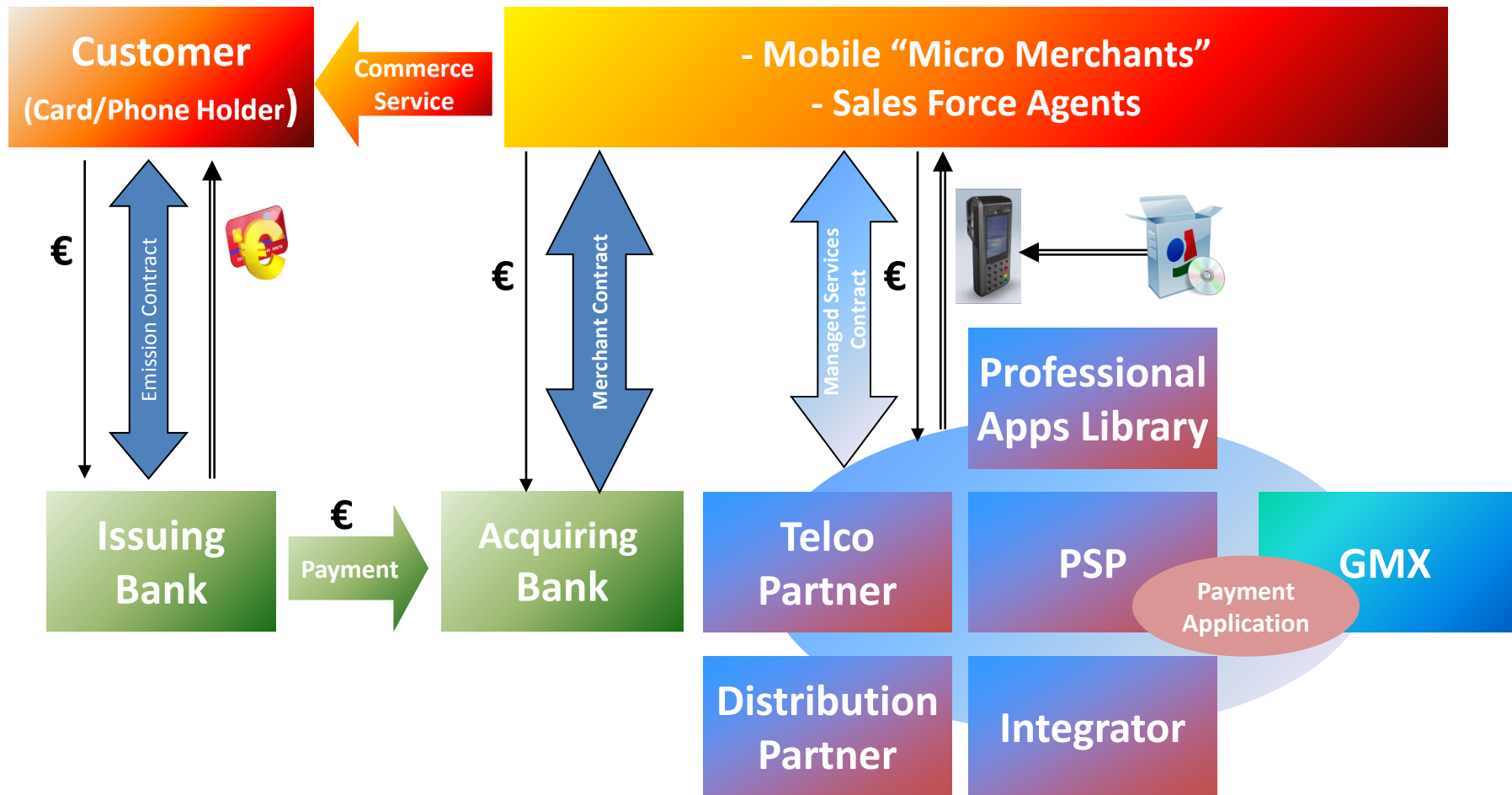


Mobile Commerce and Payment Ecosystem



YouTransactor SK20

Payment Smartphone⁽¹⁾: Application Ecosystem

Data Capture Business Application(s) that leverage SK20 Data Capture :
SCR, MSR, Bar-Code Reader, Contactless Reader, Security (authentication, signature, etc...), Sig Cap, Finger Print

Mobile commerce
Without usage of SK20 data Capture

Card (acceptance) based on Connector with PSP and SK20 Generic EMV App

P2P (acceptance) → ex: SMS

PSP
-Lyra
-Telecash
-Wynid
-Cräft Silicon
...

SK20 : Browser, Application Framework, SVPP (EMV L1/L2, PCI PED) , SIM Toolkit

Provided by
Payment Partners

Provided by 3rd parties :
- mobile commerce
- Integrators

Provided by 3rd parties
specialized
integrators

Provided by GMX



SK20 Key Product Concept

PDA



SK20 data capture features:

- Barcode reader
- Contactless reader
- Camera 5 Mp
- Smart card reader
- Magnetic stripe card reader
- GPS

SMARTPHONE



Business application without data capture:

