



NEXTGEN

Future POS For Contactless Merchant & M-Commerce Payments

Innovative



Disruptive



Differentiated

NEXTGEN

Merchants Payments Going Digital At The Last Mile

Growth is going digital

- Government, financial institutions, banks or individuals
 - GDP
 - Easing and simplifying life
 - Efficiency enhancement

Payments today an integrated into every aspect of life

NextGen focus on digital payments – simplifying the experience and adding to security

- Targeting customers and merchants
- Reach the last mile
- Cost effective and an all inclusive platform
- Make payments smoother, safer and simpler
- Deep integration with merchant billing systems
- Simplifying / integrating corporate expense management

Disrupting Merchant / M-Commerce Payments

Time to transform traditional POS / mPOS ecosystem
The payment world is going contactless, 100% digital
What we are aiming to do.....

- **Enabling contactless payments on customer handsets**
- **Integrating cards and QR payments**
 - Reduce cost of transactions
 - Combining QR with contactless payments
 - Include additional data fields into transaction logs for individuals / corporates
- **Optimising cost of merchant acquiring / expanding bank card transactions:**
 - COTS Android NFC mobile / tablet to accept contactless payments
 - Optimising opex costs
- **Enabling customers for “card present” transaction on M-Commerce sites and ‘In-app’ purchases**
 - Safer, smoother and simpler
 - Lowering MDR for merchants – “card present” transaction Vs “card not present”
 - Payment VAT / GST integrations with the corporate accounting systems

Module 1 : NextGen SoftPOS Solution

Acceptance of EMV contactless card payments on COTS smartphones & tablets



Current market scenario.....

- Multiple PoS terminals at counters
- Physical deployments
- Capital intensive replacements / upgrades
- High Installation, support and maintenance costs
- Limited interoperability with modern payment solutions

With the Future POS.....

- Future proof and upgradable
- Low capex & opex costs
- Remote servicing & upgrades

Going digital – Merchant and Customer

- Existing COTS devices, NFC android devices

Go NFC / QR

- Secure / remotely managed / future proof
- Extend to multiple offerings

Innovative |

Disruptive |

Differentiated

The Merchant Mobile SoftPOS

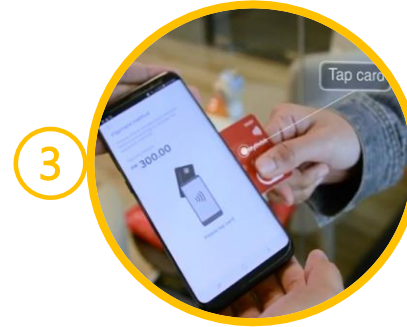
Open application –
PIN locked



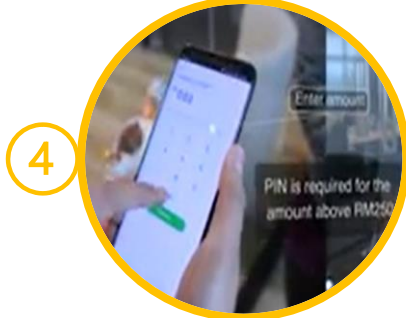
Bring card near
mobile antenna



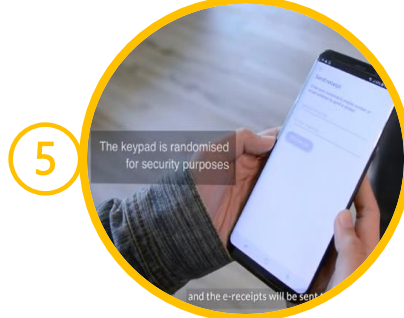
Tap card on
mobile



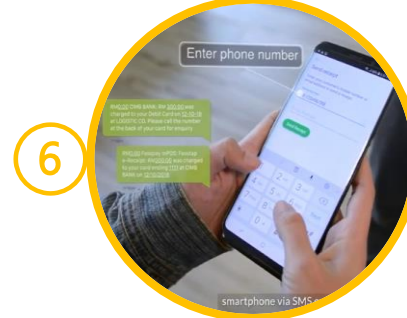
Actual
merchant
mobile terminal
application
screen shots



Enter PIN if needed –
payment processed



Txn details over SMS
/ E-mail

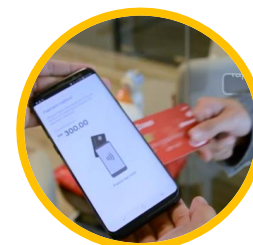


Random Keypad –
added security

Competitive Edge

- One step ahead of competition always
- Build a solution focusing on Core IP / scheme certifications and integrating the two
 - Certifications - Visa / MasterCard / JCB / AMEX / Union Pay
 - Unique merchant and a customer in-app payment solution
 - Combined with QR merchant payments

