

All Things Mobile: Wherever People Pay

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Physical Stores Are Not Dead...



64%

of customers say physical stores are an important touchpoint, even if they shop with the same retailer online.

41%

of businesses plan to increase their number of physical stores in the next year.

But Need a Tech Makeover!

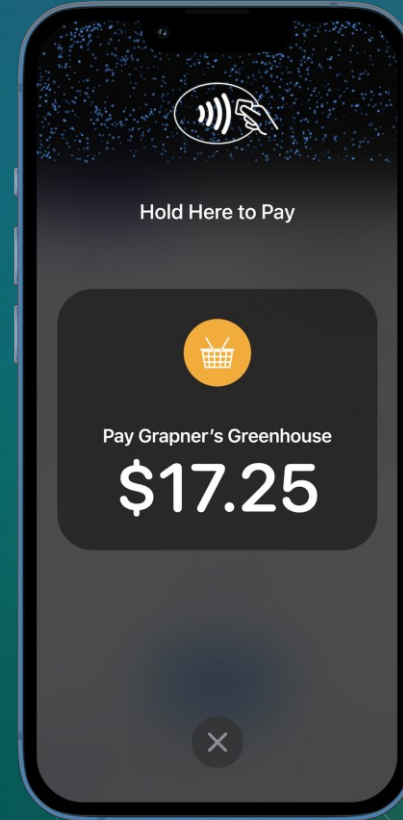
55%

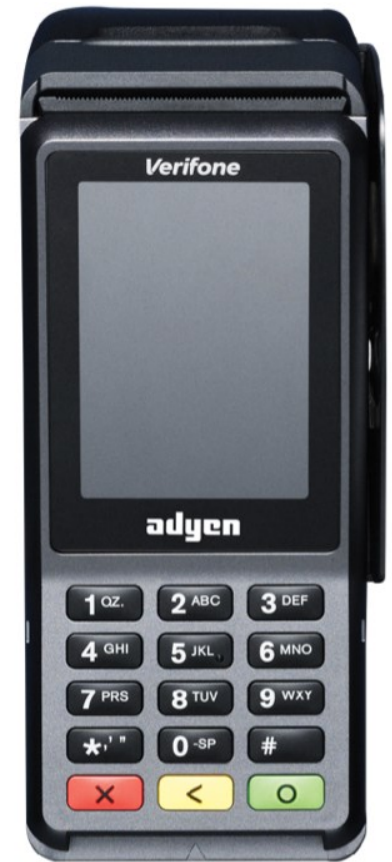
of customers are more likely to shop with retailers that use technology to improve the shopping experience.

