**Merchant Acquiring Conference 2024**
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MARKET PAY

# In-Person Payment Solution
## lessons learned from implementation to customer deployments

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# Make the Shopping Experience Great Again!

#convenience #innovation #for_ALL

#ROI #simplicity

# About
# Market Pay

### Who we are ?

Market Pay is a fintech providing an omnichannel and international payment platform

### Our purpose

Design and offer innovative, simple and reliable payment solutions for all Merchants and Financial Institutions

Accepted transactions
**2.4Bn**

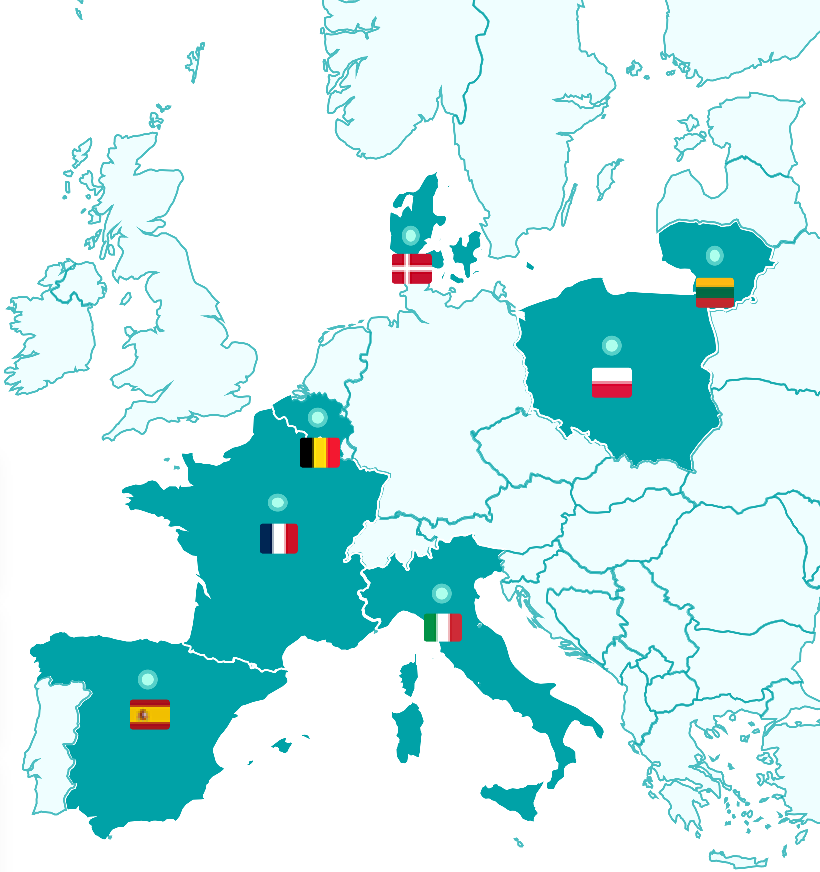
Payment experts
**+300**

Monitored cards
**5M**

Managed terminals
**160K+**

Transaction flow
**€29Bn**

Offices in
**7 EU Countries**



# Trusted for more than 10 years by
# Financial Institutions, PSPs, FinTechs & Retailers

## FINANCIAL INSTITUTIONS

And more ...

## PSPs & MSPs

PSPs & Fintechs

Merchant Services Providers

## RETAILERS & CORPORATES

Grocery retail

Fashion

Mobility

Travels & Corporates

# Omnichannel
# Payment platform

**Acceptance & Acquiring services**

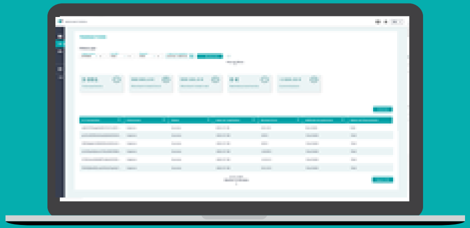
## In-person payments

- → IN-STORE PAYMENT
- → ON THE GO PAYMENT
- → SELF-CHECKOUT PAYMENT
- → UNATTENDED PAYMENT

## Online payments

- → PAYMENT PAGE
- → PAYMENT LINK

## Our enablers
to drive your daily activity easily



- → Onboarding
- → Reporting & Data services
- → Support Services
- → APIs & SDKs
- → Technical documentation