- Web-based applications
- Open architecture

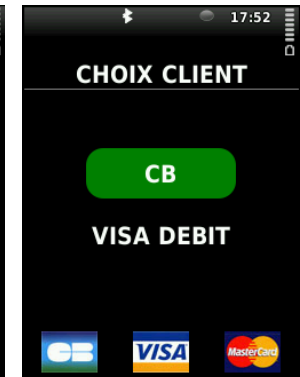
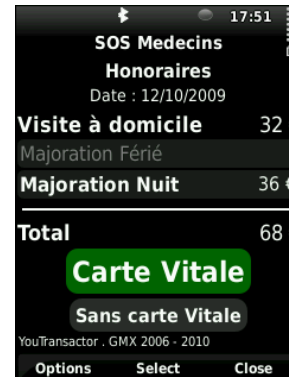
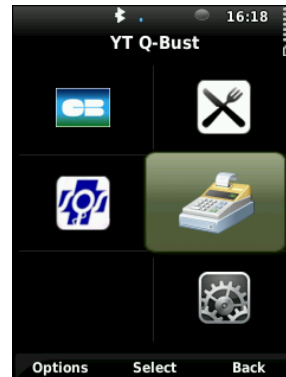
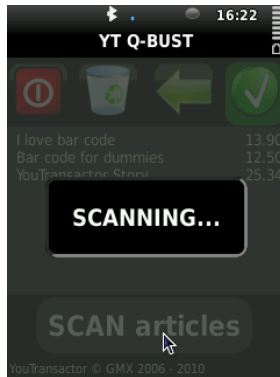
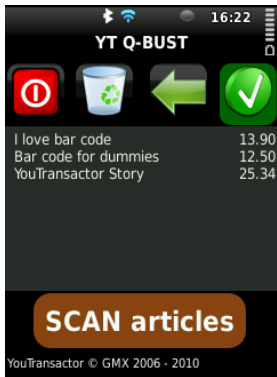
EFT POS



PSP

Payment:

- Smart card reader
- Magnetic stripe card reader
- Contactless reader



Use cases

Outdoor GPRS

Transportation

Transportation agents: controllers...	Large transportation organizations
---------------------------------------	------------------------------------

Postal /Delivery Companies

Delivery Agents	Postal organization (public/private), FedEx, UPS
-----------------	--

Entertainment

Staff	Entertainment places managing companies
-------	---

Homeland Security

Field agents	Prefecture, Department of the Interior...
--------------	---

Food delivery

Home delivery restaurants, ...	Large delivery restaurants
--------------------------------	----------------------------

Taxis Companies

Cab drivers	Big cab companies
-------------	-------------------

Online Lottery/Gaming Player

Lottery Agent	Large lottery operator
---------------	------------------------

Car Rental Industry

Car rental Staff	Car rental chains, companies
------------------	------------------------------

Direct Selling

Direct Sales Reps	Large organizations: Tupperware; FVD...
-------------------	---

Food delivery

Small merchants,...	Bank operator and PSP
---------------------	-----------------------

Direct Services to Home

Craftsmen, ...	Artisanat de France,...
----------------	-------------------------

"Street Business"

Street restaurants, Street merchants,...	Bank operator And PSP
--	-----------------------

Independent Health Staff

Independent doctors	AMEIS, ...
---------------------	------------

Indoor Wifi

Restaurants

Large restaurant staff Pay at the table,	"classic" hospitality
---	-----------------------

Retail

Sales persons from large store chains (queue busting)	Large chains: FNAC, Hyper / Supermarkets
---	--

Fast-food

Fast-food staff Pay at the order	Large fast-food chains: Mc Donald's...
-------------------------------------	--

Sales Force Automation

Micro-Merchants

Transportation

SK20 benefits

PDA



- Take pictures of identity cards as proofs for fines
- Print fines forthwith

SMARTPHONE



- Use the SK20 to fill out the fine justifying
- Information for the customers: journeys, connections...

EFT POS



- Accept payment from debit/credit cards (smart cards, magnetic stripe cards, contactless cards...)
- Allows immediate collections



Transportation

Ecosystem

Integrators

Data Capture Business Application(s)

- Tickets control, via Bar-code reader or MSR
- NFC card control (and delivery / Reloading) via NFC controller
- Deliver tickets via printer
- Payment via MSR / SCR

OR
/
And

Business Application without Data

Capture
- Information

PSP

- Lyra
- Telecash
- Wynyid
- Cräft Silicon
- ...

Card acceptance

Lack of GPRS connectivity during the journey → Off-line payment??

SK20 outdoor GPRS / Wi-Fi??

