

Solutions for the Unattended Market



Rotterdam
2018

Cashless Payment Solutions



The logo for payter, featuring the word "payter" in a bold, blue, sans-serif font with a registered trademark symbol (®) to the upper right.The logo for JUST, featuring a play button icon inside a circle to the left of the word "JUST" in a bold, blue, sans-serif font. To the right of "JUST" are the words "tap", "dip", and "swipe" stacked vertically in a smaller, blue, sans-serif font.

- Founded in 2006
- Largest NFC pilot in Europe 2007-2009
- Pioneer in NFC and cashless
- Markets: Payment, loyalty, identification, Public Transport, Identification (time registration)
 - Parking, Vending, Catering
- Core business:
 - PRODUCTS, DEVELOPMENT & SERVICES

PRODUCTS, DEVELOPMENT & SERVICES

Payter core values:

- High Quality for the Right Price
- Customer focused: Great Service and Expertise
- Compliant with International Standards, **EMV Certified**
- Great design
- User Friendly (intuitive use) for all users (retailers and customers)
- Future-proof & Multifunctional & Easy to integrate



Advantages of Cashless

- ✓ **Increased consumer convenience**
- ✓ **Faster transactions**
- ✓ **Daily transfer of funds**
- ✓ **Increased security of transactions:**
 - ✓ No Fraud or stolen cash, No losses as a result of foreign or fake coins
- ✓ **Incremental sales**
 - ✓ Cash is declining
- ✓ **Reduction in accounting time**
 - ✓ greatly reduce the amount of employee labor spent counting cash and reconciling transactions
 - ✓ Management and Sales information available
- Incremental Sales and ROI have been proven over the last 2 years
- **Incremental sales figures:**
 - Average cashless revenue percentage 15% to 40%
 - Average transaction amount +24% to +40%
 - Increase in sales +15% to +30%



Solutions for the unattended

Coffee

Food/drink Vending



Toilets, Access, Parking

AirVac EV-Charging and More



Cashless Donations



Customers

Payter supplies terminals in more than 20 countries in various verticals:

PETROL STATIONS



SCHOOLS



OFFICES



HOSPITALITY



A selection of our valued customers:

- Albron
- Coca-Cola
- Costa
- Compass
- ChargeMaster
- Pelican Rouge
- Mars Maas International
- Starbucks
- Jakobs Douwe Egberts (JDE)
- Heineken
- Selecta
- Shell
- Texaco
- BP
- Sodexo
- WMF
- Francke
- Exxon
- Cancer Research UK
- Royal British Legion
- Savona
- WashTec
- 2TheLoo
- Royal British Legion
- Safe The Children
- Baltic
- Barbican
- WWF

Connected Machines

Payter supports 99% of the standard unattended automated machines, just a few of our supported brands are:



One Unique Payment Platform



Integrated (P66)

- EVA Compliant
- Vandal and Waterproof



All in One (P68)

- ✓ Contactless (Tap)
- ✓ Chip /Contact (Dip)
- ✓ Magnetic stripe (Swipe)

A flexible solution for all Vending machines and unattended environments.

- One Platform: Multiple form factors
- All in One (controller and reader)
- European Supplier
- Communication through LAN or mobile network (2G, 3G, 4G)
- Plug & Play
- Loyalty & Closed loop systems
- Telemetry
- Remote management via on-line back-office
- Fully certified

Pricing and Acquiring

- All-in one
- Processing through pan EMV Certified **USA & European** acquirers
- Daily transfer of funds
- Debit and Credit Cards

Tailored Solution

Whether you only want one contract or already have a preferred acquirer, Payter supports your customers to find the best solution.

