

Are You Ready...?



beyond
payment

...For the journey

The challenging world of payment...

The world of electronic commerce is a more dynamic and demanding place than that of only five years ago: payment has gone global, bringing with it a new set of regulatory and security challenges – including SEPA, while consumers are demanding ever more choice and flexibility when paying for goods and services.

But the real change turning the payment industry on its head isn't about finding new ways to pay, but the need for banking and retail brands to take their service offerings 'beyond payment'.

The battle for a share of consumer wallets demands these businesses become more dynamic. They must anticipate changes in buying behaviour and be in a position to deliver the right products and services to the right audiences, at the right time.

Here, the payment industry has a significant role. Its in-depth knowledge of consumer behaviour must deliver competitive advantage - allowing brands to offer a host of compelling new services at the point of sale. Likewise, its technology and service capabilities must deliver a platform for innovation – with guaranteed flexibility to respond as tastes and fashions change.

Viewed in isolation, these developments are significant for both brands and the global payments industry. Viewed together and they become major challenges that must be addressed should businesses wish to enjoy the undoubted opportunities of a new generation of consumers.

It is our belief that the global payments industry has a critical role to play helping businesses achieve their goals...both in today's world, and in tomorrow's future.

How can I optimize the investment in my terminal estate?



How do I integrate new secure and future-proof payment technologies into my existing systems?

through change?

...and your business

Understanding changing consumer behaviour, gaining competitive advantage through service differentiation, while slashing cost of ownership and eliminating security risks are challenges facing businesses the world over. Of course, each sector has its own peculiar challenges. At Ingenico, we understand this and have built our business on the philosophy of 'one-size-does-not-fit-all' - as our comprehensive range of product and service solutions proves...

Whether you are a multilane retailer needing to process millions of payment transactions each day, a high street bank having to secure and manage thousands of remote terminals, a taxi firm wanting to offer cash-less payment or a small business wanting complete visibility of its POS transactions, Ingenico has a solution.

Cost reduction, auto-installation and update, always-on connectivity, security and compliance, customization and control are just some of the reasons why we are the recognized global leader in the payment sector, delivering solutions for the widest possible markets:

How do I ensure a transparent and auditable view of my financial transactions – anywhere and at anytime?

How can I turn transaction data into value intelligence to get closer to my customers?

Petrol



Public Sector



Merchants



Vending



How can I increase my revenues and beat the competition?

A journey through

Beyond Payment... the Ing

We are all on a complex road and Ingenico is committed to making the journey as smooth as possible by guiding clients 'Beyond Payment.' This is a clear commitment to delivering real value alongside high performance and secure payment.

Ingenico terminals will become multi-faceted devices, working with new value added services offerings to create new revenue streams and loyalty opportunities for our customers.

Packed full of new applications (loyalty, couponing, health, top up etc), these intelligent new devices will feature advanced transaction management and collection capabilities, additional value added service capabilities, delivered by integrating state-of-the-art technologies such as Near Field Communications (NFC), biometrics and wireless & IP communication.

Going 'Beyond Payment' will provide in-depth reporting and analytics functions – helping clients understand and get closer to their customers in a way never before

Transaction Solutions

As the payment industry becomes more sophisticated, so delivering new services, managing the flow of financial data across borders and ensuring accurate settlement becomes more complex. Ingenico's Transaction Solutions take this pain away, providing the complete transaction management solution - delivering end-to-end security, control and monitoring, reducing total cost of ownership and offering new service opportunities:

- ▶ **Terminal Estate Management:** slashing the cost and complexity of managing your in-store payment infrastructure, Ingenico provides estate-wide remote terminal and software management while ensuring the complete visibility of customer's POS fleet through a uniquely customizable customer e-Portal.
- ▶ **Transaction Management:** maximizing the accuracy and speed of collection, Ingenico provides a single, centralized platform to manage and control the domestic or cross-border transaction at every stage of its lifecycle. Supporting and securing any payment type or value added service, Ingenico ensures complete visibility of the transaction flow through a uniquely customizable dashboard and comprehensive reporting tools.

Change...