Customer

Transportation Organization

Transportation agents, controllers

Travelers

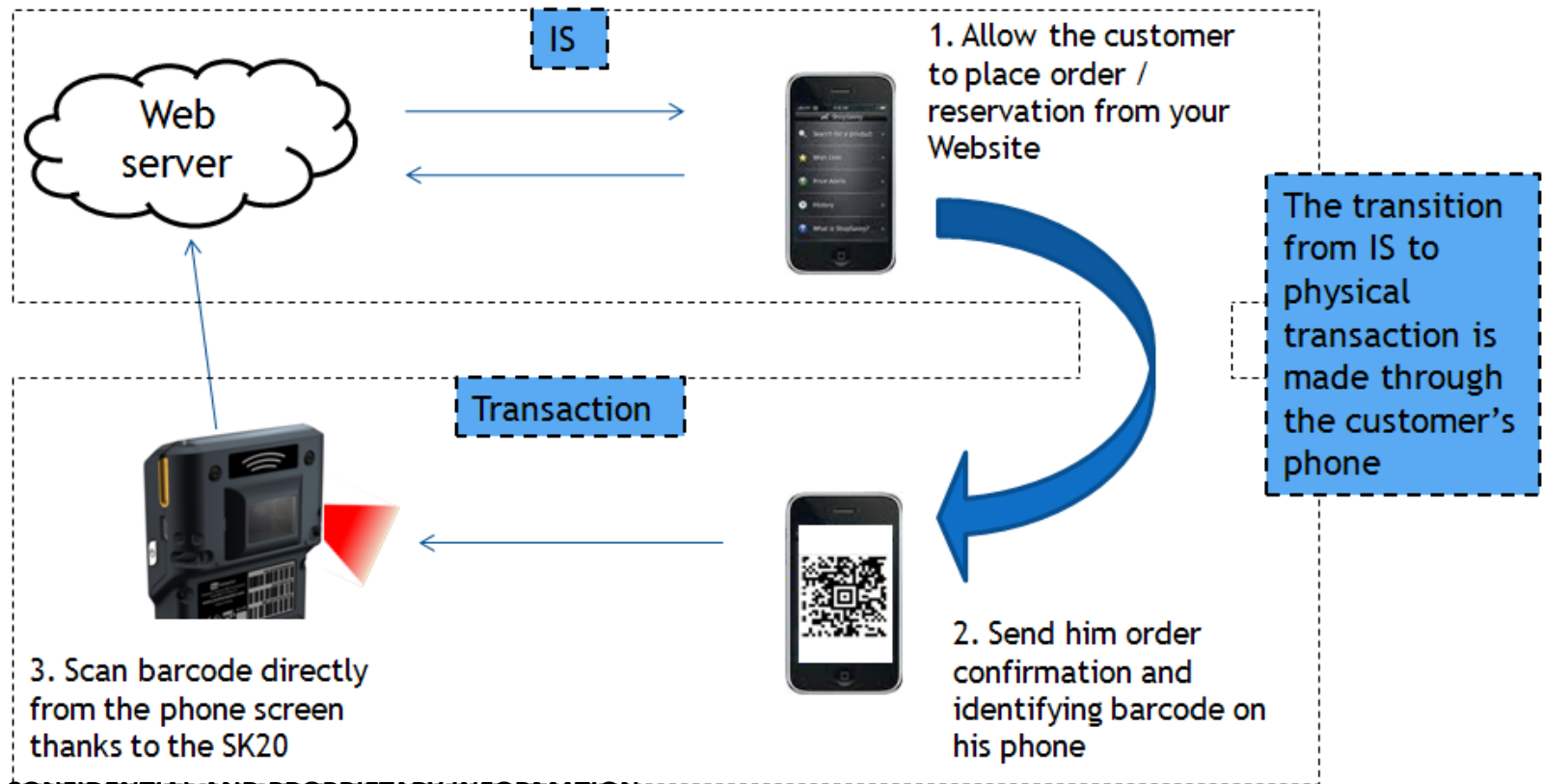
Actors:

- SNCF (10 000 Agents)
- RATP
- Deutsche Bahn
- SBB
- Renfe
- Network Rail (51 000 agents)

Restaurant

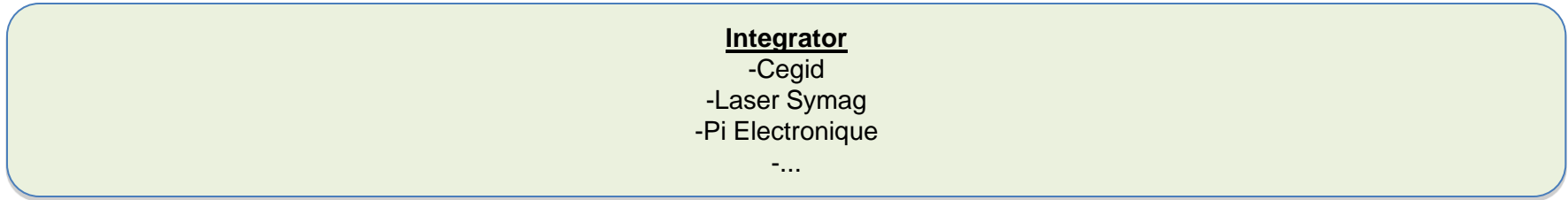
SK20 benefits

- Take order and collect payment on one device: less moves by waiters
 - Communicate with the kitchen
 - loyalty program management
 - Imagine new functions for the reservation: save time, optimize the number of place you can serve
- Anticipate the rush-our and avoid overbooking

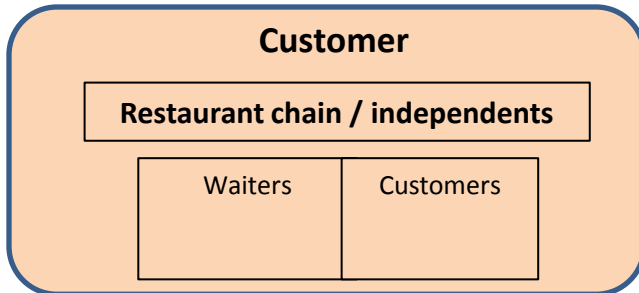
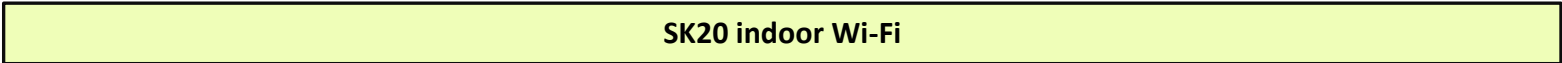
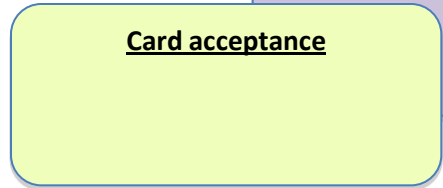
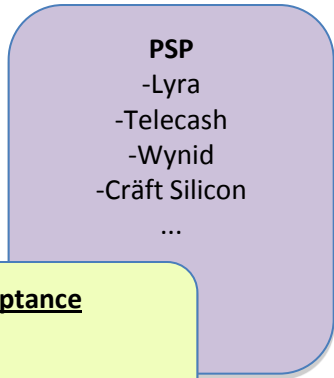
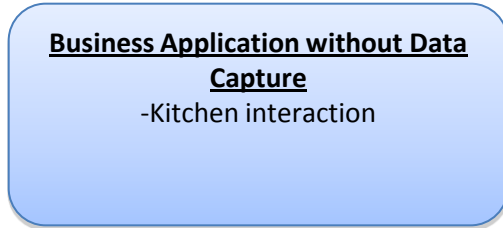