Feature	Traditional POS	NextGen SoftPOS
POS Terminal H/W required	Yes	No
Scalability	Low	High
Mobility	limited	Full - anywhere
Opex	High	Low
Use cases	Limited	Multiple - mobile force, SMEs, transit, parking and quick check outs
Merchant on-boarding	Cumbersome & costly	Easy, remote & low cost
Terminal setup & maintenance	High	Low
Terminal flexibility	Low	High



NextGen SoftPOS



Traditional POS

Module 2 : Merchants – PoS Upgrade

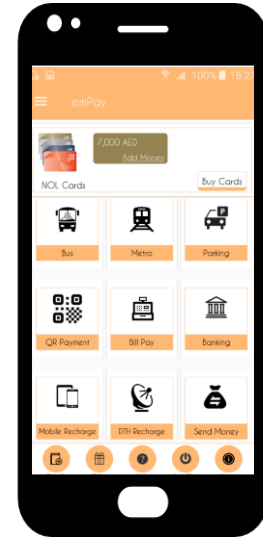
- NFC card acceptance on android mobile devices
- Secure QR presentation
- Integrate with billing POS – invoice / tax / payment details

The Edge

- Traditional POS terminals are not NFC capable
- Bring in **SoftPOS - POS on a NFC mobile**
- Low capex / opex on SoftPOS terminals
- No consumables costs - paper rolls
- 100% remote management / future proof / upgradable

Secure & encrypted QR transactions

- Merchant presents QR with transaction details
- Customer scans – effects payments using Bank / Card / wallet account
- QR can include VAT / corporate expense management interfaces



Module 3 : Customer Mobile App

Existing services :

- Netbanking / Bank account view / Online payments
- Card hosting - HCE enabled

Upgrade to :

- Host **bank card on micro SD card**
- Secure EMV certified / Adds NFC to customer device
- QR reading capability
- Extend to expense management solutions

The Edge :

- Go 100% digital / Future proof / Expandable

MicroSD card :

- Adds NFC to any non-NFC mobile
- Secure element – host card on the mobile
- Remotely manage cards on the mobile – add / upgrade delete
- Dynamic / encrypted transactional data parameters



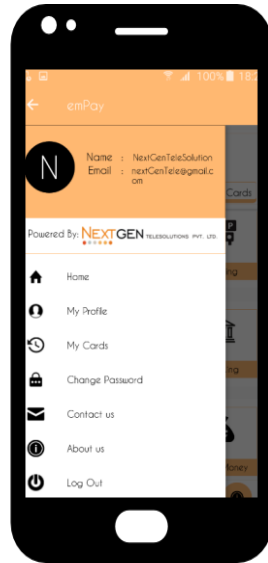
Sample Demo App Build



Home Screen

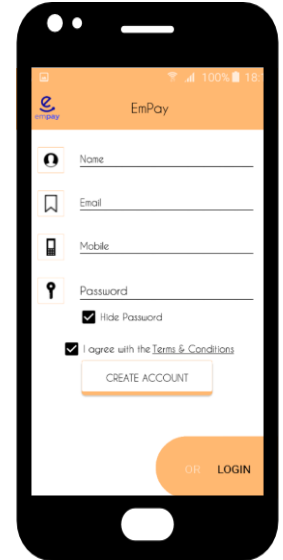
- Cards
- Transit
- Scan QR
- Bill Payments
- Banking

Customer Profile



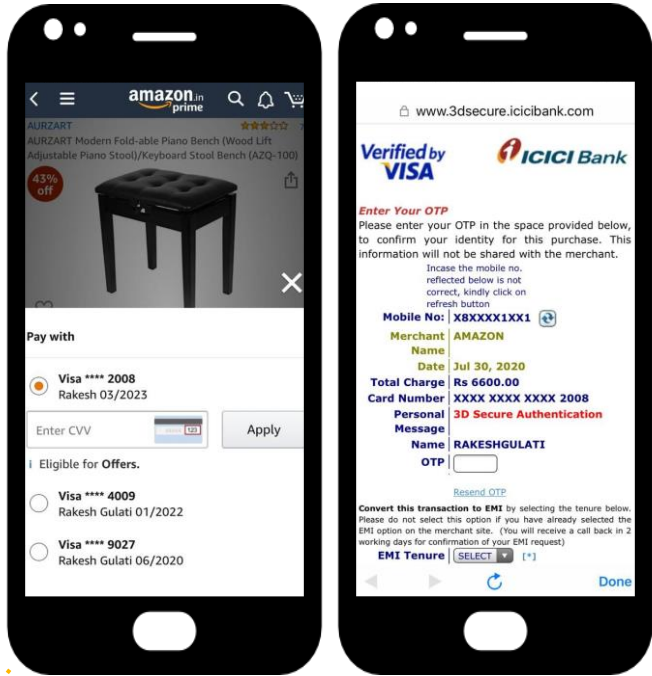
- Scan Merchant QR
- Get Payment details into QR
- Send to Bank gateway
- Process – pay merchant