... Mapping out the

enico proposition

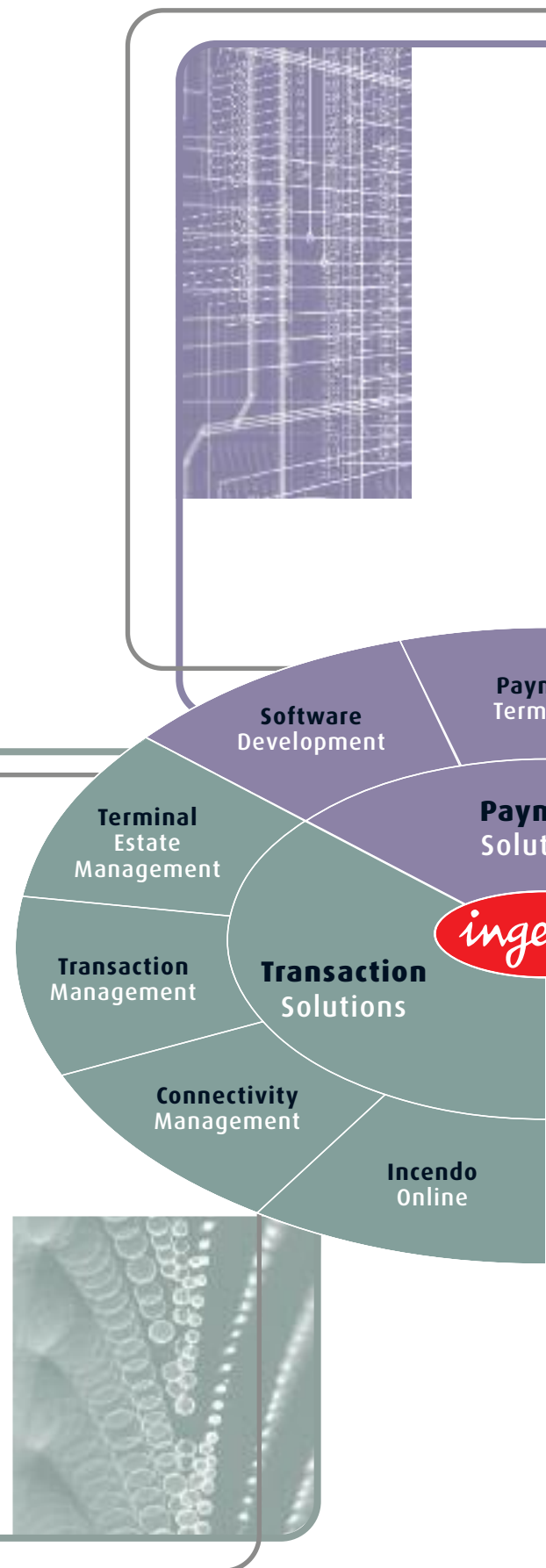
possible. This intelligence will allow brands to move beyond simple 'local' solutions, to deliver a more compelling proposition and encourage best practise right across their international outlets. This will further add to the weight of business critical information at their fingertips back on the local level. In short, it will ensure businesses can become truly local/global players.

For Ingenico, payment will continue to evolve and, as a business, we will continue to lead this evolution. However, payment is simply the beginning of the journey. Where we will end up, what new services will be delivered, and what impact these will have on revenues is limited only by imagination.

► **Connectivity Management:** delivering the flexibility to send transaction data from any POS system over any telecoms network, anywhere in the world, Ingenico minimizes telephony costs and delivers always-on connectivity across wireline, wireless and internet channels. Uniquely, its customer e-Portal delivers full service visibility – from customizable dashboards, and user profile management, to alerts and detailed reporting.

► **Incendo Online:** increasing revenue through the launch of a new range of compelling applications and POS services, Incendo Online provides the ideal environment to speed up the creation and deployment of new applications and services from Ingenico and third party suppliers. New services can be rapidly deployed, managed and monitored to ensure each one delivers real value to the business.

► **Ingenico e-Portal:** delivering real-time visibility and reporting, this dedicated customer portal enables executives to gain a detailed view of new services and campaign success, to control the network from a technical perspective and analyze payment and transaction data across the board



