



MULTIPLE CARD TYPES ACCEPTED



QR PAYMENTS



CONTACTLESS PAYMENTS



INTEGRATED SOLUTIONS



CUSTOMER SECURITY



ENHANCED RECONCILIATION

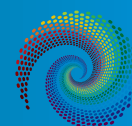


INSIGHTS

One secure payment solution for all card and mobile QR payment types through a simple API integration to retail payment channels.

The Innervation Payments service offers merchants the opportunity to add compliant, secure, card and mobile payment acceptance to their business. It provides merchants with a fast, safe, convenient and cost-effective way to accept payments by credit, debit, cheque, and prepaid cards, be they associated branded or private label cards. Contactless payments (Samsung Pay, Apple Pay, Garmin Pay & contactless cards) are supported, as well as mobile QR payments using Masterpass and mVisa (as and when available in different territories). The mobile QR payment capability also supports Innervation store of value (Gift Card & Loyalty), Innervation Rewards, and other private label tenders.

This service is designed to be one of the easiest and simplest systems to operate, manage and maintain – offering reduced risk and increased convenience both at the point of sale as well as in the back office, and is backed by an enhanced reconciliation system and comprehensive insights offering. Innervation provides these services in South Africa and an increasing number of African countries.



FEATURES & BENEFITS:

Multiple card types accepted – credit, debit & cheque, as well as Innervation store of value, Innervation Rewards, Buy Aids, and other Private Label offerings. These can be processed as contactless payments where supported by the issuer.

Mobile QR payment enablement – this supports Masterpass payments via FlickPay, Masterpass enabled Apps, and SnapScan (agreed merchants only). Other association standards, such as mVisa, will be supported when available in each territory. The solution also supports mobile QR payments for Innervation store of value products (gift card, loyalty), Innervation Rewards and other Private Label offerings, utilising the Flickpay Mobile App.

Compliant solution – EMV (Chip & PIN), PCI DSS, PA-DSS, PCI PED certified.

Reduced Fraud – all card transactions are authorised in real-time and verified against the bank hot card file. QR codes, containing transaction amounts, are generated for each mobile transaction, minimising the opportunity for fraud and user error.

Highly available 'active-active' environment – transactions are automatically processed through either of two highly available processing data centres.

Transaction speed – quick transaction processing speeds that reduce long queues at the POS and enhance the customer experience.

Effective transaction reconciliation – reconciliation tools significantly reduce back office time and costs.

Payment insights – through the tracking of payment transactions, merchants are able to gain valuable insights into customer purchase behaviour such as frequency of visit & spend amount – this information, enhanced by loyalty data (including basket contents) can be used to optimise customer offerings based on individual needs and wants. Dashboards, reports and metrics are available per region and store.



WHY IMPLEMENT INNERVATION PAYMENTS?

Service excellence from a partner that understands its customers – we engage and understand our clients to provide innovative solutions that address all challenges. Our agility and flexibility ensure that we are quick to respond to new regulations and that our solution remains compliant at all times.

Bank agnostic – we can enable acquiring with multiple banks, thereby allowing the merchant to change banks seamlessly, especially if using Innervation PEDs.

Dual acquiring and advanced routing – clients can opt to contract 2 acquirers: one for Mastercard and one for Visa, with the solution automatically routing the transaction to the relevant acquirer (dual acquiring). With advanced routing, transactions that cannot be routed to the primary acquirer will automatically be routed to the secondary acquirer (with agreement from the acquirers).

Compliance management – our SecureEdge payment appliance is an added security measure that enables merchants to cost effectively meet the in-store PCI DSS compliance requirements and is deployed as part of the EFT solution.

Connectivity redundancy and cost saving – retailers can architect connectivity solutions to fit their budget and risk profile in terms of communication dependency.

PED HARDWARE SUPPLIER

Innervation can supply new generation PEDs on a rental basis, allowing the retailer:

- freedom of choice with regards to acquiring banks
- display of QR codes
- display of promotions
- use of PED to support value added services



PED STANDS

Innervation offers a range of PCI Compliant, ergonomically designed mounting solutions for Chip & Pin devices.

