



NEXT
GENERATION
**MOBILE
PAYMENT**

THE MOBILE PAYMENT REVOLUTION IS HERE

With over 5 billion mobile devices on a global basis, the mobile phone is perhaps the most successful consumer device in history in terms of consumer access, penetration, and usage. The mobile phone offers new possibilities and opportunities for providing a wide range of services to consumers and businesses, including mobile payments.

The proliferation of mobile money services is imminent

The consumer world seems ready to endorse the mobile phone for all types of payments, but many other players must be brought together to transform the mobile phone into a fully integrated payment device.

However, recent advances in handset functionality, chip and mobile network technologies, and upgrades to point-of-sale infrastructure have dramatically improved the environment for mobile money solutions, bringing together different industry groups,

such as banks and operators. A financial institution was recently quoted as saying: “Whenever form factors are tested with consumers, mobile scores extremely highly – people have an almost scary attachment to their mobile phones. If that’s true, then banks risk losing customers if they don’t offer mobile payment solutions.

”During an intensive year of research, we have selected the most appropriate approach and suitable payment scenarios in order to bridge the gap between mobile operators, banks and merchants.

Our goal was to determine and rank the most suitable payment scenarios for the European market, enabling a large end-consumer base to make mobile payments using today’s smartphones, but still being ready to accommodate for tomorrow’s technology.

A user-friendly and convenient mobile payment solution is a key ingredient to support mobile users in conducting secure and reliable payment transactions using mobile devices. We provide an innovative mobile payment system that offers a great user experience,



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QR Code

A QR Code (short for Quick Response) is a specific matrix barcode (or two-dimensional code), readable by dedicated QR barcode readers and camera phones. The code contains up to 7,089 numeric characters.

QR Code is a registered trademark of DENSO WAVE INCORPORATED.

where payments are triggered by scanning two-dimensional (2D) bar codes with smartphones.

Unlike other existing mobile payment systems, the proposed payment solution provides distinct advantages to support the sales process of products and services based on 2D bar codes.

1. Point of sale



You eat at a restaurant. The waitress brings you the bill. Simply scan the bar code shown on the bill with your smartphone, validate with your PIN and the payment is done!

2. Online



Do you want to buy a product online? You simply check out, and a bar code is displayed on your computer screen. You scan it, type in your PIN and the payment is done!

3. Invoices



Do you need to pay your bill? Simply scan the bar code shown on the invoice, put in your PIN and the payment is done!

4. Stores



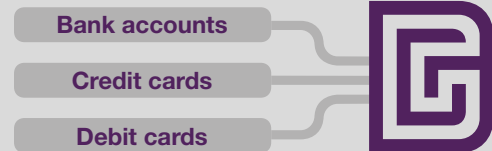
You are in a supermarket, and the cashier asks you to pay. You take your phone and show the bar code displayed on your screen. The cashier uses her bar code reader, the system sends a confirmation to the smartphone, you simply have to validate with your PIN and the payment is done!

Pay with the most convenient and secure payment solution

Avoid spending your time logging in to your bank's web interface, typing in your credit card number or looking for your card. Now you can enjoy paying with the most convenient and secure payment solution available.

The Mpulse mobile payment system is the solution to both challenges currently encountered by stakeholders of the mobile payment ecosystem and market demand. Mpulse offers an easy to use, fast, efficient and convenient payment solution to buyers and merchants. Thanks to smartphones, mobile payment will be available to a wide range of users in a near future. This evolution will enable Mpulse to become a key player in this industry.

Plug & pay



Users will be able to link their bank accounts or credit cards to our system and thus trigger payments to merchants by credit transfer (wire) or card payment.

Additional features

- Direct marketing
- Loyalty & couponing
- Transfer between users
- Target prepaid services
- Custom in-app add-ons for specific scenarios (parking, transport etc.)



**Be part of the future
and help to build
the next generation
payment system**