Products



P66 Contactless Only

- EVA/NAMA Compliant
- Same dimensions as Bill collectors

P66 Split

- Build On Top version

P68 The Arc

- Contactless (Tap)
- Chip /Contact (Dip)
- Magnetic stripe (Swipe)

Models are also available in white



Special implementations



Table Top Model : The Angle

- Desktop Model
- Stand-Alone
- Contactless Only & 3in1

Behind Glass

- Completely Integrated
- Behind Glass Front 4-5 mm

Important Features

Start/Cancel Button

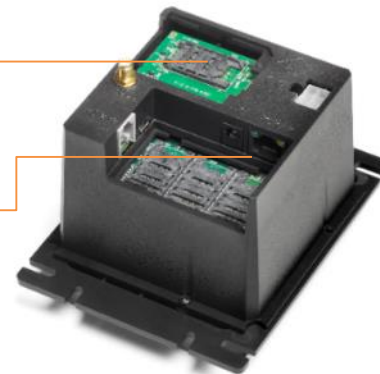


Communication

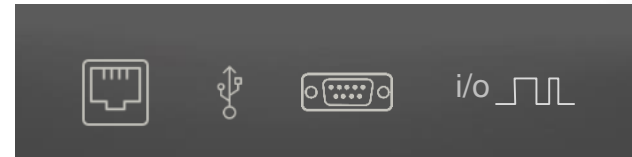
MDB Level 3, EVA DTS, CCI, Executive (through VendBox)
 Supports: Cash Sales, Comms Gateway, DEX

3G/4G MODEM

LAN Connection*



LAN USB RS 232 (serial) Pulse



Data Contract



SAM Module

Secure Access Module for PCI, P2PE an Offline transactions



VendBox

- Executive Converter
- MDB Logger



Software Development

Software Development Kit

- Machine connectivity
 - OS and/or functionality based
 - DotNET, Windows, Raspberry Pi Etc.
 - Serial, TCP/IP, USB
- Closed Loop Cards/ Loyalty
 - Webservice, NOT embedded

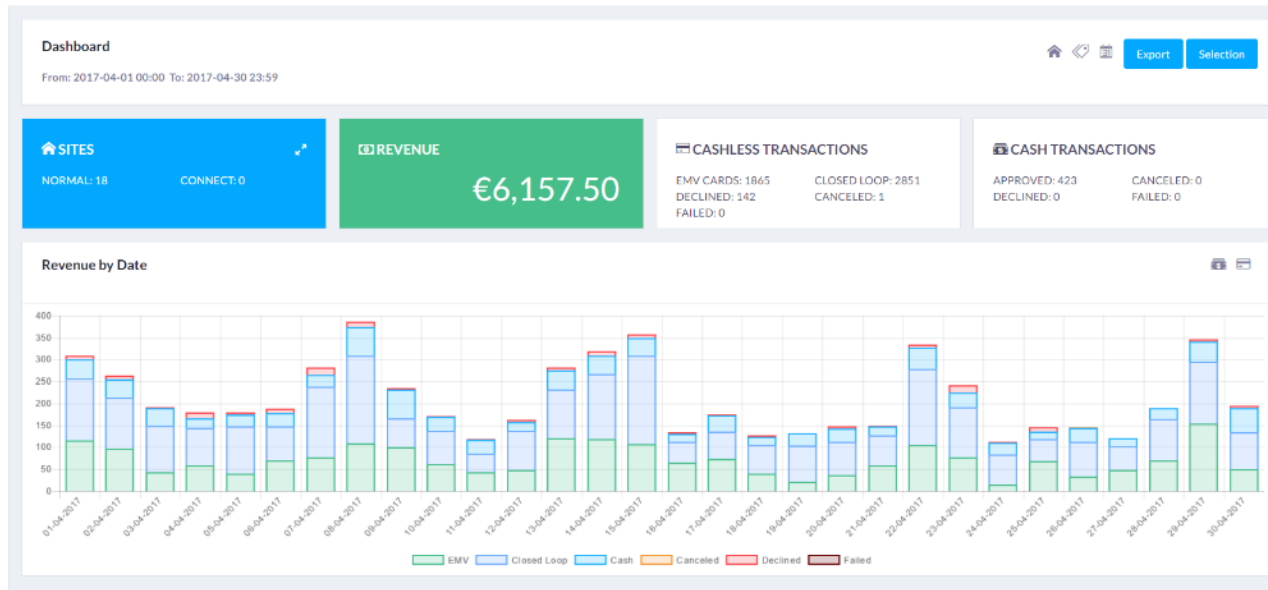


Payter will support you on Development and specific integrations

- Hardware, Software, Mechanics
- Acceptance test is always required with custom integrations

