



# m-POS

Now, **Every** Merchant Can Accept Card Payments!

As technology continues to revolutionize the way business is conducted, payment processes are undergoing major changes with cards & mobile payments gradually replacing cash in consumer wallets.

Globally merchants accept payments via various types of cards (Credit / Debit / Gift / Prepaid) using traditional POS terminals, where the card is swiped (or, inserted, for EMV cards) to trigger a payment transaction with the merchant's acquiring bank. These terminals also enable merchants to run end of day batches, to settle transactions with their bank.

Such POS terminals are omnipresent in developed markets, but their penetration in emerging markets is low, due to cost of the terminals and the associated infrastructure required.

This has led to an imbalance in emerging markets, between number of cards issued versus the number of merchants who accept cards for payment. As a result card usage has remained low & cash still remains 'king' in these countries!

**Technological innovations now enable turning smartphones & tablets into m-POS, to accept & process card payment transactions, with same capabilities as traditional POS terminals.**

A smart phone, combined with a m-POS application & external card reader (attached to the phone via headphone jack, or Bluetooth), turns the mobile phone into a POS terminal. This enables merchants to accept card payments, in same way as traditional POS terminals, but at a fraction of the cost, with convenience of full mobility (Anytime, Anywhere)!

m-POS is expected to revolutionize card acceptance & play a critical role in assisting economies attain their goal of cashless society.

Our m-POS solution uses card readers which are fully certified by EMV & PCI; and the solution itself is certified by MasterCard & Visa and is PA DSS compliant.



Certified



## Estel m-POS Platform: A Snapshot

### Card Readers

- Card reader device independent
- Multiple card readers integrated
- MSR: swipe & sign
- EMV: chip & PIN
- Chip & sign
- Contact less

### Bank Integration

- Acquiring Bank Switch & HSM
- Open loop cards
- Closed loop cards
- Card payment
- Cash out via card

## Estel m-POS Platform

### Merchant Interface

- m-POS Mobile App
- Android & iOS
- SDK for integrating 3rd party m-Apps
- CNP API (on line web card payment)

### Functions

- Merchant Onboarding
- Merchant Management
- Device Authentication
- Business rules
- Security & Fraud Management
- Reporting

Estel m-POS platform is operated by Acquiring Banks, or Payment Service Providers, to enable merchants to accept card payments using their mobile phones. Additionally merchants get on line access to real time sales & transaction reports, which help them gain valuable information about their consumer's behavior.

# m-POS

## Estel m-POS platform has three major components:

1. m-POS Merchant Device
  - m-POS Merchant Device consists of: Smart Phone & m-POS App, Card Reader (MSR / EMV / Contactless)
  - Acquiring bank may provide merchants with a complete bundled , which includes all of these 3 components, or, merchants may use their own smart phone & just take the card reader & m-App from the bank
  - Native m-POS application is currently available for Android; iOS & Windows will be supported soon
  - SDK available for integration to third party Retail Management System & other m-Apps, for card payments
2. Merchant Portal (web & mobile)
  - Includes merchant & device registration, activation, profile & merchant self care modules
  - Provides on line reports & access to real time transactions & settlement data
3. Estel Payment Gateway (backend m-POS server)
  - This links different participants of m-POS platform: merchants & acquiring bank /payment service provider
  - Receives, processes, converts & manages transactions between Merchant Device & Acquiring Bank Switch
  - Integrates to Acquiring Bank Switch on ISO 8583 or, other bank API
  - Provides merchant authentication & management, device & m-App management, transaction management, fraud management
  - Optional modules: accepting & processing 'on line' card transactions (Card Not Present)

Certified



## Benefits for Stakeholders

### Acquiring Banks / Payment Service Provider

- Achieve rapid penetration into merchants
- Penetrate new merchant segments
- Increase card payments transaction volume
- Gain market share & increase acquiring business
- Access to real time transaction reports

### Merchants

- Begin accepting card payments, new customers
- Sales volume growth
- Anytime, anywhere card acceptance
- Lower card acceptance costs, Improve cash flow
- Access to real time reports

### Customers

- Use card to buy goods & services
- Wide availability of merchants accepting cards
- Cashless environment
- Paperless environment (e-Receipts)

### Government & Economy

- Greatly assists in spread of cashless economy
- Low cost card acceptance method promotes card acceptance culture at merchant locations
- Paperless environment (e-Receipts)

## Features

- End to end PCI compliant: P2PE encrypted transactions from card reader to m-App, to Estel Payment Gateway, to Bank switch
- Multiple Card Readers supported: Magnetic Stripe (MSR), EMV, Contactless. Communications: Bluetooth, Audio Jack
- EMV card readers are Level 1 and 2 certified, and PTS certified
- Simple & secure web based merchant registration & activation process; fraud & alerts module
- Electronic signature capture
- Customized receipts on: email, SMS & print (via optional Bluetooth Printer)
- Real-time management of transactions, refunds and reports, via Merchant m-App & Merchant Web & Mobile Portal
- Support all card types: credit, debit, gift & prepaid; Master Card and Visa; Open & Closed loop
- Card processor independent, mobile network independent, card reader manufacturer independent
- Business models: solution is offered both on Capex model, and, as a hosted (cloud service) on revenue share basis

**Estel Technologies** is an ISO 9001 certified provider of Software solutions & Services to mobile operators, banks & their service providers in Asia, Middle East, Africa & Latin America. Our software design & development & technical support centre is located in New Delhi (India), and sales offices in India, Dubai & Africa.

Estel has a rich heritage & excellent expertise in the domains of Mobile Payments, Mobile Money, Mobile Money Transfer, Mobile Banking, Prepaid Recharge, and, Bill Pay

Contact us: [info@esteltelecom.com](mailto:info@esteltelecom.com)

