

# Mobile Payments



**Simple and clever solution for accepting payment cards**

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**WINCOR**  
**NIXDORF**

EXPERIENCE MEETS VISION.

*Who Are We & What We Do*

*WN Wallet Payment Solution*

*Mobile Wallet Acceptance*

*Mobile Cash*

### ▪ Wincor Nixdorf

- is a **leading supplier of IT solutions** and services centered around the branch and store operations of banks and retailers
- develops technologies tailored to customers consumer-facing operations
- is recognized as an **innovation driver** within its business segments
- is ranked second in Europe and worldwide in terms of the volume of ATMs shipped
- is **Europe's number 1 and the world number 2** for the shipment of Electronic Point of Sale (EPOS) systems
- has established a market presence in more than 130 countries worldwide



- **Wincor Nixdorf**
  - provides IT-based solutions aimed at efficiently shaping and automating business processes
  - has developed particular expertise in bringing together hardware, software, and services to create a well-balanced, seamless offering
  - has developed a highly secure and reliable in-house payment solution called **WN Wallet**



*Who Are We & What We Do*

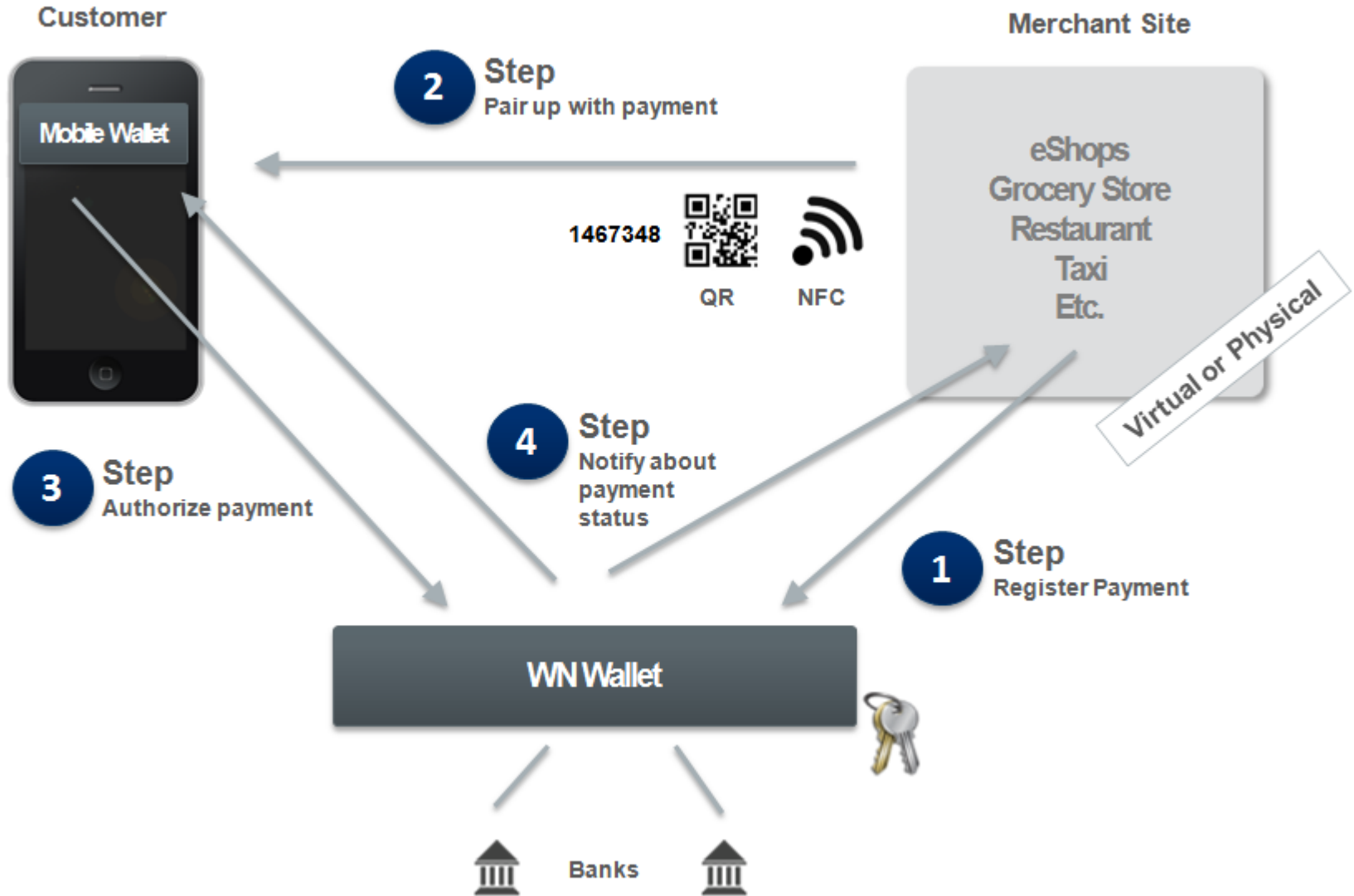
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# WN WALLET Introduction

