

STEAMROLLING THE PLAYING FIELD • MAKING A SMALL STEP A GIANT LEAP

REDEFINING WHAT'S IN YOUR WALLET • DESIGNING FOR HUMANS

paybook

Presented by Verifone

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Cutting the Cards

Throw out your physical loyalty cards and coupons. Going digital is quicker, easier, and more effective.



This year, more people will be using their phones to pay for items at checkout.

This year, foot traffic to stores will be down nearly 10%.

This year, online and in-store brand consistency will be a new table stake.

The commerce landscape is changing. Until recently, the ability to accommodate these changes was nearly impossible. Huge, tier 1 businesses could invest millions in making customized payment terminals, but the little guys were left in the dirt.

Verifone's new features and technology are leveling the playing field for small and large-size businesses, and giving the merchant the power to customize their own payment experience.

Verifone is changing this. We've brought the capability of customizing the payment experience to everyone. Now, creating consistency between your online and in-store experiences is effortless and cost-effective.

You can add a mobile wallet loyalty program over the weekend! You can download a customer satisfaction app to your payment device! Or, you can build an app yourself.

We're not only giving smaller merchants the freedom to compete with the big guys in this changing landscape, we're giving them the freedom to run their businesses on their own terms—to create the features, design, and experiences of their choosing. With our new hardware and value-added services, the field is officially leveled. Now, go play.

Making a Small Step a Giant Leap

A simple improvement to our classic device can
make a huge difference for your business.

We took the VX 690, VX 680, and VX 520 devices and upgraded them with six preloaded apps specifically designed to help you better connect with your customers. Introducing VX+, equipped with:



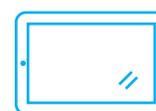
TruRating

Provides a consumer satisfaction survey and backend metrics to track progress.



Stamp

A digital Stamp Card application that allows merchants to provide their own payment-card-based loyalty and reward program.



Verifone Media

Displays color advertisements, video, and other media. Includes a cloud-based content management tool for scheduling and reporting.



Global Blue Dynamic Currency Conversion

Performs DCC (Dynamic Currency Conversion) for foreign credit cards during the payment process on the terminal.



Global Blue Tax Free Shopping

Provides you with everything you need to shop and save money in the world's best shopping cities. It's the perfect shopping companion wherever you are in the world.



Pennies

Allows your customers to donate a few pence to charity when they pay by card in your shop. It's their choice every time, with no pressure and no follow up.

Each app offers a backend portal for merchants to track progress and view metrics. Enable or disable any app at will.

Use the VX+ devices to explore new possibilities for customer interaction, retention, and expansion. You can also get a sense of where we're heading—soon, Verifone devices will be able to access limitless applications to better customize and maximize the payment terminal via our upcoming App Marketplace.

The VX+ devices are currently available in the UK and soon to be available across Europe.

For more information
contact Nathan Gill:
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Redefining What's in Your Wallet

What's in your wallet? When we first started the mobile wallet journey at Verifone, this commercial tagline was what popped into our heads, and here's why...



Not long ago, the pocket wallet was an important part of consumers' lives—we couldn't leave home without it. It identified us and enabled us to transact with the outside world. And, in many cases, it also contained all of our coupons, loyalty cards, gift cards, receipts, and more. But something important was missing: there was no intelligence behind it.

Enter the mobile wallet. It's not only capable of holding every piece of information your traditional wallet can, but it possesses the intelligence to know what is needed, where, and when.

Not only has Verifone partnered with all the major mobile wallet providers to allow our terminals to accept NFC payments via Apple Pay, Android Pay, and Samsung Pay, but we've also added similar intelligence to our payment terminals to make the exchange between mobile wallets and our terminals much faster and more efficient. Now, entering a loyalty ID or email address, finding the right coupon, and redeeming a gift certificate are just one tap away.

With Verifone's smart terminals, merchants no longer have to spend thousands of dollars publishing coupons in newspapers and magazines, or sending them through the mail; now, they can offer coupons and other value-added services digitally. We provide the tools merchants need to effortlessly sync their mobile wallet apps with all Verifone devices so they can start rewarding their customers in real time, in no time.

There's a reason that mobile wallet usage continues to grow. As more businesses realize their full potential, more customers will adopt mobile wallets to receive the innumerable benefits.

**For more information,
contact Arun Yadav, head of mobile
wallet development at Verifone:
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Designing for Humans

We set out to create a new suite of payment devices that would be easier to operate, require less training, and provide an overall better experience for customers.

Designed for the Contemporary World

Introducing Verifone Engage, our new family of interactive, next-generation terminals. Within this family we have PIN pads, multi-lane devices, countertop devices, and portables—some with touch screens and some without. But despite their differences, all of them have a very similar UI experience. Through listening to our clients, we were able to determine how to construct a navigation system that better prioritizes what people actually use most.