Restaurant

Ecosystem



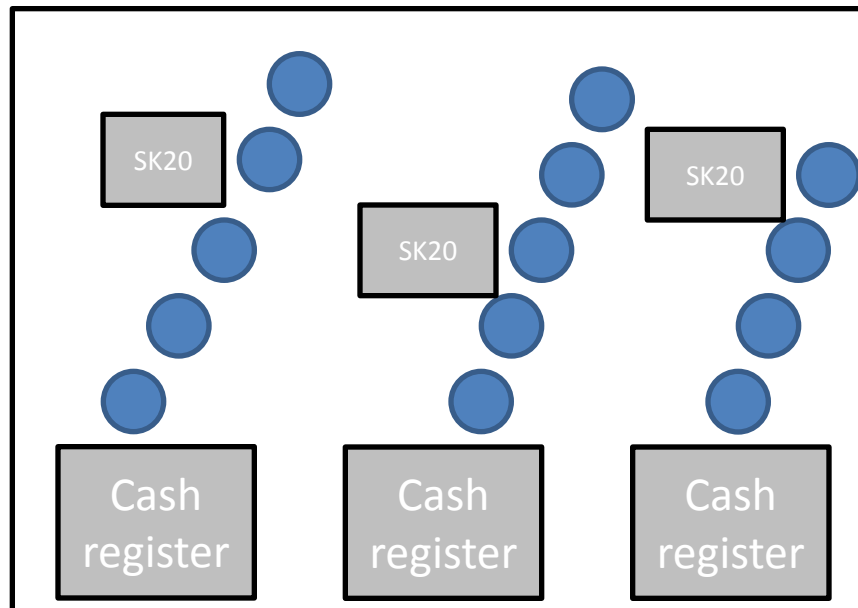
OR
/
And



- Actors:
- Buffalo Grill
 - Hippopotamus
 - Courtepaille
 - Classic hospitality

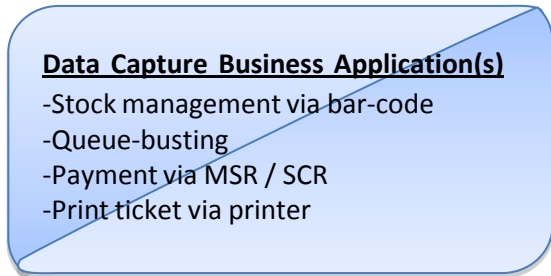
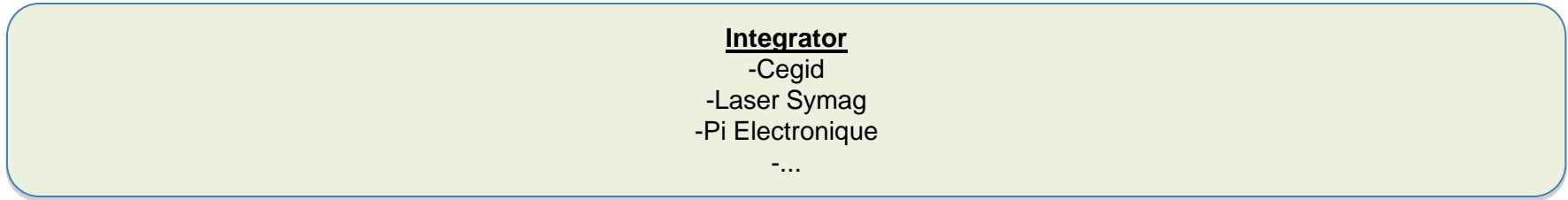
Fast-food

- Develop queue-busting services and accept payment directly in the queue → increase the number of customer you can serve
- Speed-up checkout: FAST-food
- Keep the connection with the kitchen
- Print the order resume / ticket
- Manage loyalty programs

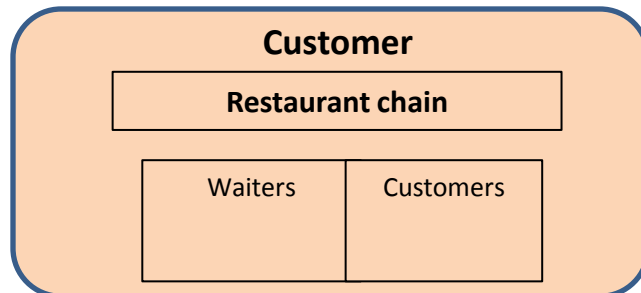
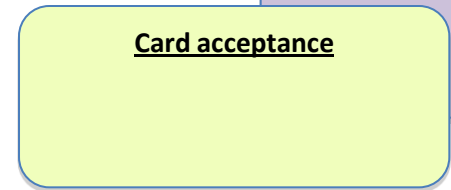
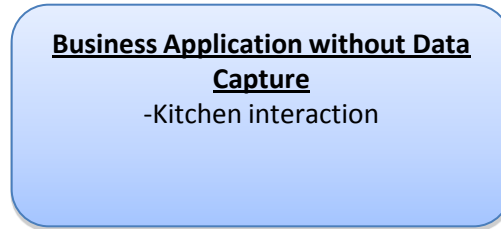


Fast-food

Ecosystem



OR
/
And



Actors:
-Mc Donald's
-Quick

Taxis

SK20 benefits

PDA



- Use the GPS as a proof for journeys
- Edit receipts

SMARTPHONE



- Imagine loyalty applications for your customers

EFT POS



- Increase card payment acceptance and accept immediate payments
- Management of the health card (Sesame Vitale: french card) → time-saving on edition of healthcare receipts and collections



Taxis

Ecosystem

Integrators

- G7, Taxis bleus
- Taxi Equipment
- Taxi Cab Electronics
- Saficard (Health)

Service Provider

- Health card
- Geolocalization

Data Capture Business Application(s)

- Health-card reading via SCR
- Payment via MSR / SCR
- Print receipts via printer

OR
/
And

Business Application without Data Capture

- Journey fee calculation (Bluetooth wired connection to taximeter)

PSP

- Lyra
- Telecash
- Wynid
- Cräft Silicon
- ...