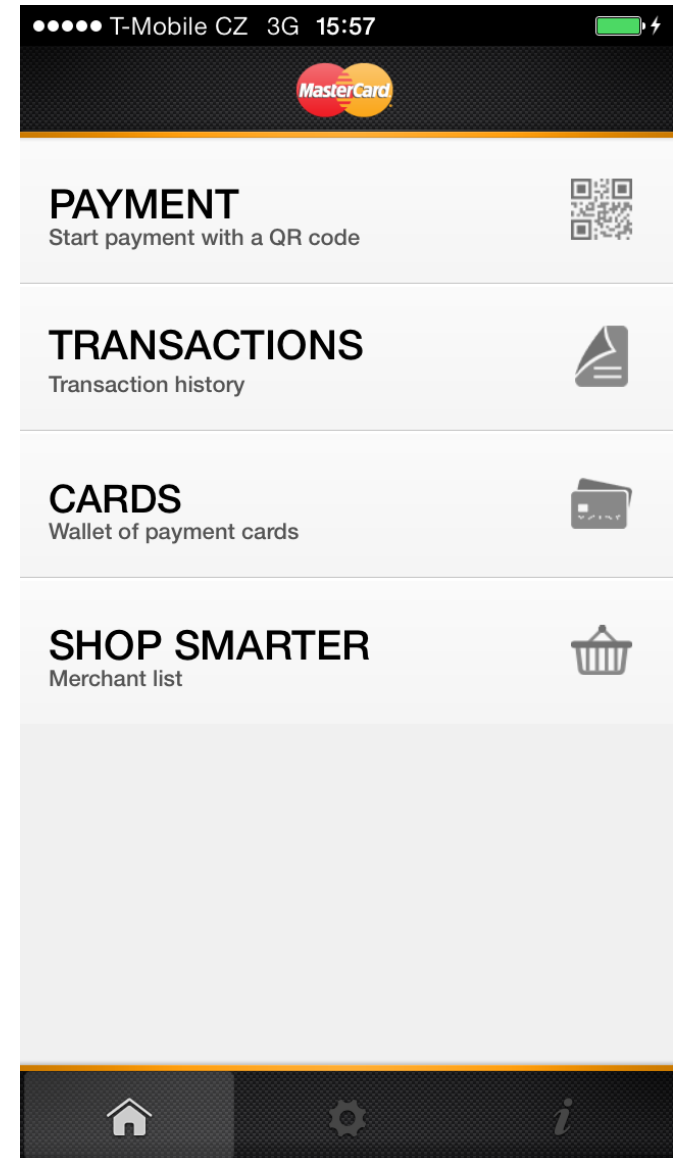
## WN Wallet Payment Process



# WN WALLET Introduction

## MasterCard Mobile

- Mobile application developed by Wincor Nixdorf CZ for the MasterCard.
- A sample of a customized instance of our mobile wallet template.
- Available for Android and iOS devices.
- Application facts:
  - Launch: 02/13
  - Downloads 30000
  - Activations: 15000
  - Transactions: 11000
  - Amount 12 000 000 CZK / 500 000 EUR
  - Merchants: 2000