Designed for Your True Colors

After giving our Engage devices beautiful, full-color screens, we saw an opportunity to allow businesses to modify the look to better fit their brands. Merchants now have the option to insert logos, their own brand colors, and even motion graphics into the interface for a more customized and holistic commerce experience.

Designed for the Future

This effort extends beyond just these terminals. Our new design initiative is indicative of the new Verifone philosophy: We build products for human beings. We identify problems in the real world, and we find elegant and innovative solutions for those problems. To further reduce training time and promote ease of use, we're applying this new UI to all future Verifone devices.





“Pennies has been a wonderful addition to our CSR programme. It is one of our most consistent ways of raising funds for Cancer Research UK. We are very passionate about charitable activity. We’ve found that customers and staff alike love Pennies. It’s been incredible to see donations add up so quickly to such a significant amount.”

– Jo Fawcett,
Marketing Director
at Zizzi Ristorante.

Pennies and Verifone: Enabling Charity Donations at Zizzi

The simple way we helped a UK
Italian restaurant chain raise
£100,000 for charity.



“Verifone has been a long-term partner of Pennies. Thanks to them, millions of people have been able to give through Pennies. We look forward to helping more Verifone clients utilise this easy way to raise funds for charity.”

– Alison Hutchinson,
CEO of Pennies.

Challenge

The way we shop and pay for goods is evolving, resulting in consumers and retailers expecting more from their payment experiences. As a result, Zizzi, a popular chain of Italian restaurants across the United Kingdom, began looking for new ways to encourage their customers to donate to charities beyond the traditional option of placing charity boxes on the counter. They wanted an easy way for customers to get involved in their CSR activity and a simple way to boost overall funds raised for charities.

Solution

Verifone introduced Pennies as an added feature for customers in the retail and hospitality sector, allowing merchants to very quickly introduce a digital charity box to the payment terminal experience. As soon as Pennies is enabled on the payment device, customers can begin making donations via a prompt that appears after the request for a tip. Merchants can then easily access reports about the donations through Verifone’s online reporting tool.

Results

Cancer Research UK was introduced as the beneficiary of Pennies at Zizzi in May 2014. In the first eight months, Pennies accrued £100,000 for the charity, despite each donation being just 25p. The ease of use ensured a steady stream of donations with an average of £3,500 being raised every week across the chain’s 136 restaurants.



Paying

in the World of

Artificial Intelligence

In the late 70's and early 80's, Brian Roemmele started "black boxing" Verifone ZON devices.

"They were like little computers," he says. He rigged the devices to do different things for merchants. For an auto parts store, he used his modified devices to take inventory. For another store, he was able to make a simple alarm system. He compounded these features and, within a relatively short amount of time, amassed thousands of clients. And this was an age where credit card processing wasn't seen as a necessity.

POS pioneer and creator of the PayFinders app, Brian Roemmele, describes his journey into the payments industry and his vision for the future.

"I couldn't convince a restaurant at the airport that they needed to have a way to process credit cards," he explains. Back then, it seemed more necessary to have "check guarantee", a feature he added to the device that would allow a customer to enter their ID and check information, and if their check bounced, a company would cover the payment to the merchant and then track down the customer for payment plus interest.

Eventually, once people started really noticing the value Brian was bringing to their business, a company known as Booksamillion contacted him with a simple request: build an online payment system so that they could sell books over the "Internets".

"It wasn't even called the Web back then, it was Internets with an S," says Brian.

This particular feat of engineering drew the attention of Jeff Bezos...but that's another story.

Given Roemmele's considerable contributions to the payments industry, we asked him his thoughts on where the industry is heading. He says there are three things to consider:

1. The easiest way to do something is to say it.
2. A.I. is going to get better.
3. A.I. will know more about us than anyone else.

"Voice will be our interface. We're getting better at intent extraction," which differs from voice recognition in the sense that it identifies meaning and not just what was said.

Brian cites Alexa and Viv as prime examples of where we're heading. Instead of plugging in your credit card number over a keyboard, you can simply say, "Buy me a roll of paper towels," and boom! You've just bought paper towels.

"In the future, you won't have a card...you may not even have a device! And that's why, as an industry leader, you need to be extendible. That's why I used Verifone terminals back in the 80's. They were built to be extendible..."

Brian mentioned the new Verifone Carbon and Commerce Platform initiative as examples of ways we're continuing this legacy of extendibility. It's important for a company to look to the future, but it's even more important for a company to plan for it.

**For more information, visit
verifone.com/brianroemmele**

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