



pPPOS™

“perfecto” POINT OF SALE Table

pPOS™

By Florin Suci
Inventor and President
of
OCT Ltd. Hong Kong

pPOS™ - Unique Concept



- pPOS™ - Bringing the power of the mobile Internet to retailers everywhere, the new pin Secure pPOS™ Mobile Point of Sale Secure Pad
 - a hand held POS system, features an encrypted pin and magnetic stripe reader, a built-in receipt printer and an optional 2D bar code scanner.
 - pPOS™ allows users to “Transact and Go” utilizing an Integrated Globally certified Pin reader based on proprietary Android Pad mobile digital device.
- This PCI-compliant solution delivers all the capabilities of any traditional, stationary point of sale terminals and can be integrated into existing legacy systems.

pPOS™ - Unique Concept

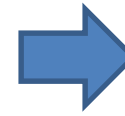


pPOS™ - Market



- With many of retail point of sale applications available, the pPOS™ enhances the customer experience.
- This innovative hand held device assists with comparison pricing, checking inventory or providing additional details on products or services Including targeted advertising.
- The pPOS™ allows quick wireless sales transactions regardless of location.
- “Whether your business is retail, hospitality, field service, food delivery, transportation services, or any service witch can accept a PIN SECURE CREDIT CARD , the pPOS™ provides quick and secure transactions wherever they are needed”, according to Suciu Cornelius Florin creator of the Integrated pin-pad “perfecto” Point of Sale Technology.

Credit Card POS Evolution



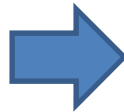
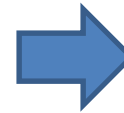
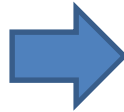
Credit Card POS

iPhone revolution ?

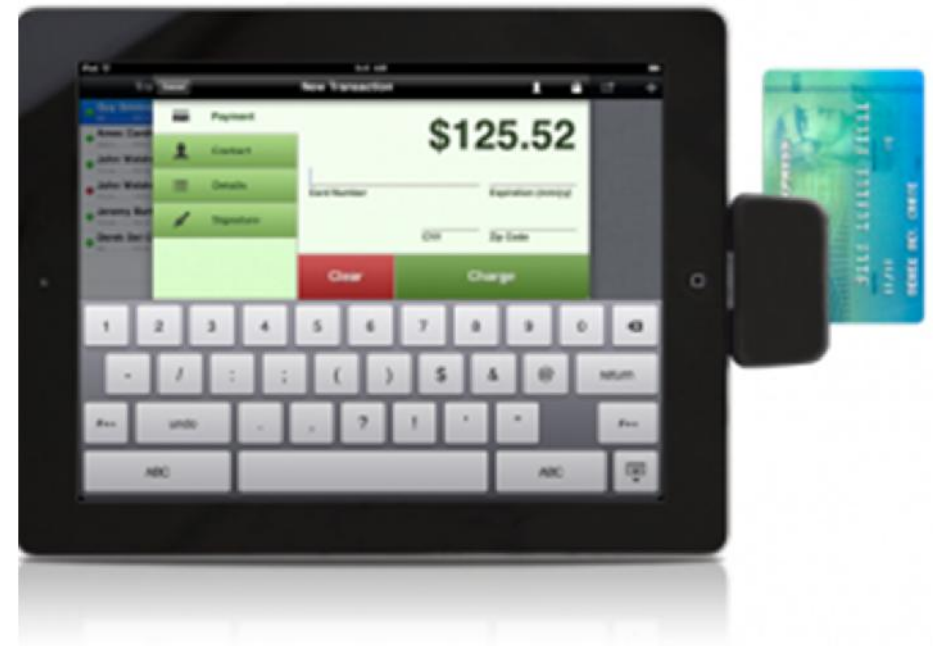
What's Wrong to this approach ?



