

pPOS™

“perfecto” POINT OF SALE

pin POS, pad POS , pPOS™

**By Florin Suciu – Inventor and President of
ABA Payments & Processing USA and
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

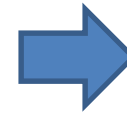


pPOS™ - Market



- 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.

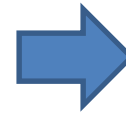
Credit Card POS Evolution



Credit Card POS

iPhone revolution ?

What's Wrong to this approach ?



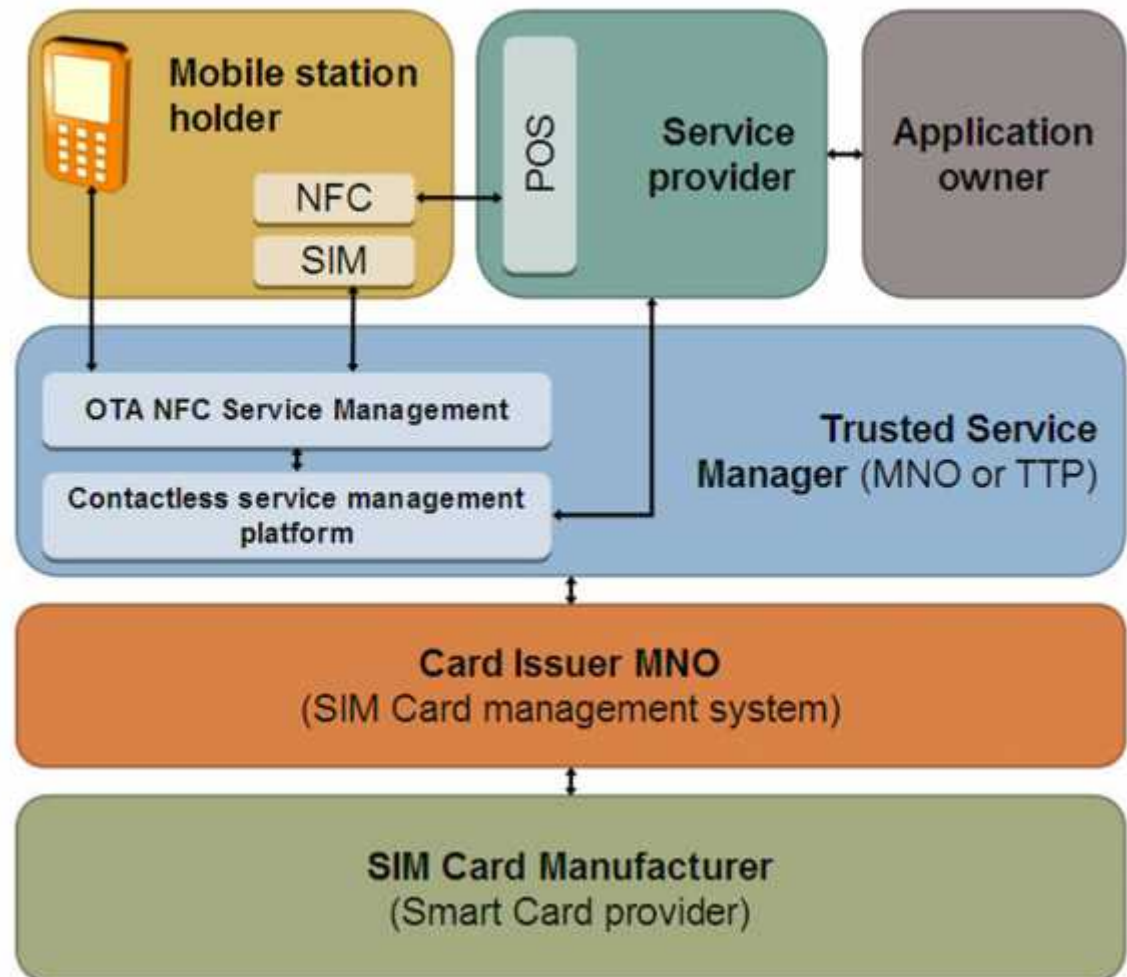
iPad screen is better for POS



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



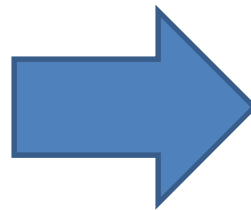
- Why would you pay 400-600 \$ for an iPhone / iPad and then another 100\$ for an adaptor
- To give-it to the sales representative?
- Well this is not a problem if you have 10 only
- But if you need to re-equip 10,000 or 100,000 POS ?



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 ?
- Or This ?



OR THIS !!! The "pPOS™"



For the Same \$ Cost !

pPOS™ characteristics



&



Magnetic
Stripe Reader

&

CONTACTLESS



Multi-SAM
Slot



WIFI Wireless



GSM/GPR



CDMA



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



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

