

TECHNOLOGY FOR PROPAGATION, SECURITY AND VALUE GROWTH OF CASHLESS PAYMENTS

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AGENDA

- ▶ Various perspectives
- ▶ Trends
- ▶ Towards commodity
- ▶ What next...





- ✓ On the market since **1988**
- ✓ **250** employees
- ✓ **27** years of experience
- ✓ Dozens of satisfied customers worldwide
- ✓ Tens of thousands of terminals installed
- ✓ Team of experienced developers
- ✓ Cooperation with many acquirers

PAYMENT APPLICATIONS



SMART GRID



SMART CITY



POINT OF VIEW

- ▶ User perspective
- ▶ Service Provider perspective
- ▶ . . .

OR

BENEFICIARIES' PERSPECTIVE



NEW TRENDS IN CASHLESS PAYMENTS

payu

blik

Pay-By-Link

Skrill

MCX SYSTEMS

Host Card Emulation

skycash

SAMSUNG Pay

paysafecard

MasterPass

Apple Pay

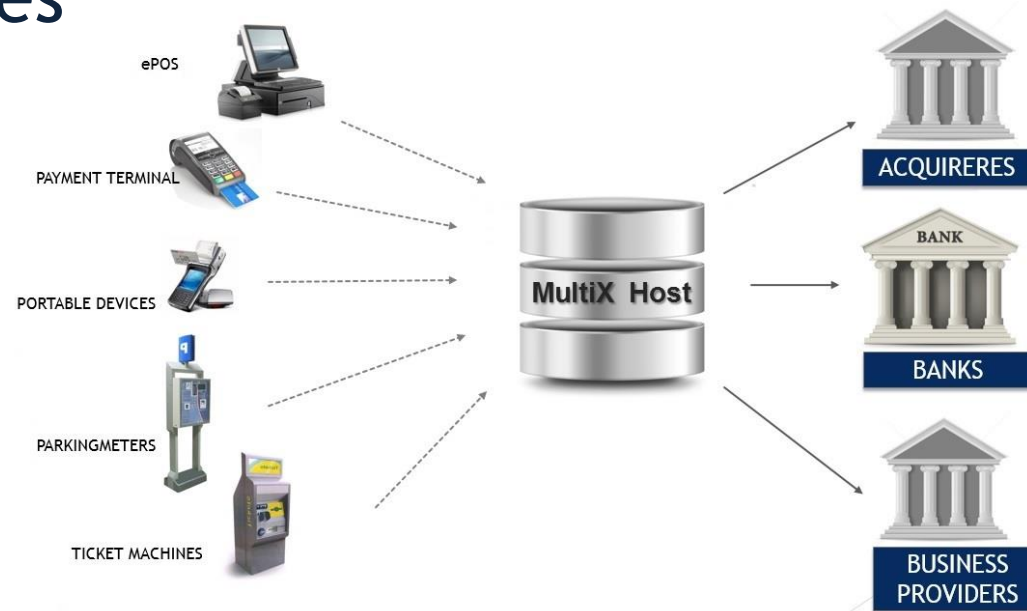
PayPal™

MPAY

SMS premium

THE HEART OF MULTICHANNELING

- ▶ Synergy of processed information
- ▶ Added value
- ▶ New services



Example 1

TRANSPORT

„A perfect ticketing system is the one with no tickets”



Example 2

NETWORK SERVICE PROVIDER

- ▶ HW + SW + compliance + Call Center + Hotline + ...
- ▶ SLA
- ▶ Commodity solution



WHAT NEXT...



▶ Internet of things

- Automatization
- Autonomousness

▶ Digitalization (IT Glossary by Gartner)

▶ Contextual behavior

MOBILE PAYMENT OR **CARD PAYMENT** OR... ?



**NO CLEAR ANSWER...😊
FORTUNE IN VARIETY !**

Thank you for your attention!

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