Swipe It Reader
Secure Credit Card Terminal for iPhone & iPod Touch



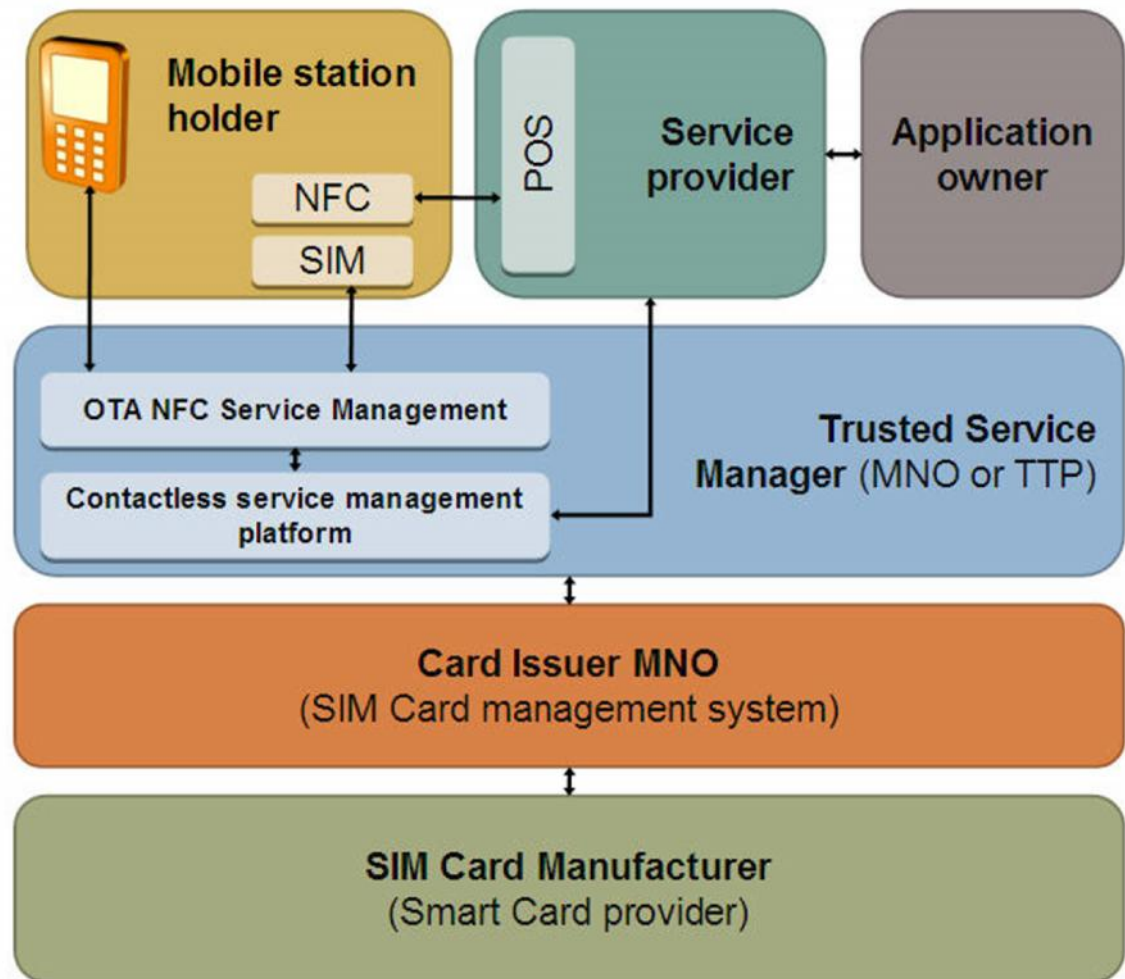
iPad screen is better for POS



NFC Is Over the corner..
but still unsecure and long time to go
for Global Relevance.



NFC Roles and actors



VeriFone

By far the biggest player, still



- Why would you pay 400-600 \$ for an iPhone / iPad and then another 100\$ for an adaptor
- To give-it to the sales representative?
- Well this is not a problem if you have 10 only
- But if you need to re-equip 10,000 or 100,000 POS ?

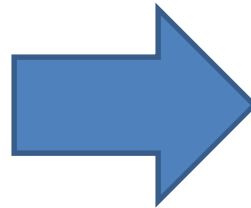


seta[®]
Network

PIN/Smart chip not Swipe is the future—driven by regulation



- Cross-Industry EMV Coalition Created to Support Move to Chip-Based Payments in the U.S.
- Forum to Work Towards a Collaborative, Timely, and Effective Transition to EMV Payments



EMV-EU is there US will have to move very quick



- The Forum will support the alignment of the EMV implementation steps required for global payment networks, regional payment networks, issuers, processors, merchants, and consumers to successfully move from **magnetic stripe technology** to
- **secure EMV contact (PIN/Smart Chip) and contactless (NFC) technology in the United States.**
- Commonly used globally in place of magnetic stripe(1), [EMV chip technology](#) drastically reduces card fraud resulting from counterfeit, lost and stolen cards; provides global interoperability; and enables safer and smarter transactions across cards, contactless, mobile, and remote payment channels.
- American Express, Discover, MasterCard and Visa have all announced their plans for moving to an EMV-based payments infrastructure in the U.S., with payment processor mandates in place for 2013, and major changes for managing fraud risk set for 2015.