Card acceptance

SK20 outdoor GPRS

Customer

Taxi companies

Cab Drivers

Travelers

Actors:

- Taxis societies
- Taxi equipment suppliers

Direct Selling

SK20 benefits

PDA



- Stay connected to the back-office: stock consulting, special offers...
- Print (contracts), receipts...
- Capture signature

SMARTPHONE



- Connectivity everywhere: the SK20 is used as a mobile computer

EFT POS



- Mobile business: accept immediate card payment on the move
→ Lighter administrative operations (vs. check)



Direct Selling

Ecosystem

Integrators

Data Capture Business Application(s)

- Payment via MSR / SCR
- (Print tickets via printer)
- Signature capture

OR
/
And

Business Application without Data Capture

- Stock management via manual selection of the products
- Mobile computer

- PSP**
- Lyra
 - Telecash
 - Wynid
 - Cräft Silicon
 - ...

Card acceptance

SK20 outdoor GPRS

Customer

Direct selling Reps

Reps

Particulars

Actors:

- Tupperware
- Stanhome

-...

→ 242 000 salespeople in France

→ 65 000 000 in the world

Entertainment: cinema, sports, shows...

SK20 benefits

PDA



- Use the barcode reader for example to deal with the pre-reservation
- Print tickets and receipts

SMARTPHONE



- Keep the connection with the server and upgrade in real-time the number of seats available
- Accelerate the checkout by developing queue-busting: avoid congestions

EFT POS



- Accept payment directly in the queue, before the bottlenecks



Entertainment: cinema, sports, shows...

Ecosystem

Integrators

Data Capture Business Application(s)

- Payment via MSR / SCR
- Print tickets via printer
- Reservation checking through barcodes

OR
/
And

Business Application without Data Capture

- Connection to the server: check the number of available sits

- PSP**
- Lyra
 - Telecash
 - Wynid
 - Cräft Silicon
 - ...

Card acceptance

SK20 outdoor GPRS

Customer

**Entertainment places
managing companies**

Staff

Customers

Actors:

- Stade de France
- Olympia
- ...

Postal/Delivery Services

SK20 benefits

PDA



- Signature capture
- Reduce the quantity of paper necessary
- Check the parcel through its barcode
- Localization with the GPS

SMARTPHONE



- Connectivity everywhere: the SK20 is used as a mobile computer
- Consultation of the deliveries of the day