### ▪ **Customers availability**

- The mobile wallet is available for download for Android & iOS.
- It can be installed on most mobile devices.
- No need for NFC, no need for Secure Element.
- The only requirement is internet connection (and optionally a camera for QR code scanning).

### ▪ **Customers simplicity**

- Everything that can be done can be done on the device.
- Simple app activation.
- Protected by mPIN only.
- Simple card registration on the device.
- Simple payment process on the device.



- **Top-ups & bill payments**
  - Top-up your prepaid mobile phone cards directly from a mobile wallet.
  - Pay your bills and invoices by scanning a QR code in your mobile wallet.
  
- **Windows Phone 8 mobile app**
  - A growing group of WP users will have a chance to enjoy the goodness of WN Wallet.
  
- **First mPOS user in November**
  - The first merchant to use our mPOS solution will commence its utilization this November.
  
- **POS systems integration**
  
- **WN Wallet-enabled vending machine**
  - Use you mobile wallet to pay at the vending machines.
  
- **Card Waiting Room Service**

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### ▪ **Mobile apps**

- Direct API brings the convenience of in-app payments to any mobile application.
- Making a purchase is a matter of a few clicks without revealing the sensitive data to anyone including the merchant.

### ▪ **POS, SCO, Kiosks or Vending**

- In the streets, at the music events, the customers can be served by kiosks stands accepting payments from their mobile wallet.