PIN/Smart chip payments



- The EMV Migration Forum will address topics that require some level of industry cooperation and/or coordination to migrate successfully to EMV technology in the United States. Topics and activities that are in the scope of the Forum include:
- Providing guidance on technical issues, consumer awareness and other non-proprietary issues relating to industry-wide adoption of EMV
- Developing best practices and educational material necessary for successful adoption of EMV-enabled cards, devices, and terminals within the U.S. market
- Discussing the coordination of process-related elements of the payments infrastructure necessary to introduce an EMV-enabled payment system
- Discussing and engaging in projects to facilitate consumer adoption and allow for a more consistent consumer experience

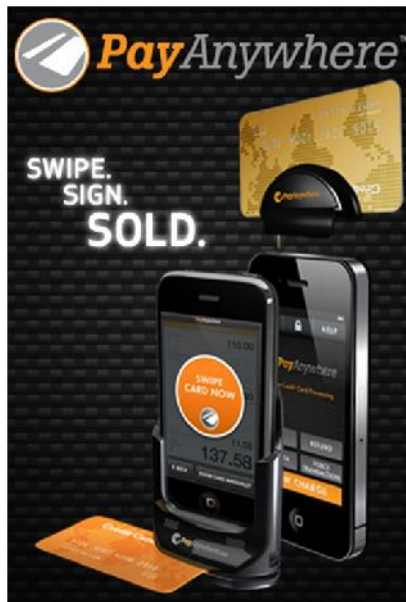
PIN/Smart chip payments



- "EMV's arrival in the U.S. has profound implications for issuers, merchants and the entire payments industry. While the global EMV experience will help, the devil is in the implementation details and common U.S. approaches will be needed for a smooth EMV transition," said George Peabody, Mercator Advisory Group's director of emerging technologies. "The EMV Migration Forum can speed deployment as well as improve the return on the considerable EMV investment in the U.S. because the technology has the potential to do far more than prevent counterfeit card fraud."
- To launch the formation of the new [EMV Migration Forum](#) organization, the Smart Card Alliance has scheduled its first meeting for September 12-13, 2012, at MasterCard Worldwide headquarters in Purchase, New York. During this initial meeting, participants will learn about member benefits and member participation in Forum governance, discuss the priorities for organization activities and launch its first working committee projects.
- Additional information about the EMV Migration Forum organization and membership, including a convenient Frequently Asked Questions document, is available at <http://www.smartcardalliance.org/pages/activities-emv-migration-forum>.

The market The Opportunity

- Will You Move to this ?



perfecto
pPOS™ Pad
Proprietary
patent USA



- Or This ? **OR THIS !!! The "pPOS™"**

For the Same \$ Cost !

pPOS™ characteristics



&



Magnetic
Stripe Reader

&

CONTACTLESS



Multi-SAM
Slot



WIFI Wireless



GSM/GPR



CDMA

perfecto
pPOS™ Pad
Proprietary patent USA



The future Of Shopping NOW ! Brought to you by “pPOS™”



seta[®]
Network

Do You believe
in this positive shopping experience ?
IF YES Invest in “pPOS™”



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Global POS producers



- **Casio expands Android EPoS line-up**
- Casio Electronics has announced a new range of Android tablets designed to improve customer experience and business operations in retail environments. Designed to integrate seamlessly with Casio's ground-breaking Android-powered EPoS terminals, the tablets will also benefit from the retail-focused Android apps available from the new cloud-based Casio Business Portal.
- [Read more](#)
- **Commonwealth bank to revolutionise the point-of-sale experience**
- Commonwealth Bank unveiled the future of point-of-sale (POS) payments, powered by a new software platform, applications, and a new omni-commerce device that will redefine the POS experience for businesses and consumers. The announcements are the result of a significant investment in breakthrough design and engineering that address the complex security needs of POS while unleashing opportunity afforded by tablets and industry-standard platforms to deliver new innovations to consumers.
- [Read more](#)
- **Payment services to Pay-by-Phone virtual terminal**
- IVR Technology Group (ITG) and Fundtech have announced a partnership that expands the functionality of ITG's IVR Pay-by-Phone virtual terminal. As a result of this partnership end users can turn any push button telephone into their own virtual payment processing terminal by utilizing Fundtech's TotalTransact credit card gateway technology.
- [Read more](#)
- **'Transaction ready' payment service with next generation PIN pads**
- Anderson Zaks has announced its new payment solution working with next generation PINpads that incorporate contactless payment facilities.
- [Read more](#)
- **Merchant Warehouse announces partnership with VeriFone**
- Merchant Warehouse announced a partnership with VeriFone Systems as a preferred hardware provider for the Genius platform.
- [Read more](#)
-