SDKs available for a.o. DotNet, Raspberry Pi, Serial, input /output

Telemetry



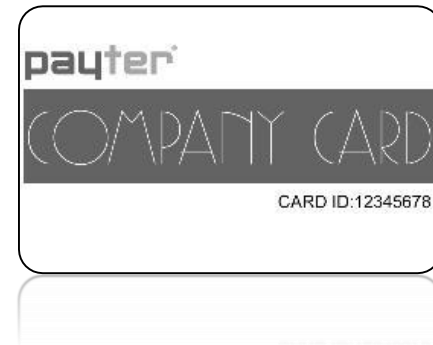
- Real-time information revenue
 - (NFC, Cash, closed loop card)
- Product Sales
- Monitor connections, errors
- In control of your machine park
- Free of Charge
- API available for direct download of the sales data

Closed Loop



Campus, Staff, Company Card

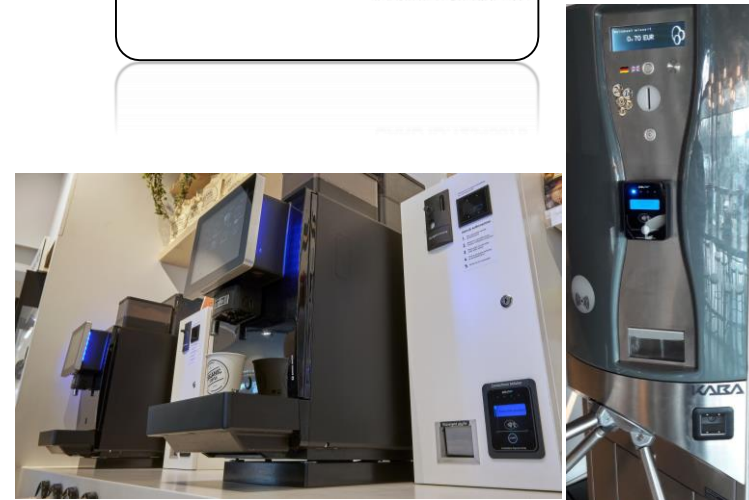
- Staff, Visitors, Campus Cards
- Weekly reports
- Online Post Pay (pre Pay possible)
- Use of existing physical access cards possible



Barcode Support



- 2D and 3D barcode supported
- External scanner
- Discount, coupons, Identification
- Barcodes on mobile support



Loyalty, Closed Loop, Discounts

- Customer identification through:
 - Contactless cards/fobs
 - Magstripe cards or Chip cards
 - Barcode (coupons)

- Options
 - Discount % or fixed amount (e.g. 10% or 50p)
 - Based upon price lines in the machine
 - Override VMC price line
 - Payment done through Cash or Cashless
 - Payment using Closed loop club cards
 - Save points

