



November 2011

Mobile POS Solutions

The Mobile Merchant's Point of Sale

An Ever-Moving Destination

- **Risky business**
 - Carrying around cash
 - Accepting checks on faith
 - Writing down card information to call in later
- **People prefer to pay by credit or debit card**
- **Mobile payment terminals may not fit the micro-merchant's budget**
- **Card-not-present interchange rates erode profits**



Sizing up the Market

Over 60 million potential mobile users

- 16.5 million merchants are targets for mobile payments acceptance*.
- Smart-phone-based mobile card acceptance will explode beyond 1.4 million by 2014.
- Service professionals and small merchants are looking at mobile POS acceptance.

Card-not-present vs. swipe:

- Card-not-present transactions, or “**keytail**”, were the first target of Smartphone-based payments
- Merchants and channel partners alike are requesting card-present (swiped/MSR) support
- Card-present transactions
 - Qualify for lower interchange
 - Are more convenient
 - Provide a professional experience for both the merchant and the consumer
 - Encryption at the MSR is quickly evolving as a product standard

*Mercator Advisory Group, July 2010

Mobile Solutions from First Data

A Full Array of Choices

- **Highly Mobile, Wireless, Carrier-Agnostic**

- First Data® Mobile PaySM
- VeriFone PAYware Mobile



- **Mobile, Wireless, Built for Purpose**

- First Data™ FD400^{Ti}
- VeriFone Nurit 8020



- **Wi-Fi, Limited Mobility**

- First Data™ FD100^{Ti}
- First Data™ FD200^{Ti}
- First Data™ FD300^{Ti}



Mobile Solutions from First Data

A comparison of features



First Data
Mobile PaySM

- Card swipe or browser-based
- Secure login
- Intuitive interface
- Accepts credit cards
- Both card swipe and manual entry
- Real-time processing
- Fraud protection tools
- SSL encryption
- Real-time reporting
- E-receipt at time of transaction



VeriFone
PAYware Mobile

- VeriShield Protect
- Card swipe
- Real-time processing
- Real-time reporting
- PA-DSS validated
- E-receipt at time of transaction
- AVS
- Access from any PC
- Stylus for customer signature



First DataTM FD400^{Ti}

- Sprint and AT&T networks
- PTS- and PCI-PED compliant
- Large display
- Touch screen
- Three magnetic stripe reader
- Internal PIN pad
- Thermal receipt printer
- AVS
- Batch history
- Credit/debit/EBT/check



VeriFone Nurit 8000
GPRS (AT&T)

- PCI PED approved
- GPRS network
- Rechargeable lithium ion batteries
- Backlit keyboard
- Large LCD display
- Programmable quick keys
- Bi-directional mag card reader
- Quiet graphic thermal printer



First DataTM Ti
Wireless Series

- FD100^{Ti}/200^{Ti}/300^{Ti}
- Compact design
 - Credit/debit/EBT/check
 - Built-in printer
 - Touch screen
 - Magnetic stripe reader
 - Contactless support
 - AVS
- FD200^{Ti}
- Integrated check reader/imager
- FD300^{Ti}
- Multi-merchant

Mobile Solutions from First Data

Choices for every mobile merchant



First Data
Mobile PaySM



VeriFone
PAYware Mobile



First DataTM FD400^{Ti}



VeriFone Nurit 8000



First DataTM ^{Ti}
Wireless Series

Phone-Based Solutions
Highly Mobile

Stand-alone Terminals
Mobile

Wi-Fi
Limited Mobility

- In-home sales/In-home service
- On-site business sales & service
- Restaurant delivery/curbside pickup
- Limos/taxi services
- Towing services
- Large-venue and outdoor events
- Trade shows

- Counter pay
- In-office/in-store

First Data® Mobile PaySM

Browser- and App-based POS solution for mobile phones

- **Highly mobile**
- **Carrier agnostic – uses the merchant’s existing:**
 - Android
 - BlackBerry® device
 - iPhone®, iPod touch® mobile digital devices
- **Cost effective – no investment in wireless terminal**
- **Two solutions:**
 - App with audio jack card reader for swiping transactions
 - Browser-based version for hand-keyed transactions
- **Real-time credit card processing, e-receipt, fast funding**
- **Retail only**



VeriFone PAYware MobileSM

Turns a smart-phone into a terminal

- iPhone 3G, 3GS or 4 mobile digital devices slips into a special sleeve
- Internet enablement required
- Cost effective – no investment in wireless terminal
- Credit cards are swiped – no keying of transactions
- VeriShield Protect for instant encryption at swipe
- Real-time processing, e-receipt, fast funding
- Retail, restaurant
- Compatible with iPad[®] and iPod touch[®] (manual key entry) devices