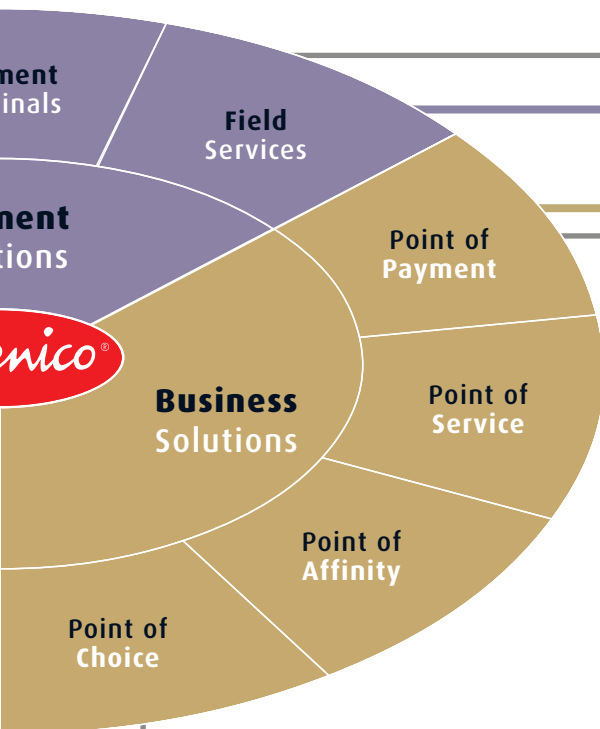
Payment Solutions

Going 'beyond payment', into new areas of customer acquisition, loyalty and revenue generation, is about much more than delivering the market's most advanced portfolio of payment terminals... it's about creating a fully integrated POS solution featuring all the latest innovation (contactless, colour touch screen, biometry, text to speech, etc.)

► **Payment Terminals:** from PINpads to PDAs, countertop to contactless, and wired to wireless, Ingenico delivers entry level devices for small merchants, highly sophisticated solutions for retail & banks, innovative wireless terminals for 'payment anywhere', and beautifully crafted designs for when image really matters.

► **Software:** from standard payment applications (eg.EMV) to private schemes, and vertical solutions to value added services, Ingenico delivers off-the-shelf and bespoke payment applications - fully compliant with local and international regulation - to help brands capture consumer attention at point of sale.

► **Field Services:** from installation to upgrade, and maintenance to management, Ingenico delivers through-life-support, working with the customer directly or through our global network of expert partners.



Business Solutions

Working with the most innovative and pragmatic partners in the industry, Ingenico's Business Solutions bring the most compelling services to market. With an already bulging portfolio of over 800 applications, featuring VAT refund, Micro Credit, Money Transfer, Pre-Paid Top-Up, Currency Change etc., Ingenico delivers the portfolio on which to grow your business.

Ingenico's open and flexible 'Incendo Online' platform will further expand this development community, extending the ability of Ingenico and its partners to deliver new revenue generating services and applications to market.





Tackling the global challenge – with confidence

As the market leader in payment terminals, with over 2300 employees and a commercial presence in more than 125 countries, we understand the challenges and opportunities of operating in a local/global community. In so doing, we are able to take the pain away from the customer by providing the knowledge and managed services to eliminate the complexities of operation across borders to deliver global reach while guaranteeing local service.

We understand local customs and customers, we talk their languages, and crucially, we play an active role in advising on domestic and international financial regulation. And the result? Massively reduced cost and complexity of technical implementation, integration and service deployment anywhere in the world.

Our clients trust us to help build their businesses in domestic markets, and rely on us to take their payment ability, and their brand, global.



Managing the security threat – with assurance

With over 25 years of security expertise, Ingenico delivers complete peace of mind for acquirers and merchants at every stage of the payment journey.

Ingenico devices and services are secure 'out-of-the-box' and designed specifically to be future proofed against an increasingly complex and dynamic threat picture. And it goes without saying that we're fully compliant with the very latest local and global regulations. But we don't stop there...

Security is an industry-wide problem and Ingenico takes its role as a global leader seriously. We work in close partnership with global and local law enforcement agencies, standards bodies and financial regulators so our clients - and their customers - are assured of the highest level of payment security from fully certified products.



Guaranteeing future success – with innovation

With more than 15 million payment terminals in live operation around the world, we don't simply react to emerging payments trends, we help shape the market. We deliver innovative new payment terminals that address developing market needs. We ensure flexibility demands, whether the customer requires a wired or wireless solution... or both. And we connect the physical and online worlds to develop new 'ways to pay'. Innovation is at the heart of our business and is crucial in allowing our customers to extend their offers outside of conventional payment to include contactless solutions, prepaid services, ticketing and more in-depth loyalty programmes.

Quite simply, our ever-expanding solutions portfolio enables customers to go 'Beyond Payment', to build their brands, generate increased customer loyalty and deliver greater revenue opportunities.



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