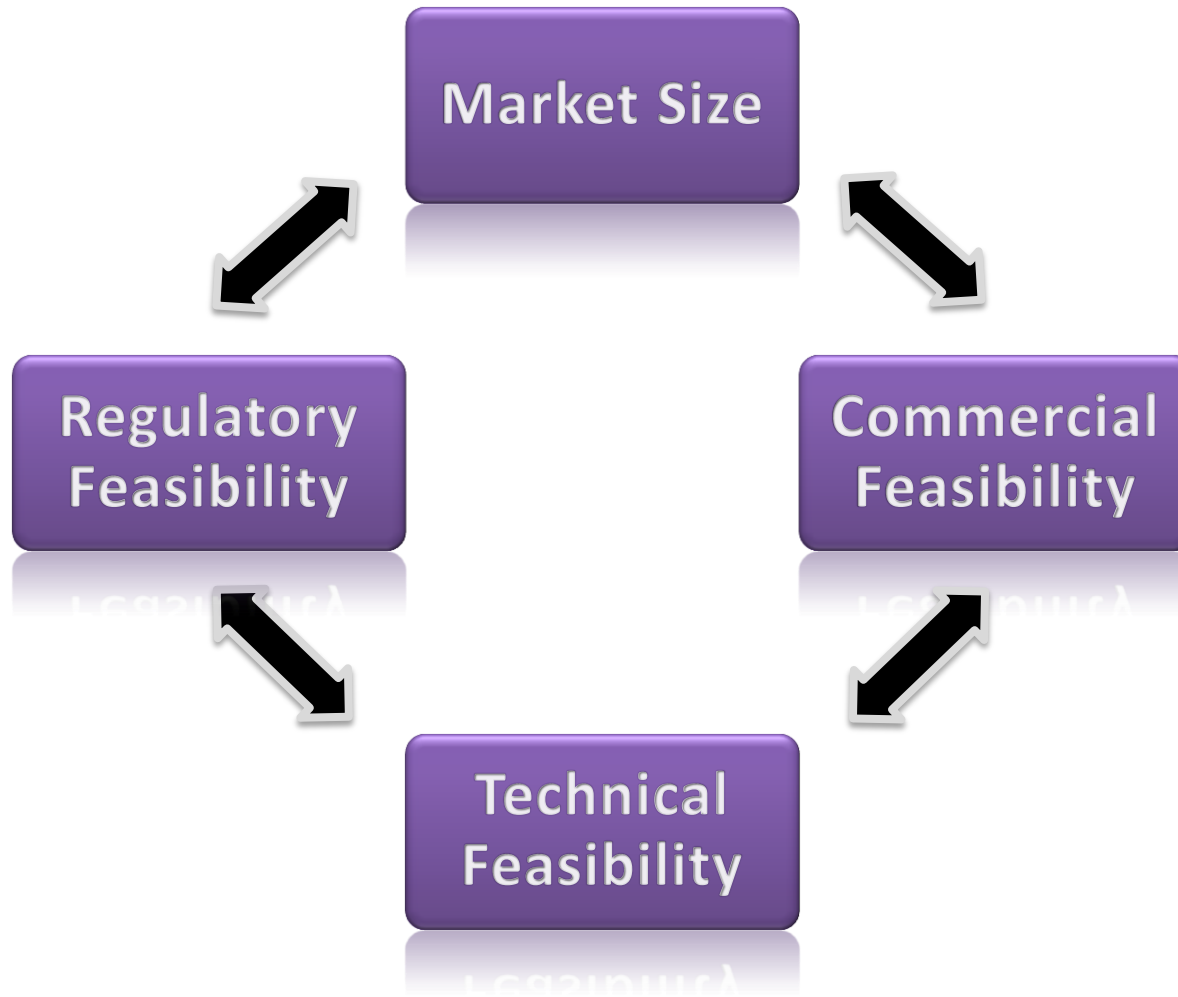


CardEase[®]
Mobile

Mobile POS Development Case Study Card Acceptance Solution

“Designed to encourage first time card acceptance in markets traditionally using cheque and cash as their primary payment acceptance method”