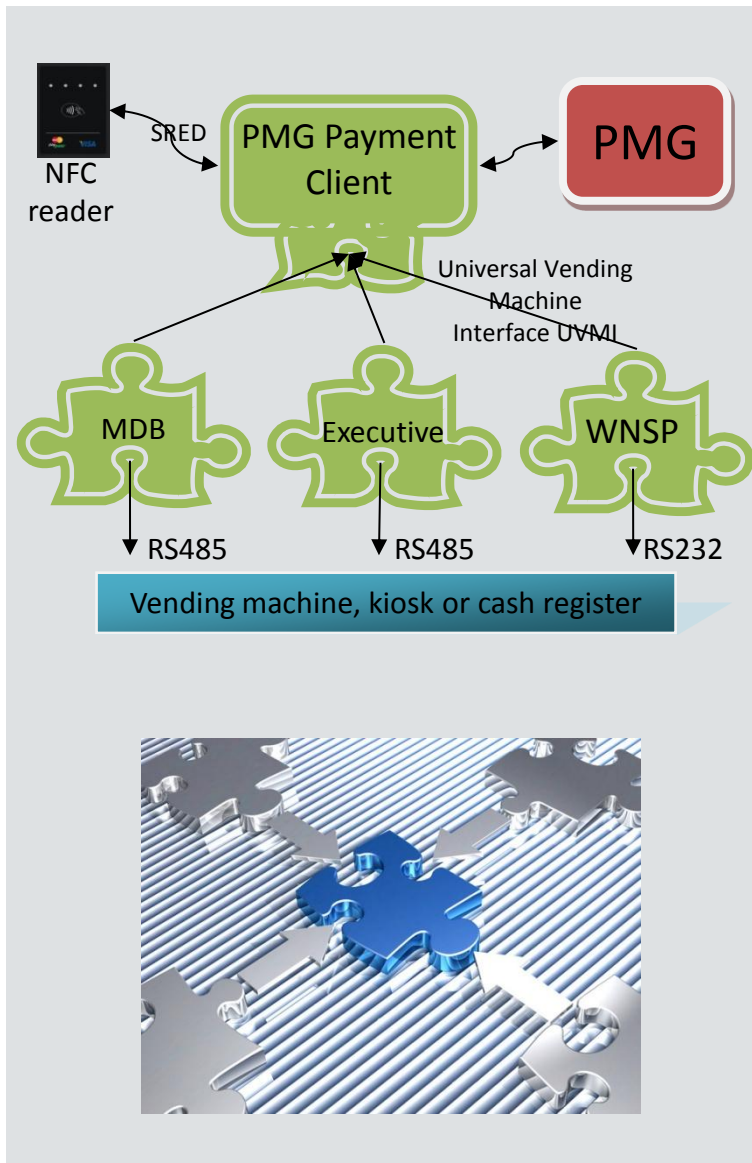
### ▪ **mPOS**

- Turning a mobile device into an mPOS is simple and cheap.
- mPOS communicates with WN Wallet directly, making the purchase as straightforward as possible.
- Such a device is usable anywhere, giving the merchant the opportunity to accept electronic payments on the go.



- **Ideal for small stores, stands etc.**
  - Product database, transaction history, everything the merchant needs to efficiently sell.
  - Multiple device compatibility gives the merchant the choice (Android OS).
  - Virtually no integration costs.
- **Multiple payment pairing possibilities**
  - NFC beam.
  - QR code scanning.
- **Uncompromising security**
  - The merchant does not have access to customer's card data at any time.
  - To sensitive data is not displayed in any phase of the purchase.





## PMG payment client

- Universal secure application designed to communicate with NFC reader on one side and with PMG server on opposite side
- Application available on Linux and Windows running on x86 or ARM platform
- Can be installed as part of cash register or kiosk on existing computer
- Require any online internet connectivity for card authorization

## UVMi

- UVMi (Universal Vending Machine Interface) is available for custom development as SDK
- Usual interfaces for vending machines and cash registers are available
- Interface can be hardware (RS232, RS485) or software type (socket, pipe)

# Easy NFC Introduction

Wincor Nixdorf designed **Easy NFC** ideal solution for merchants, who handling big number of small amount transactions.

**Easy NFC** is the solution for vending machines how to accept electronic money without affect of existing design.

**Easy NFC** is solution for merchants who sell goods with low price to foreigners and tourists as a newsstands, postcard shops and gift shops in tourist locations (EU using 13 currencies)

**Easy NFC** is solution for providers of information and telecommunication kiosks popular on airports and train stations



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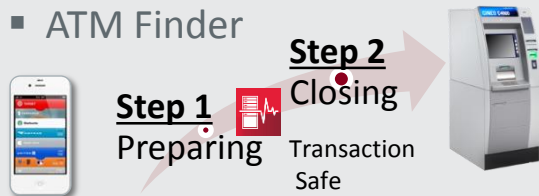
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# Mobility – Consumer



## Mobile Cash Transactions

- Mobile preparation of ATM transactions with WN Mobile Cash
- Cardless transactions with transaction and secure code
- Cash In / Out
- Payment Transactions
- ATM Finder



## Multifarious Usage of QR-Codes

- Marketing campaigns lead to further information or follow-up actions
- Simplify payment transactions (e.g. Apple Passbook)
- Transaction identification and authentication at Self-Service