- All options are supported through the Payter transaction service
 - Plugin



Branding

- Logo, Colour, MOQ 200 terminals

Gateways & Acquiring

Sectors

Local Host

Terminals

Payment Gateway

Processors & Acquirers

-  Retail
-  Restaurant
-  Transport
-  Parking
-  Vending
-  Charity



EU



Elavon



EMS
A First Data & ABN AMRO company



ABN-AMRO



LLOYDS
BANKING
GROUP



AIB AIB Merchant Services



ING



BORGUN



Rabobank

USA



First Data



worldpay



TSYS



Moneris



globalpayments



Heartland



vantiv
Now Worldpay



CHASE
Paymentech

Open & Closed loop setup

Vending Machine



Acquiring Bank



Closed Loop Host



MDB

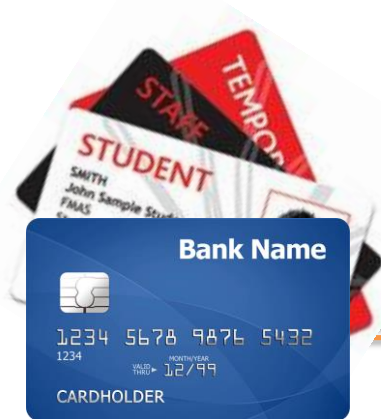


Serial Comm



Optional

Bank & Closed loop Cards



Why Payter

Transactions

- Faster Transactions
 - 3-5 seconds versus up to 20 seconds
- Increase of revenue 10-15%
- Freedom of choice for your own bank
- Multi PSP (Credit Call, CCV, PayPlaza, etc.)
- Multi acquirer
- Daily transfer of funds
- Transparent Model (lower monthly fees)
- Supports **Closed loop**, Loyalty and Bank cards in one terminal
- **Fully Certified EMV**

Terminals

- **One platform, multiple formfactors including table top**
- Quality design
- Plug & Play compatible with 99% of the machines
- **All in One (controller and reader)**
- **LAN, GPRS/3G or 4G Modem**
- **Vandal and Waterproof, IK10**
- Combination with Cash and coin collectors
- MDB, CCI, Pulse, USB, RS 232
- Multi Provider SIM Cards
- MDB/EXE converter
- **Easy integration and SDK's**

Telemetry & Remote Management

- Real-time information revenue
 - (NFC, Cash, closed loop card)
- Product Sales
- Monitor connections, errors
- In control of your machine park
- Direct API integration available
- Free of Charge

Payter

- References from market leaders as Coca-Cola, Pelican Rouge, Maas, Starbucks, Shell etc.
- European Company with inhouse design/development
- Consult and customer specific solutions
- Remote service
- Globally Certified by Mastercard/Maestro, Visa/V-Pay, TÜV Certified terminal Quality Management

Technical Specifications

Interface	EMVCo. L1 v2.5 Certified	Integrated MSR^{*2}	3 Track
	ISO14443 Type A & B (T=CL)	Contact Card Interface^{*2}	EMV L1 v4.3 Certified
	Mifare Classic protocol	SAM Card Interface	3 SAM Slots, ISO7816 T=O and T=1
	Desfire protocol	Human Interface	4 Blue LEDs
	ISO18092: Support NFC Protocol		128x32 dot matrix graphical LCD with Blue backlight
Distance	Depending on the token up to 10cm from Reader		Buzzer
	ARM7 Processor, 32-Bit	Dimensions	European Vending Association Compliant Casing
	16 MB SDRAM	Color	Black
	16 MB FLASH memory	Compliances	CE, FCC, RoHS, WEEE
Database	MDB with support for Level 3 functionality		EMVCo, MasterCard, VISA, SRED
	Executive Protocol I.C.W. the VendBox	Power	110 – 230VAC, Power Supply Adapter with 1.5m cable.
	CCI		MDB port 12–24VDC
	Potential Free Pulse Contact	Environmental	Operating temperature 0 - 50°C
	EVA DTS for telemetry DEX		Storage Temperature -15 - 70°C
	Remote Terminal Protocol ¹ over Ethernet (100BASE-TX, 10base-10) or Full speed USB 2.0		Humidity 10 – 90%RH Non-condensing
	Payter Vending Protocol over RS232		
Connections	Ethernet (100BASE-TX, 10base-10) network connection		
	GSM/GPRS/EDGE/3G/HSPA MODEM (optional)		

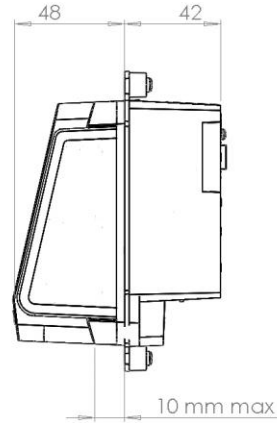
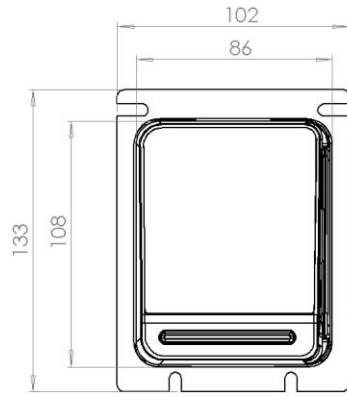
Table 17 – Specifications Overview