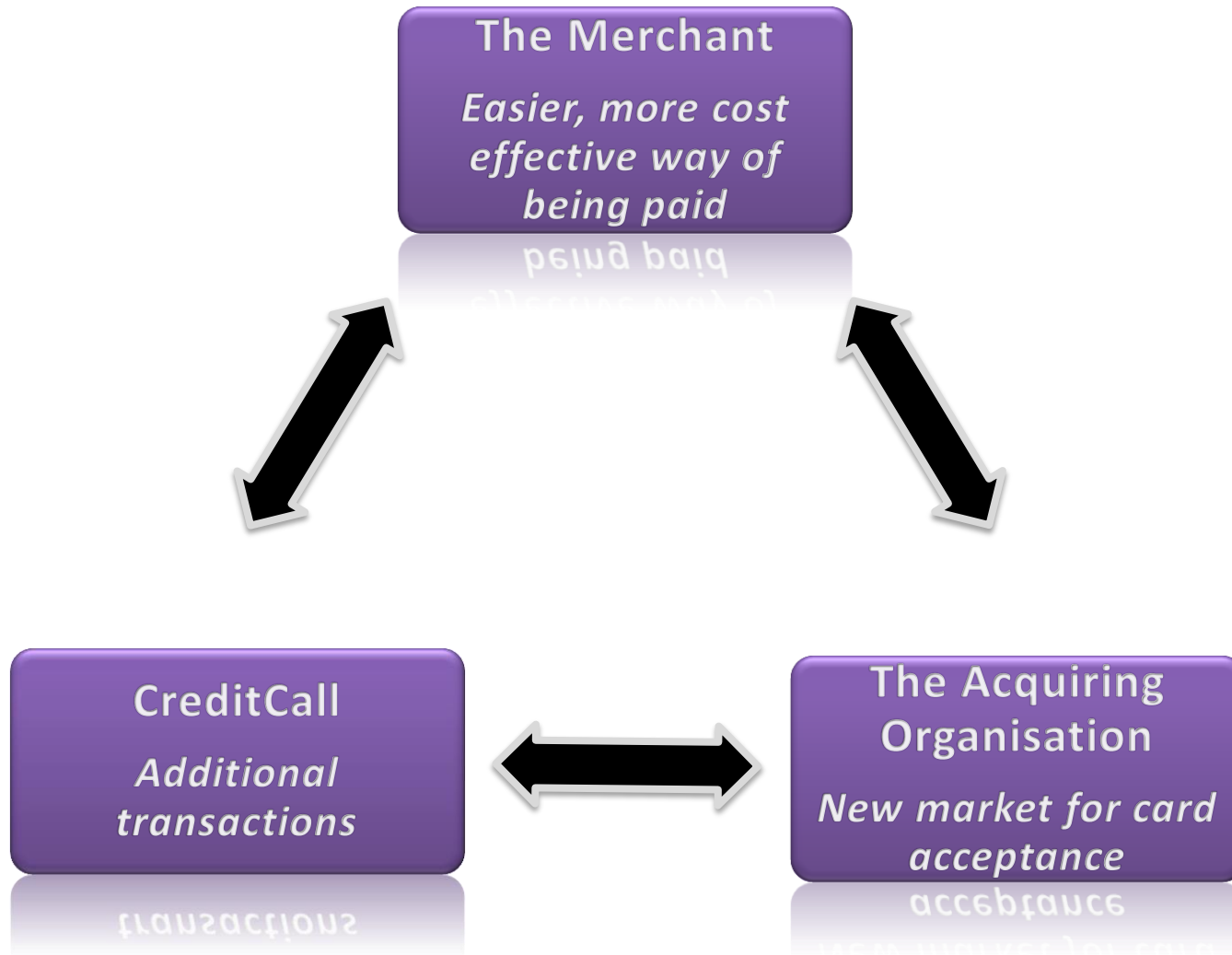
**Presented by
Peter Turner, CEO, CreditCall Ltd**



What we looked at...

1. Number of SMEs by country (source – mainly government reports)
2. Conducted bespoke research into
 - i. GDP,
 - ii. Population
 - iii. GDP per capita
 - iv. credit and debit cards in circulation
 - v. transaction volume
 - vi. transaction value
3. From this we identified 7 countries (excluding China and India)

1. 16 million SME organisations in 7 countries have adopted Chip&PIN technology
2. Many SME organisations have a bank account



1. Minimum change in card payment behaviour
2. Fully accepted by acquiring organisations and card schemes
3. Proposition to allow substantial adoption by mobile SMEs
4. Clearly identifiable route to market
5. Full liability shifted, correctly flagged, Chip&PIN transactions

1. Is there to protect the card holder not the solution suppliers
2. Pro-Active or Reactive?



Technical Requirements

1. Need a suitable fully certified PINpad
2. Total solution not just a product
3. Highly resilient to user use and abuse
4. Very high levels of availability
5. Very easy to integrate into vertical market and brand offerings



Key Components of the solution

1. SmartPhone – Blackberry and Android focus
2. Fully UK certified PINpad with Bluetooth
3. End to end encryption from PINpad to Platform
4. Payment Service Platform
5. Real-time management information system
6. Terminal management facility



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SmartPhone PoS is a solution not a single product

Terminal Management

Reporting Platform (WebMIS) with SOAP

White Label Option

User Terminal Boarding

Support Organisation

E2EE encryption

PCIDSS Level 1 Certification

Vertical Market Integrators & VAR's

Sales Channel

PINpad Certification

SmartPhone API – Multi Platform

Distribution Channel

Multiple Acquirer testing

Processing Platform

Demand Creation Process

Merchant Accounts



Video Demo





- It will benefit the Card Holders, Card Schemes, Acquirers, and Merchants
- It can be done securely
- It can be done cost effectively

“The evolution has already started”