# Rabobank "Tap To Pay" service

## Extension of a pre-existing service to Merchants (Rabo SmartPin)

✓ The legacy solution is using an external card reader

## SoftPOS solutions available both for Android and iPhone users

✓ BYOD approach for various merchant segments


**Added-Value**

- **1200+** merchants activated during the first 2 months
- More than **80%** of users are active

**Challenges**

- Weak NFC performance for some off-the-shelf devices
- App 2 App integration challenges

# Rabobank “Tap To Pay” service

## Happy Customers

### Tap to Pay at Beauty by Sherida:

*“(…) Of course I am looking for ways **to make that as easy as possible**. (…) I recently started using Tap to Pay by Rabobank. (…) I find it **a very nice solution**. **I always have my mobile phone with me, unlike the Rabo SmartPin card reader** (…) Also, **the battery of that sometimes ran out**. **My customers like Tap to Pay too, they're up for something new** (…)”*

### Tap to Pay at RataPlan:

*"(…) We also use PIN machines linked to this POS system via Rabobank. **To respond to a power or Internet outage, for example, we always kept Rabo SmartPin on hand** (…) **but the necessary card readers were not always up to date** (…)That's why we now use Tap to Pay. All we need is our smartphone and the app. This also makes us **no longer dependent on updates on the card readers**. (…) **Simple for everyone!**”*

# Tabesto Pay Service

**FOX is the first all-in-one ordering and payment kiosk, with a fully integrated Payment Acceptance feature**

- Including a SoftPOS App provided by Market Pay

**Added-Value**

- 15% to 30% increase in sales.
- Lower cost of ownership

**Challenges**

- Adapt UI/UX to “large tablet” format
- Implement specific Payment Means

# Tabesto Pay Service

## Happy Customer

### Tabesto Pay Service at Waffle factory:

*“(…) Today we're rolling out FOX. (…) It makes it* ***easier to customise installations****, thanks to a* ***single screen that manages ordering and payment****. Moreover, we're bringing forward a* ***fluid and intuitive experience for our consumers****, enabling* ***better operational management of points of sale****. (…)”*

*Vincent Delcour, Branch Director at Waffle Factory*

# In-store Payment Acceptance Solution for a Tier-1 Retailer

REMA 1000

**Solution:** Android POS (PAX Terminals)

**Configuration:** Integrated with Electronic Cash Register

### Added-Value

- Time to market
- Scale: 2,000+ payment terminals in 700 stores

### Challenges

- Adaptation to the local market (Bankaxept Scheme)
- Customization (e.g. Loyalty)

"*16 Months! Since we started the project, till we had gone through RFI, RFP, pilot and finished rollout of new PSP, loyalty token DB, acquirer, and* ***terminals in 700 stores*** *handling more than* ***50 billion NOK a year*** *in* ***REMA 1000 in Norway****. This has never been done at that* ***speed****, with that* ***complexity*** *in that* ***volume****, with that few issues before. Big thanks to our partners at Onitio,* ***MarketPay*** *and Elavon for making this possible and our incredible core team.*"

**Erik Marcus Torkildsen**
Manager Identity and Payment - REMA 1000

# Exciting … and challenging times!

- A **unified payment platform** meets the needs of a wide spectrum of customers and end-users
- In-Person payments are part of **new and diversified checkout experiences**: new and innovative UX to design and deploy!

- This is still about **deploying IT projects!** (complex host-to-host integrations, multiple protocols…)
- Challenges specific to **new technology** (SoftPOS) in certain configurations (BYOD)

# THANK YOU FOR YOUR ATTENTION!

## Stay in touch!