EFT POS

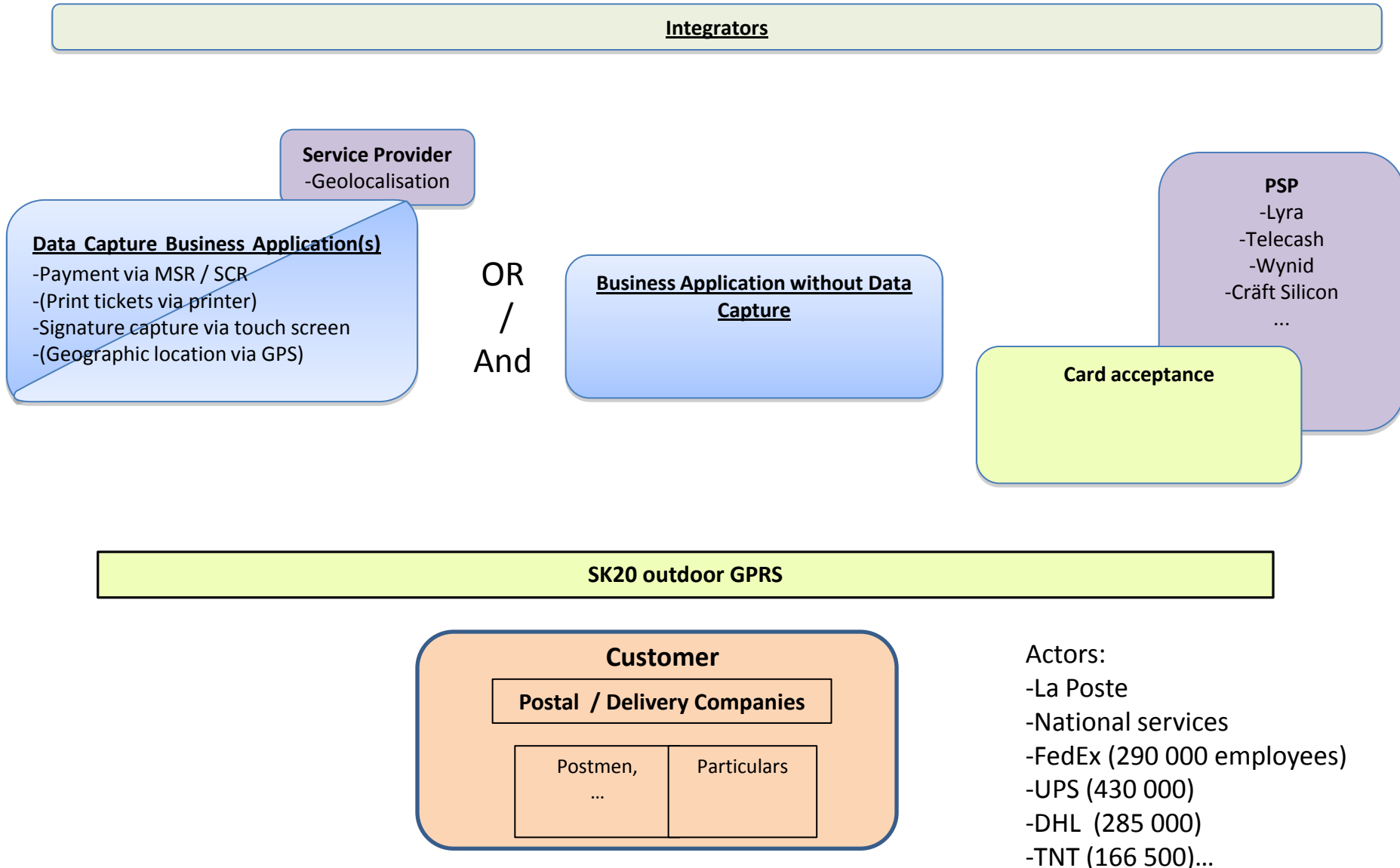


- Accept common taxes payment by credit card



Postal/Delivery Services

Ecosystem



Car Rental

SK20 benefits

PDA



- Control the returns and take pictures or videos of the damages, gas gauge...

SMARTPHONE



-Keep an eye on the stocks and see the cars available

EFT POS



One pocket-sized device for everything: → Administrative tasks, returns, contestations....



Car Rental

Ecosystem

Integrators

Data Capture Business Application(s)

- Payment via MSR / SCR
- Car checking with the camera for proofs
- Capture signature for the contract

OR
/
And

Business Application without Data Capture:

- Check the "stock" online

- PSP**
- Lyra
 - Telecash
 - Wynid
 - Cräft Silicon
 - ...

Card acceptance

SK20 outdoor GPRS

Customer

Car rental company

Rental Agents

Car renter

Actors:
RentAcar
ADA
...

Parking infraction

PDA



- Take pictures: of the car, of the license plate...
- Possibility to check the contactless tickets
- Print fines

SMARTPHONE



- Fill the fines automatically (localization with the GPS), hour, date....
- Keep connection to the server through GPRS

EFT POS



Driving infraction

PDA



- Identify persons: Camera, Magnetic stripe reader...
- Edit fines

SMARTPHONE



- Check the criminal records through secure connection to central intelligence

EFT POS



- Collect immediate payment



Homeland Security

Ecosystem

Integrators:

- Logica
- CS
- Xiring
- ...

Service Provider

- Geolocalization

Data Capture Business Application(s)

- Payment via MSR / SCR
- Authentication via bar-code, MRZ...
- Scene photography via camera
- Padding of the fines with localization

OR
/
And

Business Application without Data

Capture

- Criminal record checking

PSP

- Lyra
- Telecash
- Wynyid
- Commidea
- ...

Card acceptance

SK20 outdoor GPRS

Customer

Police Contingents

Agents

Drivers, ...

Actors:

- Police
- Gendarmerie
- Customs
- ...

