

MPOS
PIN ON MOBILE
TAP ON PHONE
WHERE ARE WE GOING NEXT?

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IN A GALAXY FAR FAR AWAY...

How mPOS came about



Bulky

Cost constrained

A lot of paper





MPOS IS BORN

Ingenico iCMP



√ Small

√ Cost optimized

√ Paperless





2019 MPOS•——• mPOS grows up





Color

Better battery life

More applications





STEP ONE: GET OUT YOUR PHONE

Pin on Mobile





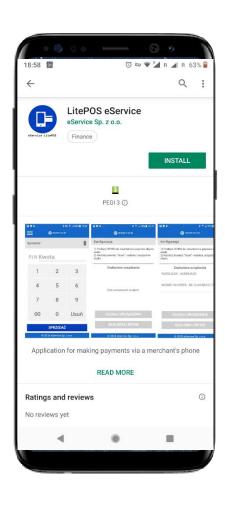
Android or iOS

Phones, Tablets, ECRs...



STEP TWO: DOWNLOAD THE MERCHANT APP

Pin on Mobile



App store or Google Play

Application branded by the bank



STEP THREE: PAIR WITH INGENICO READER

Pin on Mobile



Select your reader from the list

Put the codes received from the bank



STEP FOUR: ENTER THE AMOUNT

Pin on Mobile



Simple amount entry app...

...or an ECR type application



STEP FIVE: ENTER THE PIN

Pin on Mobile



Enter the PIN on screen

PIN entry using secure app



STEP SIX: EMAIL RECEIPT

Pin on Mobile



Send the email confirmation

Option of signature capture







LOW END POS EVOLUTION

Where is payment going next?

2000s

2013

2017

2019

2020+









Nothing?



TAP & PIN ON MOBILE

Challenges



Regulation?

Physical security?

Software security?

Liability?