Global POS producers



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- **SPECTRA Technologies' T1000 payment terminal now PCI PTS 3.0 compliant**
- SPECTRA Technologies proudly announced its T1000 as one of the first EFT-POS Terminal in Asia to achieve PCI PTS 3.0 certification. The PCI PTS 3.0 compliant T1000 Countertop/Mobile Payment Terminal provides elevated security for banking and retail applications from increasingly sophisticated data fraud methods.
- [Read more](#)
- **Square payment rises 25%**
- Square has experienced 25% growth in its payment volume since March, when rival PayPal unveiled a new mobile scanner and emphasized growth in the mobile payment market.
- [Read more](#)
- **NCR to offer POS rival to PayPal and Square**
- NCR aims to compete with mobile payment rivals Square, PayPal, and Intuit with the June launch of NCR Silver, a product that will let retailers accept payments via an iPad or iPhone.
- [Read more](#)
- **Security and the changing face of the POS**
- The increasing versatility of point-of-sale software and hardware's payment acceptance and value-added capabilities makes their assessment by acquirers, independent sales organizations, and merchant level salespeople critical to assure the solutions they provide offer not just additional convenience and benefits for retailers and shoppers, but also deliver the requisite data security.
- [Read more](#)
- **THYRON SYSTEMS makes m-commerce 'smart' and secure**
- Thyron Systems announced that it has received PCI PTS Secure Reading and Exchange Data (SRED) Approval for its new and innovative PosMate Smart PIN Pad.
- [Read more](#)
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Global POS producers



- **LevelUp and T-Mobile partner on mobile payment terminals**
- T-Mobile is advancing its alliance with LevelUp by powering phone-enabled payment terminals for its merchants. The terminals are phone docking stations that come with custom LG smartphones.
- [Read more](#)

- **VeriFone acquires Global Bay to expand retail mobility strategy**
- VeriFone has acquired Global Bay Mobile Technologies, a provider of next-generation mobile retail solutions. The acquisition is the latest development in VeriFone's strategy to bring the power of mobile into the world of retail and payments, extending new smartphone- and tablet-based shopping and payment experiences to retail organizations. Terms of the transaction were not disclosed.
- [Read more](#)

- **Triton adopts new prepaid card dispensing technology**
- Better ATM Services has announced a joint agreement with Triton to deliver a major new revenue stream for ATM networks. Triton, a US-based major provider of off-premise ATMs and ATM management software globally, will enable its ATMs with Better ATM Services' patented technology which easily integrates with existing and new Triton ATM models allowing the secure and convenient sale of prepaid cards through ATMs.
- [Read more](#)

- **EUFISERV Scheme launches POS**
- EUFISERV Payments today announced the start of POS operations within the EUFISERV Card Scheme. The first transactions were carried out by EUFISERV cardholders of the German Savings Banks at an opening ceremony at the Museo Picasso in Málaga. This important step marks a significant milestone in the development of a new European Card Scheme as requested by the market and the European authorities.
- [Read more](#)

- **VeriFone to unveil tablet card reader this year**
- VeriFone Systems will launch a tablet credit and debit card reader this year to compete with Square, says CEO Douglas Bergeron. The product will encase tablets such as the Apple iPad and Samsung's Galaxy Tab so that businesses have another option besides Square and traditional cash register terminals.
- [Read more](#)

Global POS producers



- **Ingenico extends European roll out of secure payment service for Avis**
- Ingenico has extended its relationship with Avis EMEA by signing up another 10 countries within the rental company's retail network to its secure payment management system.
- [Read more](#)

- **Elavon to launch mobile payments acceptance solution**
- By incorporating CreditCall's CardEase Mobile technology into Elavon MobileMerchant, the world's first Chip and PIN card reader and mobile payment app for Android and BlackBerry smartphones and tablets becomes available.
- [Read more](#)

- **MoneySwap appointed as China UnionPay POS merchant acquirer for Europe**
- MoneySwap, the Asia focused prepaid card and online money services business, is pleased to announce that it has signed an agreement with China UnionPay ("UnionPay") to act as an overseas business acquirer for the UnionPay Point of Sales ("POS") programme (the "Agreement").
- [Read more](#)

- **YESpay launch Dynamic Currency Conversion (DCC) for integrated POS**
- YESpay's EMBOSS managed EMV chip & PIN payment service is first to launch Dynamic Currency Conversion (DCC) as a standard part of its EasyV-Retail payment client software that integrates into any PC-based Point-Of-Sale (POS) retail system. The EasyV-Retail payment client is now integrated with both DCC and Tax Free Shopping functionality that brings a win-win situation for retailers as well as their overseas shoppers.
- [Read more](#)

- **Small merchants vulnerable to POS attack**
- First Data has detected an increase in trolling, in which hackers test networks for remote access into open or poorly protected point-of-sale systems, with their chief target being smaller, Level 4 merchants that process less than 1 million transactions annually and are largely non-compliant with the PCI Data Security Standard.
- [Read more](#)