Customer Account setup

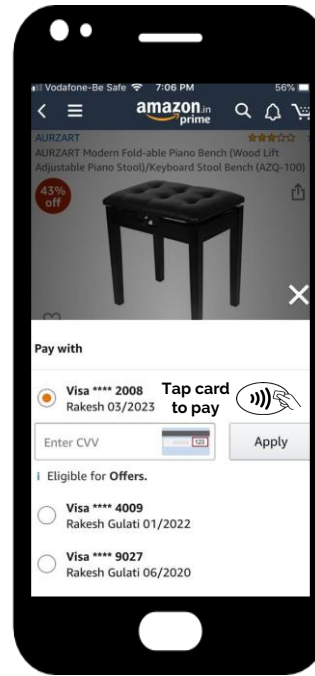


The Future POS Scenario

Traditional



Our Disruption



M-commerce In-app purchase



Whats' different :

- Simple TapNPay Vs. entering card# + VCC + expiry and OTP validation
- It's a Card Present transaction Vs. Card not present
- Customer card# not stored on Payment gateway

Safer | Secure | Simpler | Smoother | Faster

The Future POS Scenario



Our Disruption : Cash to Digital

Tier 2/3 Merchant on-boarded

Whats' different :

- Small merchants brought into digital payment ecosystem
- Remote / 100% digital onboarding
- Economical capex / open environment

**Safer | Secure | Last mile
approach**

The Future POS Scenario

Customer presents QR
& merchant scans



Merchant presents QR
& customer scans



QR payment at Merchant

Whats' different :

- ScanNPay – no payment switch involved
- Pay direct from Card / bank account / pre-paid wallet

**Safer | Secure | Simpler |
Smoother | Faster**

**Our disruption : Scan QR & pay
Contactless | 100% digital**

Use Cases



Sales Force



Professionals



Home Services



Home Delivery



Restaurants



Transit



Airport Check in



M-Commerce



Small Shops



Quicker Check Outs

➤ many more

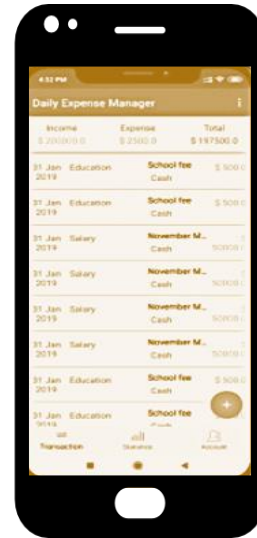
Corporate Expense Management

VAT / GST / merchant invoice integrated services :

- Issue Corporate / individual cards on the mobile (SD card)
- Integrate with corporate accounting software
- Manage expenses direct from the app / web

Disruptive edge :

- Reduce corporate expense management costs
- Post expenses direct to corporate accounts software
- Capture data field like Inv#, date, time & Tax rate etc., and classify expense head online
- Analyze and monitor employee spend patterns
- Real-time analytics



The NextGen Edge

Extensive experience with payment solutions :