Food delivery

SK20 benefits

PDA



- Manage loyalty programs on the move
- Localization through GPS

SMARTPHONE



EFT POS

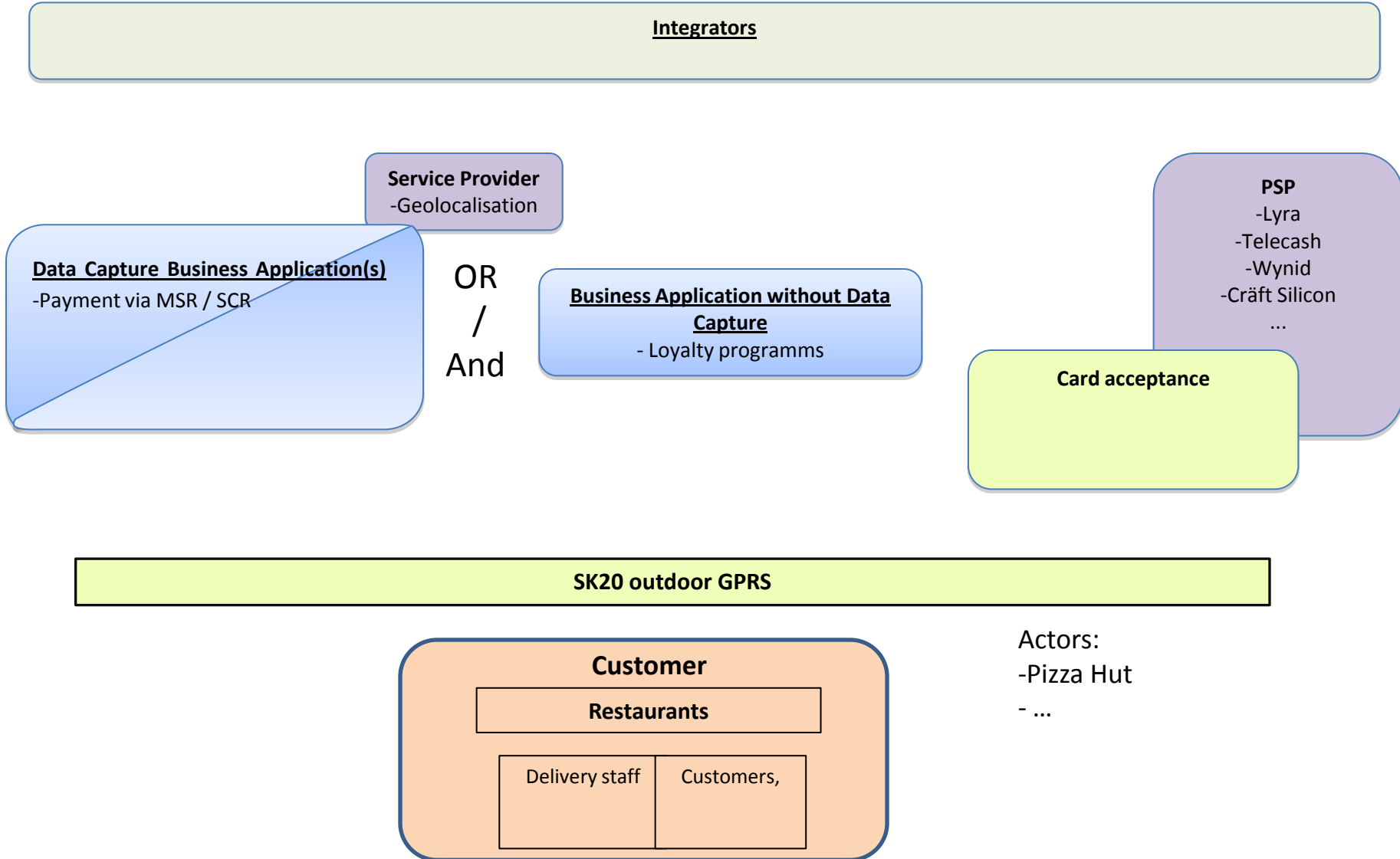


- Accept card payment on deliveries: reduce your customers reluctance to pay on the Internet with their credit card
- Get immediate collections and lighter administrative operations (vs. checks)



Food Delivery

Ecosystem



Gaming

SK20 benefits

PDA



- Accept wagers, edit lottery tickets,...
- Use the graphical characteristics of the device to imagine new games and interactions with your customers

SMARTPHONE



- Bring gaming services on the street, to the customers
- Connection to your servers through the GPRS network allows "on-time" checking

EFT POS



Gaming

Ecosystem

Integrator
-GTECH
-Lottomatica
-Ludwin Group
-...

Data Capture Business Application(s)

- Ticket control via bar-code
- Ticket issue via printer

OR
/
And

Business Application without Data Capture

- Friendliness interface
- Connection to the servers

PSP
-Lyra
-Telecash
-Wynid
-Cräft Silicon
...

Card acceptance

SK20 outdoor GPRS

Customer

Lottery operators

Lottery agents

Gamers,

Actors:

- National lotteries
- Gtech
- Lottomatica
- ...

Services to home

SK20 benefits

PDA



- Edit your evaluations, contracts
- Capture signature

SMARTPHONE



- Connectivity everywhere: the SK20 is used as a mobile computer
- Consultation of the visits of the day

EFT POS

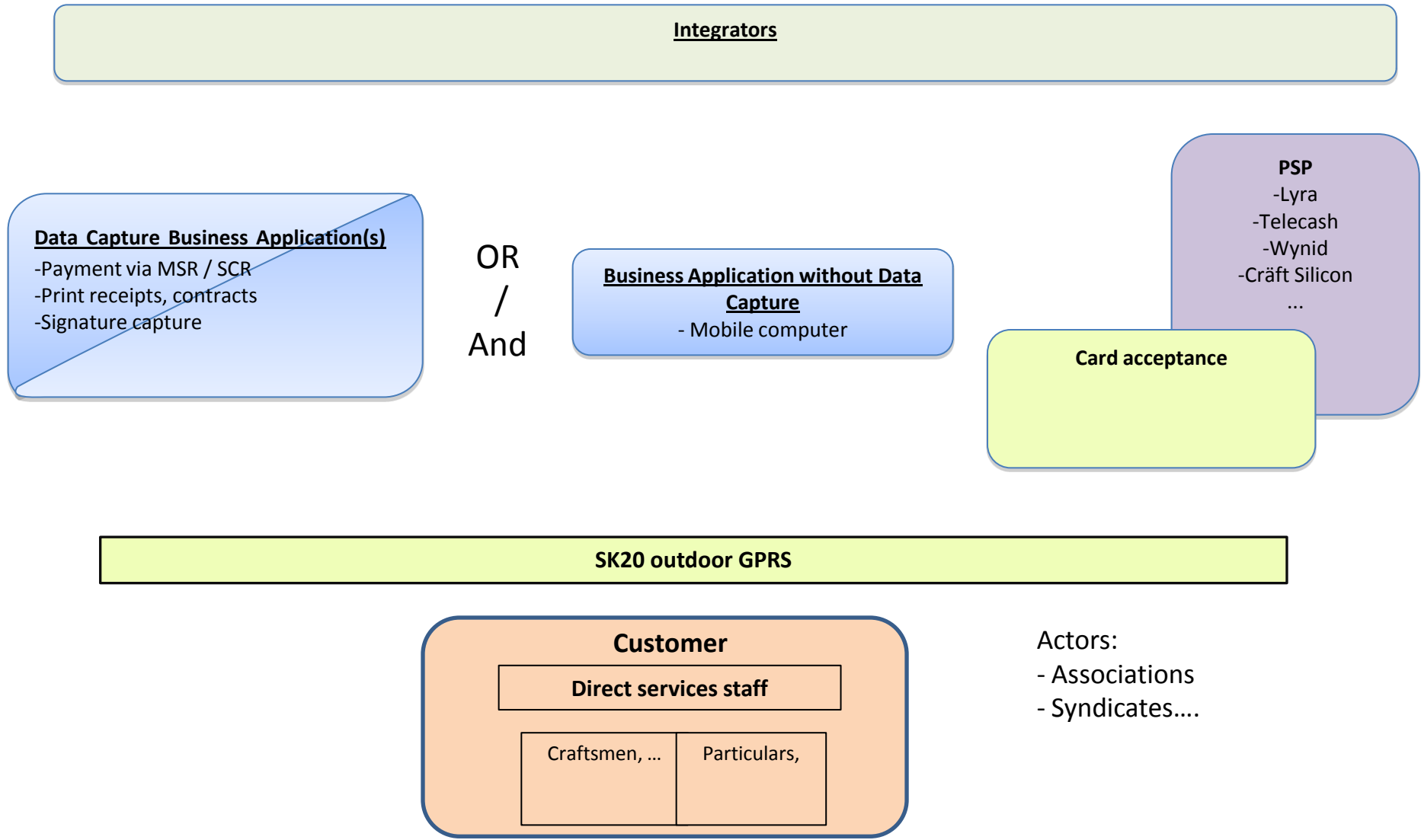


- Card payment on the move: immediate collection and lighter administrative operations