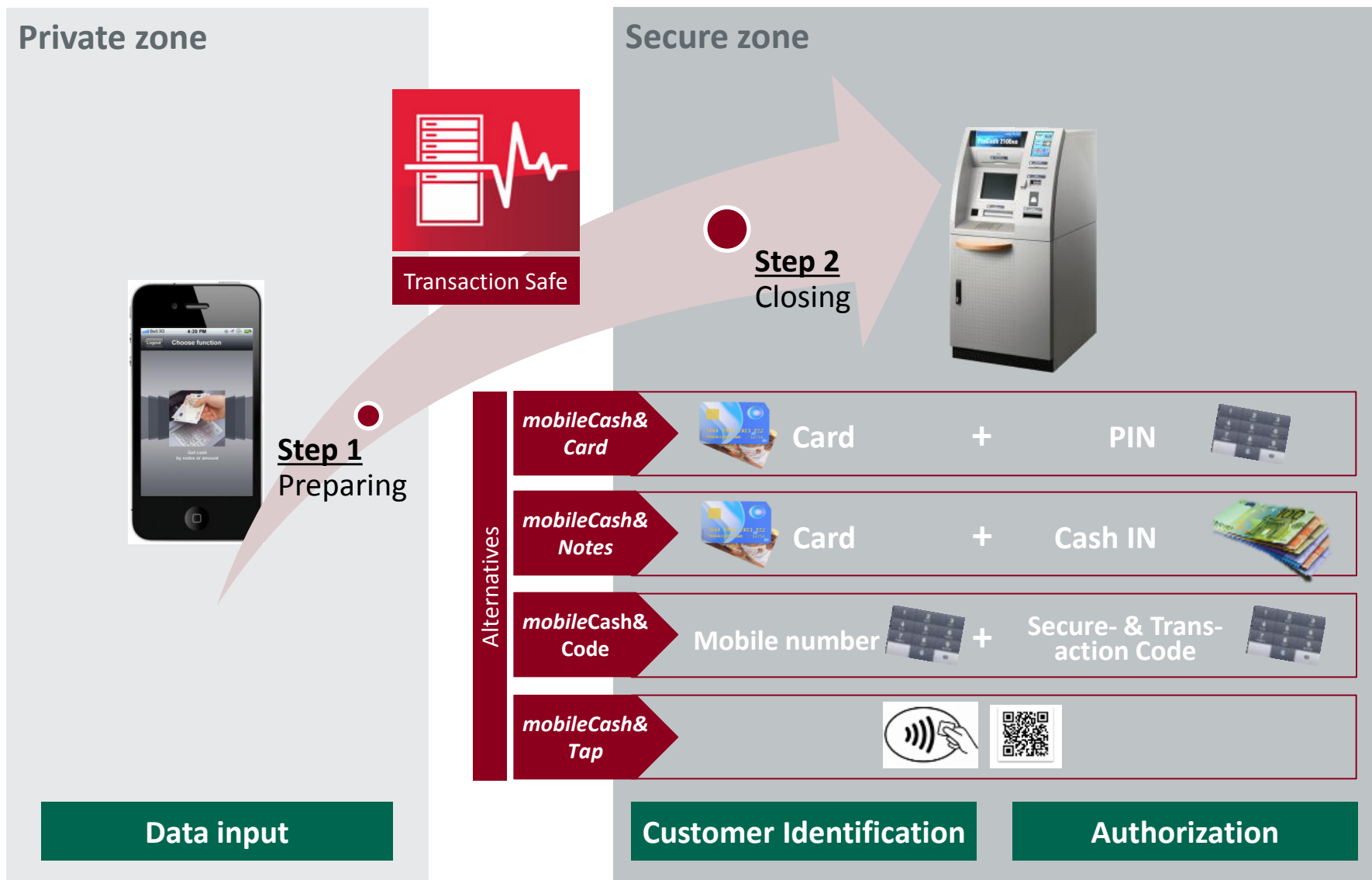


## Additional Service to Mobile Consumers

- Air-time top up with integration to mobile network operators
- Send money function to family and friends (without card/ without bank account)
- Cash in Mobile wallet and cash out from Mobile Wallet