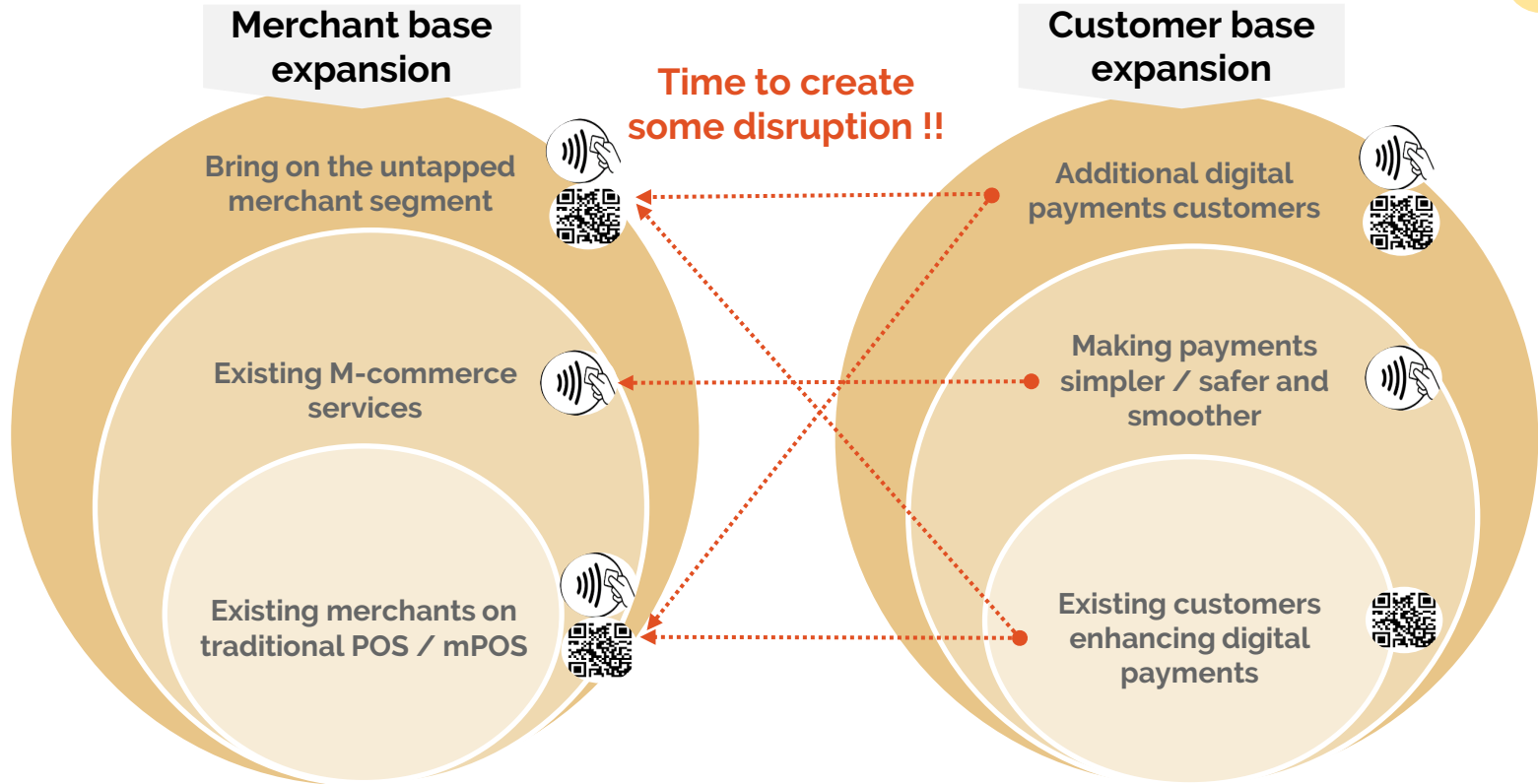
- NFC / QR and MICR scanners / readers integrated
- Secure banking solutions for mobile devices
- QR merchant payment solutions
- SoftPOS merchant payment solutions
- Secure QR management capability
- Large traffic volume handling capability
- Up to 4 mill txns / day delivered

Convert a payment gateway txn to Card present txn

- Lower MDR
- Faster payments
- Low on capex / opex
- Quick deployment
- The first for SPoC certification / PoG ready
- Visa / JCB / Master Card certified
- Union Pay – Q3 2020 / AMEX Q4 2020
- CPoC ready Q3 2020, waiting for schemes to build their criteria



Disrupting / Innovating / Different



Awards & Recognitions



SKOCH ORDER OF MERIT



The 30 Best startups in 2017

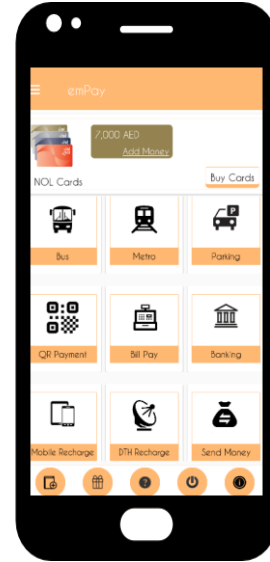


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Thank You & lets talk!

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