Services to Home

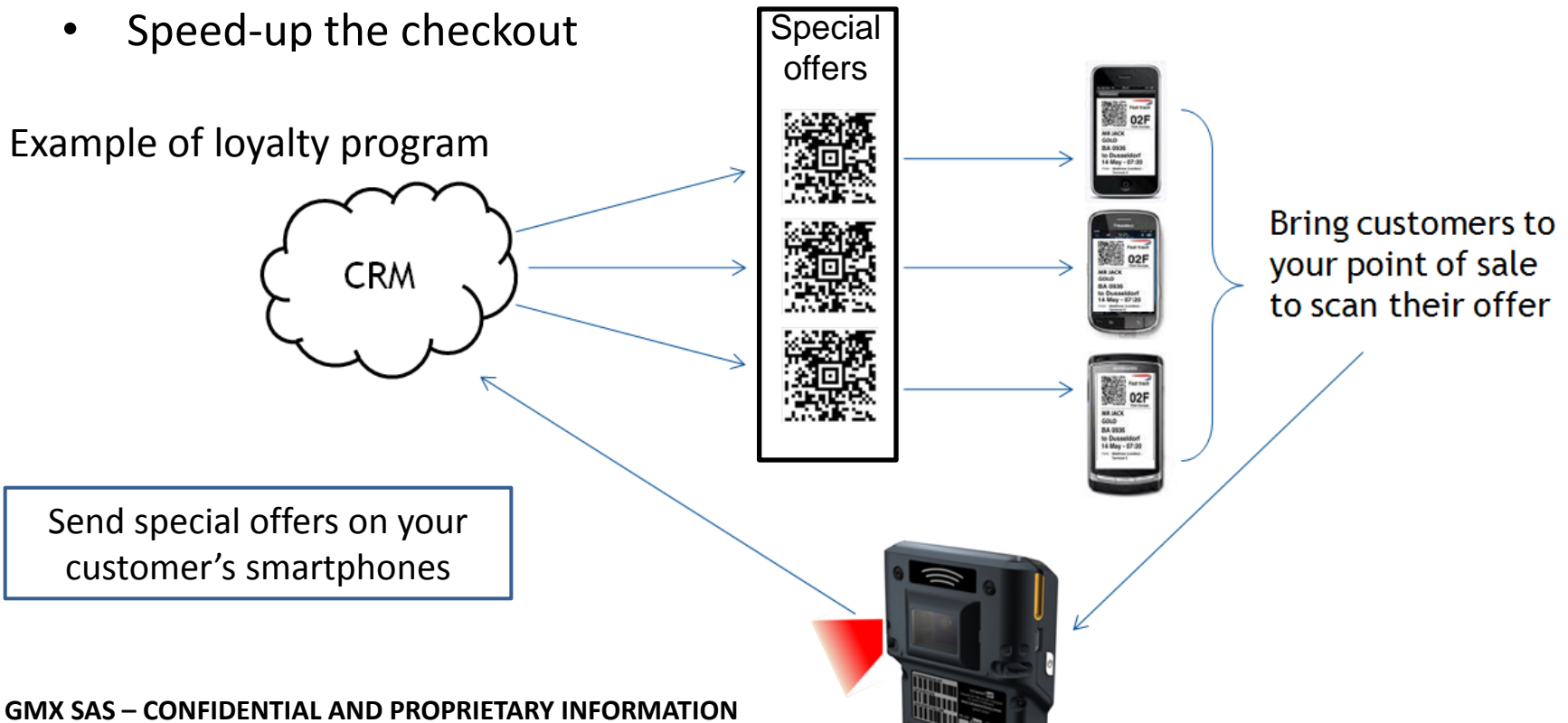
Ecosystem



Retail

SK20 benefits

- Develop the loyalty programs you want
- Use the SK20 for back and front-office
- Go ahead your customers : Queue-busting, bring high-valued services to them, create real interactions...
- Accept payment wherever you are
- Speed-up the checkout



Retail

Ecosystem

Integrator

- Laser Symag
- Cylande
- Cegid
- ...

Data Capture Business Application(s)

- Payment via MSR / SCR
- Stock management via bar-code reader
- loyalty cards via SCR / MSR
- Tickets via printer
- Loyalty offers via barcode reader

OR
/
And

Cash Register Application Suppliers

- IBM, Wincor Nixdorf, NCR, Digipos, Toshiba Tec...

Business Application without Data Capture

- Stock management via manual selection of the products

PSP

- Lyra
- Telecash
- Wynid
- Cräft Silicon
- ...

Card acceptance

SK20 indoor Wi-Fi

Customer

Large store chains

Sales persons

Customers

Actors:

- Fnac
- Virgin Store
- Carrefour
- ...

Health

SK20 benefits

PDA



- Management of the health card (french Sesame Vitale card) and CPS card
- Edit and check barcodes for blood tests or others

SMARTPHONE



- Connectivity everywhere: the SK20 is used as a mobile computer
- Consultation of the visits of the day
- Access to the medical records through the GPRS

EFT POS



- Card payment on the move: immediate collection and lighter administrative operations

Use the SK20 at the office or on the move



Health

Ecosystem