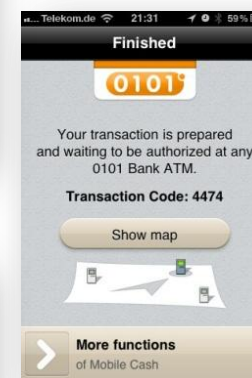
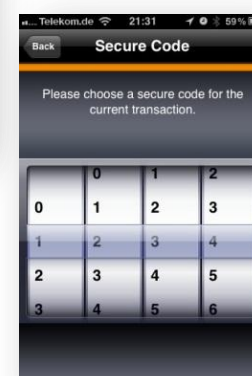
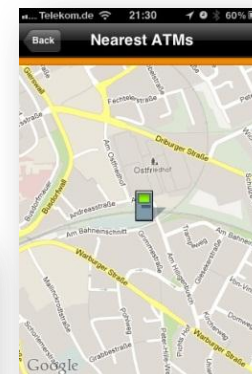
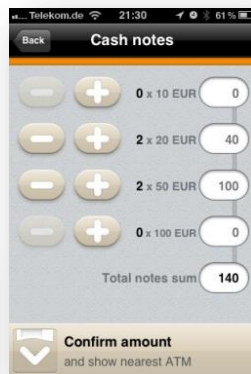


# Workflow of a transaction

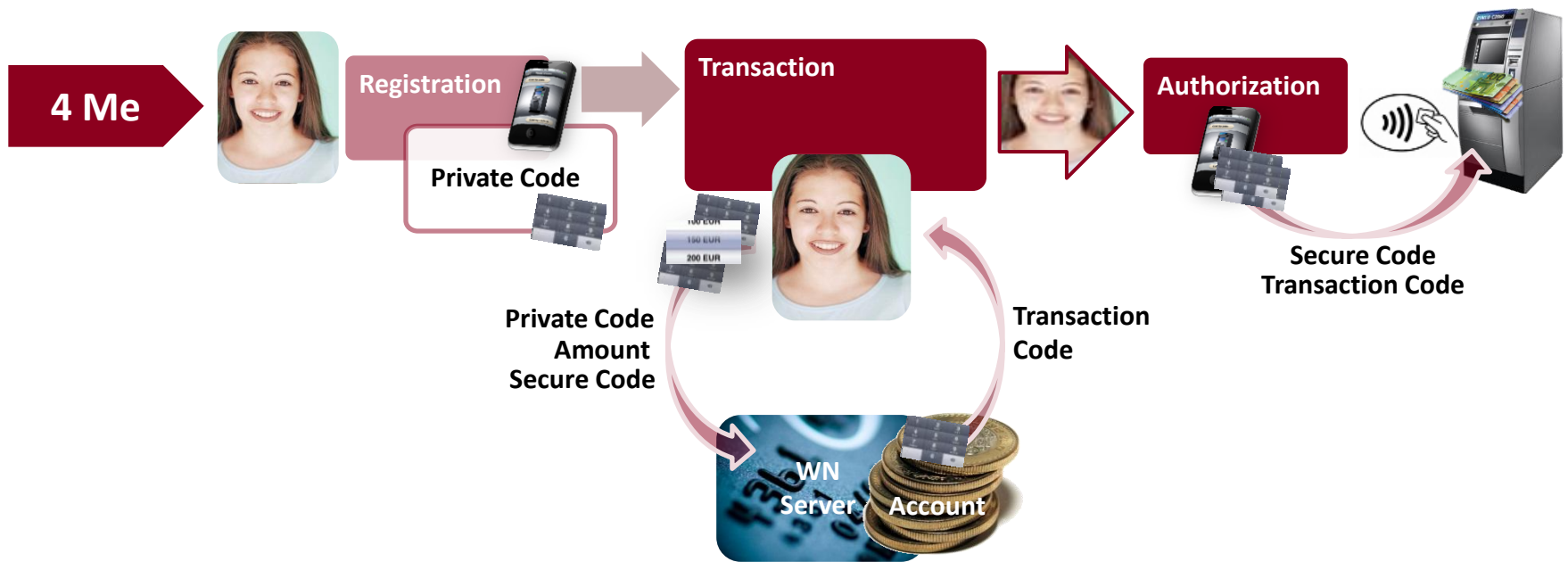


# Examples: Convenience Cash

## Get Cash



## Exemplary implementation





**Thank you**

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