Traditional In-person Payments



The Future of In-person Payments is Mobile







SPoC



CPoC



Three Themes



- Code protection
- Memory access
- Active monitoring

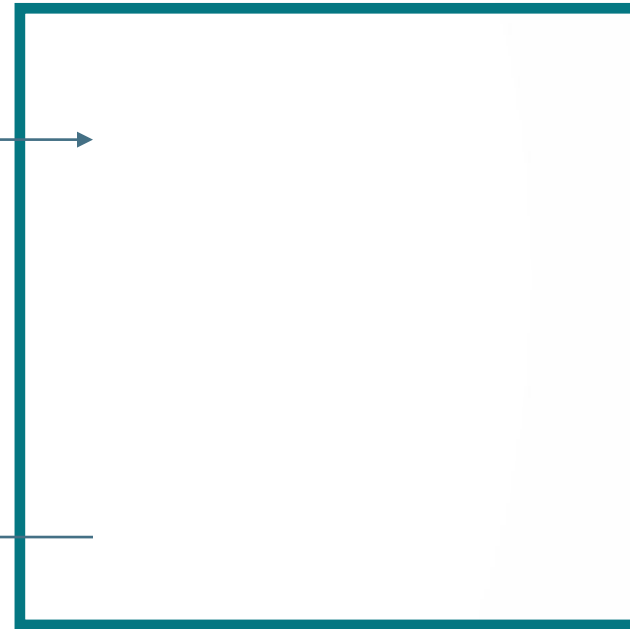
Code Protection



Security

PIN →

← Encrypted PIN



Code Protection



Security

PIN



PIN



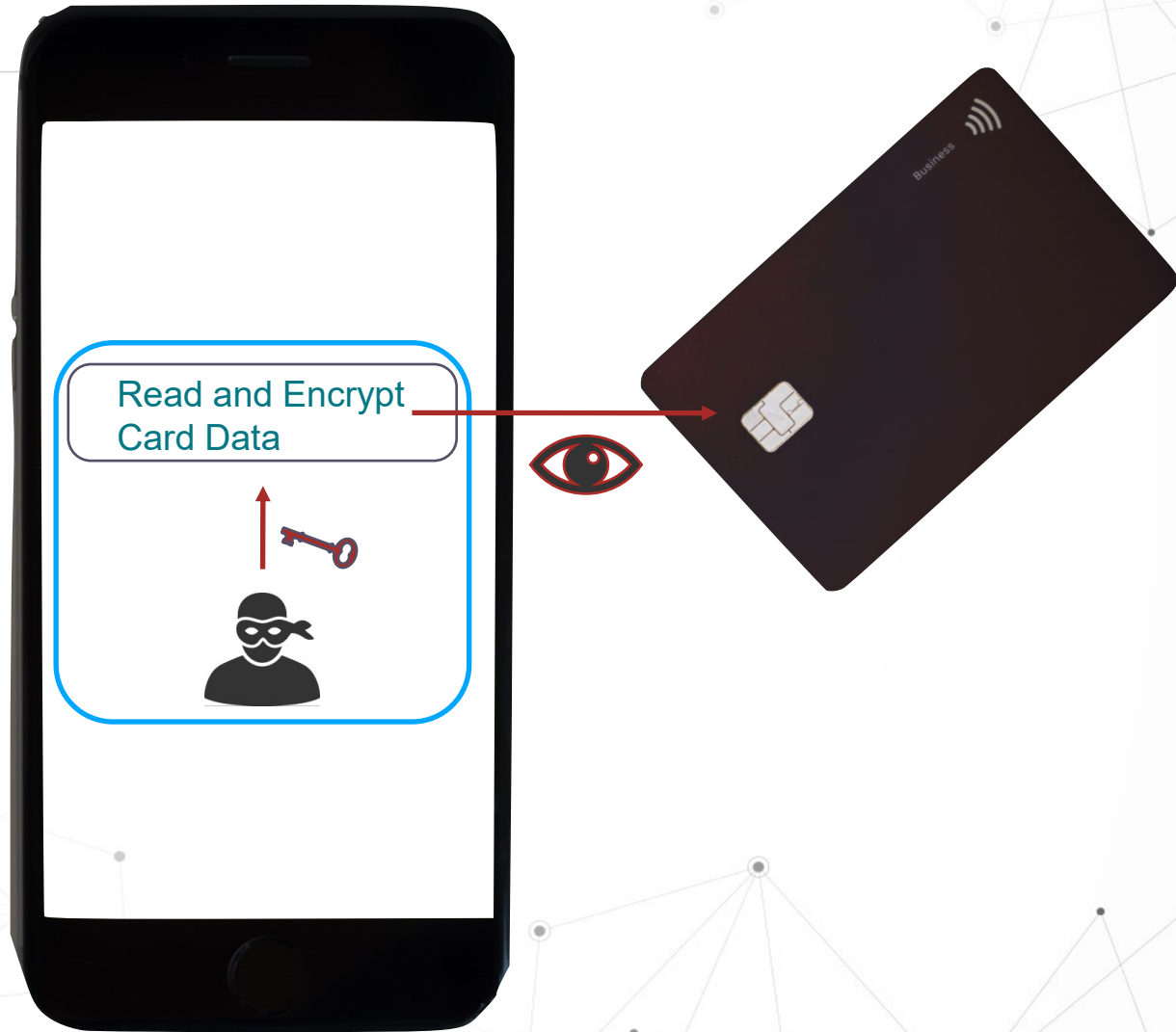
Code Protection



PIN



Memory Access



Active Monitoring





SHOP

The Market Demands More Flexibility



- Pin and Tap on Phone cannot be combined
- Solution needs to be certified as a whole

MPoC



DRAFT



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