STANDALONE TERMINAL RENTAL

Innervation also provides both Linux-based and Android-based standalone terminals on a rental basis, allowing the retailer to:

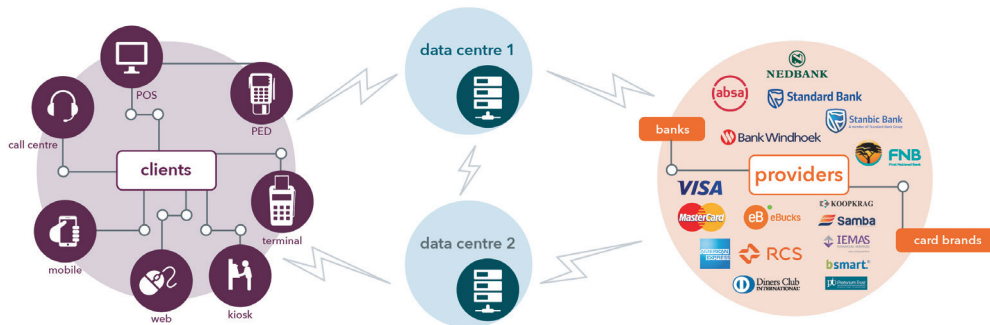
- deploy as a backup device or primary payment device
- use dual acquirers with advanced routing
- reconcile both integrated and standalone transactions
- provide payment capabilities in temporary locations



HOW INNERVATION CARD PAYMENTS WORK

1 Innervation Payments connects your point of sale software with a Pin Entry Device provided by Innervation or your bank. A standalone Terminal is also available.

3 Innervation Payments is linked to acquiring banks in Africa.

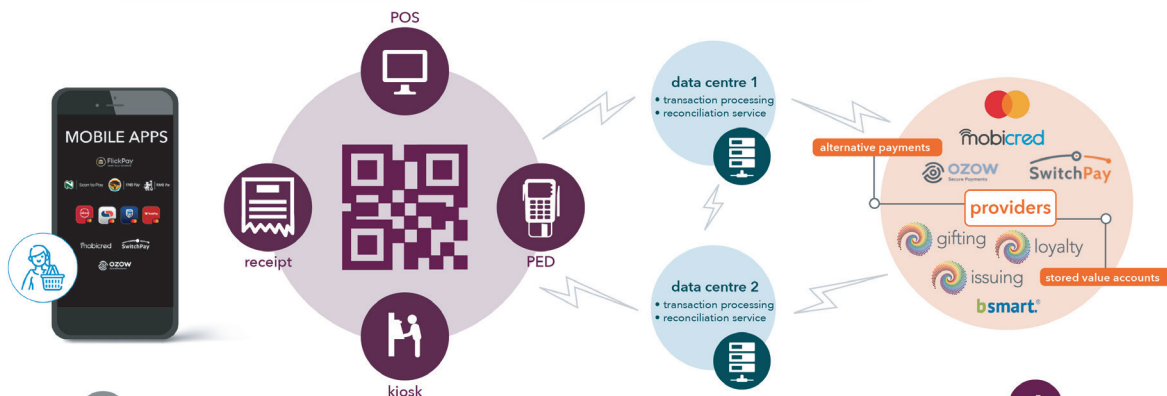


2 When a card payment is made, Innervation Payments 'switches' the transaction to the merchant's acquiring bank and enables the transaction to be processed and authorised online in a matter of seconds.

HOW INNERVATION MOBILE PAYMENTS WORK

1 Mobile payment option is selected on the POS

2 A dynamic QR code is generated and displayed on merchants' channel of choice i.e. PED, POS, receipt, kiosk etc.



3 Customer scans QR code using the App on their smartphone, selects the payment card they wish to use, and is prompted to enter their PIN. In addition to branded cards, Innervation stored value accounts, such as loyalty, gift cards and issuing accounts, can also be used as tender types.

4 Once payment is authorised, POS receives successful transaction confirmation. Customers receive successful transaction confirmation via their App.

ENABLING QUICK AND EASY RECONCILIATION

Innervation Payments comes standard with a light reconciliation capability enabling you to easily balance sales reported by your POS with your bank statement. Our enhanced Reconciliation service is optionally available, enabling automated POS-Switch-Bank reconciliation for all tender types and channels, and offering a unified accurate view of all your transaction activity. Line for line transaction matching allows for efficient exception management. This solution can also assist with acquiring fee calculations.

Contact: South Africa
086 111 1665
sales@innervation.co.za
www.innervation.co.za

Contact: Africa
+27 11 064 4600
sales@innervationgroup.com
www.innervationgroup.com

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