First Data™ FD400^{Ti} Terminal

A wireless, hand-held mobile POS device

- **Uses 3G technologies**
 - **AT&T GPRS**
 - In-home and on-site services
 - Trade shows
 - Restaurants
 - Curbside pickup
 - **Sprint CDMA**
 - All of the above
 - Excellent in stadiums, concert venues, large-crowd environments
- **Touch-screen interface**
- **Accepts credit, debit, gift cards, personal paper checks, EBT**
- **Terminal, integrated PIN pad, printer in one**
- **Store-and-forward capability ensures card-present rates when there is no signal**



First Data™ Wi-Fi Terminals

For merchants with in-store connectivity issues

- **First Data™ FD100^{Ti}** – Terminal and high-speed printer in one
- **First Data™ FD200^{Ti}** – All of the above plus check reader
- **First Data™ FD300^{Ti}** – For multiple merchants under one roof; terminal and printer
- **Limited mobility**
- **PIN-debit capable with peripheral**



First Data™ Terminal vs. Mobile Solutions

	FD400Ti Terminal Hand-held terminal that connects via AT&T GPRS or Sprint CDMA	First Data Mobile Pay 2 solutions: 1) App –based version with audio jack card reader , and 2) browser-based version for hand-keyed transactions	VeriFone PAYware Mobile Web-enabled iPhone slips into a special sleeve/card reader
Target Profile	Merchants who need to accept multiple payment options; those with higher transaction volumes who need the ability to make adjustments to transactions	Merchants with price sensitivities who wish to use their existing iPhone, iPod Touch, BlackBerry or Android Smart phone	Merchants with price sensitivities who wish to use their existing iPhone
Supported mobile platforms or 3G network	AT&T GPRS or Sprint CDMA	Existing Web-enabled Smart phone; iPhone, iPod Touch, BlackBerry and Android	Apple iPhone
Requirements	Merchant account with First Data and with Apriva gateway	Merchant account with First Data and with Apriva gateway	Merchant account with First Data and with VeriFone gateway
Virtual or hand-held terminal	Hand-held terminal only	Both	Both
Resident application	Yes	Browser- and app-based versions available	Yes
Hosted data access (back-office)	Apriva	Apriva	VeriFone gateway
Receipt capability	Yes, built-in thermal printer	Display/email	Display/email
Magnetic stripe capability	Yes	Yes (app-based version only)	Yes
Check conversion	Manual personal paper	No	No
On-screen signature capability	No	Yes (app version only)	Yes
Application download capability	Download from First Data	Yes	Yes – App store
Multi-user configuration	No	Yes, browser-based version only	No
Security	<ul style="list-style-type: none"> • Encryption occurs after the card swipe • AVS support included • Card security code supported • Account number truncation included 	<ul style="list-style-type: none"> • Encryption at the MSR (app version) • Encryption upon card # entry (browser version) • AVS support included • Card security code supported • Account number truncation included 	<ul style="list-style-type: none"> • Encryption at the MSR • AVS support included • Card security code supported • Account number truncation included

Mobile Solutions for the Smart Phone

	First Data Mobile Pay	VeriFone PAYware Mobile	SQUARE	ROAM DATA	Intuit GoPayment
Target profile	Products or services are delivered to customers' homes or businesses, or the merchant changes locations frequently (i.e., trade shows, art fairs). Lower-volume merchants.				
Supported mobile platforms	Existing Web-enabled Smart phone	Apple iPhone	Existing Web-enabled Smart phone	Existing Web-enabled Smart phone	Existing Web-enabled Smart phone
Requirements	Merchant account with Apriva's gateway	Merchant account with VeriFone gateway	Exploring PayPal model – no merchant account required	Customizable apps for order entry and inventory	1) GoPayment app is downloaded to GoPayment-supported phone, or 2) online version accessed via browser
Virtual terminal	Yes	Yes	No	No	Yes
Resident application	Browser and app versions available	Yes	Yes	Yes	Yes
Hosted data access (back-office)	Yes	Yes	Yes	Yes	Yes
Receipt capability	Display/email	Display/email	Display/email	Display/email	Email/text
Magnetic Stripe capability	Yes, app version only	Yes	Yes	No	Yes
Check conversion	No	No	No	No	No
On-screen signature capability	Yes, app version only	Yes	Yes	No	No
Application download capability	Yes, App store, BlackBerry and Android	Yes – App store	Yes	Yes – App store, BlackBerry and others	Yes – App store, BlackBerry and Android
Security: While mobile products are not yet subject to PCI evaluation, First Data's products have been built to conform to the highest security standards.	<ul style="list-style-type: none"> • Card data encrypted at the MSR or manual entry • AVS support • Card security code support • Account number truncation 	<ul style="list-style-type: none"> • Encryption at the MSR • AVS support • Card security code support • Account number truncation 	<ul style="list-style-type: none"> • Data encryption occurs after the swipe • No AVS support • No CVV support 	<ul style="list-style-type: none"> • Encryption at the MSR • AVS support • Card security code support • Account number truncation 	<ul style="list-style-type: none"> • Encryption at the MSR • AVS support • Card security code support • Account number truncation