¹A dotNETSDK is available

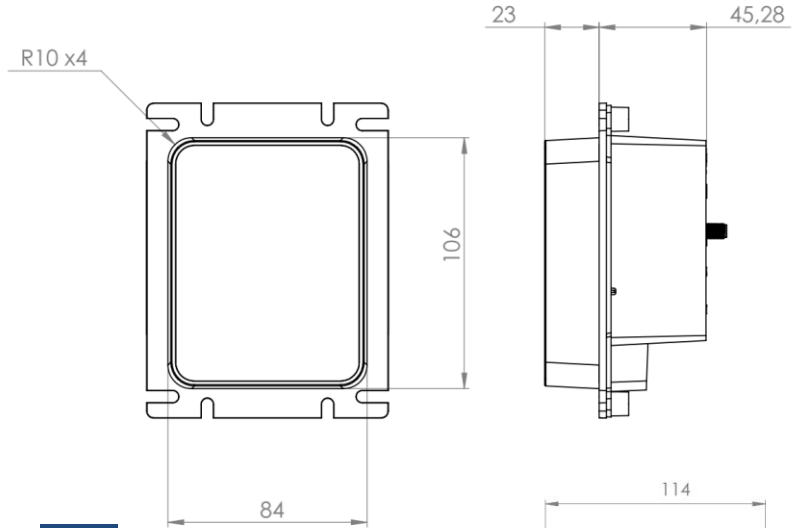
²Implemented in the P68 Terminal only

Dimensions

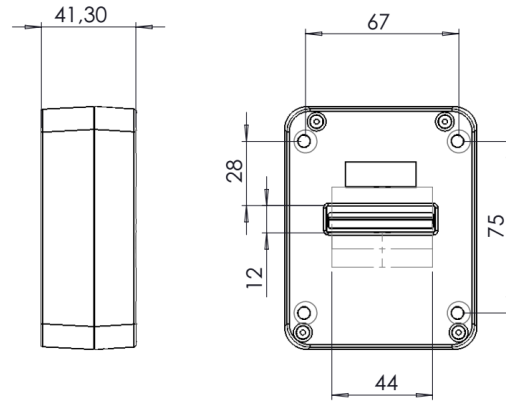
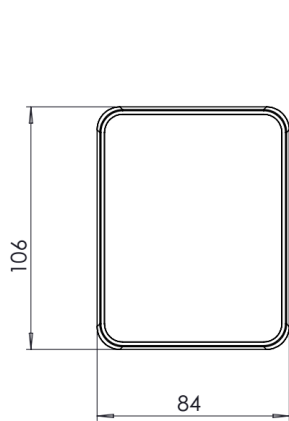
P68 The Arc 3in1



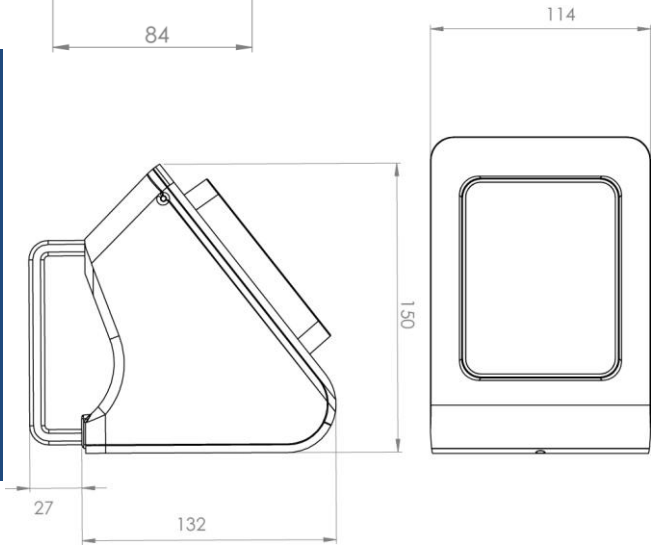
P66 Contactless



P66S Front Mount



The Angle Table Top





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