MPS

mobile payment suite

Merchant POS Solutions
for smart phones and smart POS

BGS Smartcard Systems

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Merchant Application

Powerful, multi-functional POS System with multiple payment channels.

- Mobile Phone
- Tablet
- Android POS

NFC · QR Pay · Warehouse · Wallet · Merchant

Warehouse Management — Inventory Management, Sales/Customer Analytics

Wallet Management — Customer Engagement, Loyalty Programs

Merchant Management — User Management, Security Profiles

Android 5.1 OS, WIFI, 3G and 4G communication. Integration of NFC, Bluetooth (BLE), sound wave sensing and high speed thermal printer. Mag Stripe-, full size Smart Card- and Contactless Reader. 5 Mega Pixel Camera for QR code payments. Water-proof, dust-proof and drop-proof screen. EMV L1, L2 and EMV CLESS certified.

Commercial and Technical Barriers

The recent years have shown that the main problem of migration to a cashless ecosystem, especially in developing countries have been the negative commercial and technical barriers to equipping all merchants with electronic payment acceptance devices. Hotels, high-end restaurants and boutiques as well as retail outlets/chains were the traditional locations that were targeted by acquirers for a traditional Point of Sales terminal.

Small merchants, entrepreneurs who run neighborhood kiosks, stores, restaurants, minimarkets and other enterprises have been widely excluded from such financial services, unable to participate in the market at a cost they can afford, and to enable cashless payment systems to develop and thrive businesses.

$6.5 Trillion per Year

An estimated 180 million micro merchants worldwide operate and conduct business with more than 4.5 billion customers daily. These transactions, worth $6.5 trillion per year, are often cash-based. It is evident that digital payment transactions bear a high potential, both technically and economically to bring these merchants into the financial system.
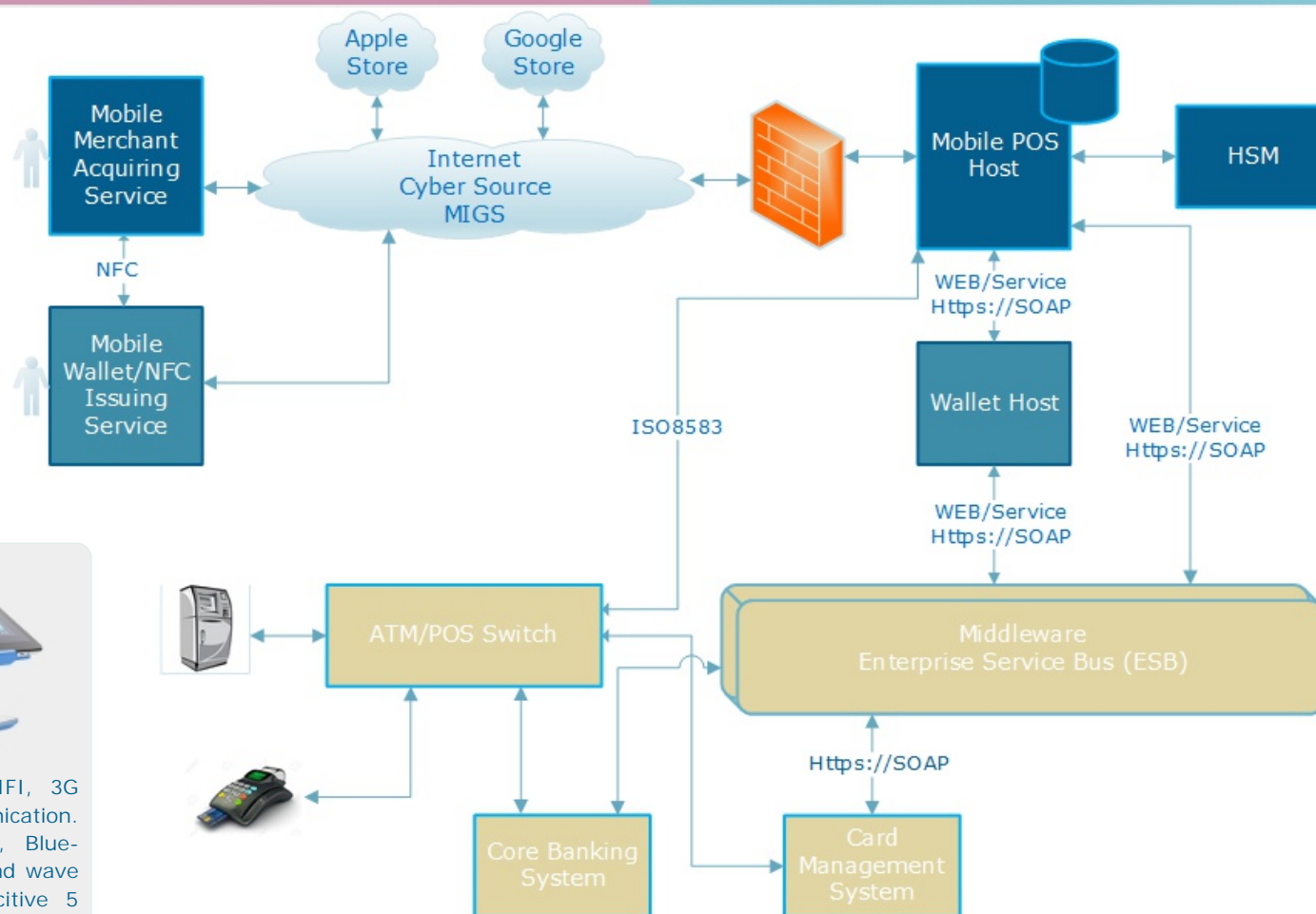
New Opportunities

With the opportunities currently being presented, particularly the ever increasing user footprint and technological advances/features, BGS has intro-duced its latest product offering BGS Mobile Pay. This offering is the result of a new set of products and services resulting from an internal organic development and therefore further complements and enhances the existing product suite catering for secure financial transactions.

BGS Mobile Pay

The main focus of the offering lies on the flexibility and scalability of the solution. The success comes with the simplicity of the concept and the ease of use. It consists of three main parts catering for the client side, the merchant side and the transaction engine on the host. The heart of the system is the merchant application, which can be operated on a tablet or on the smartphone of the merchant.

Client Application

The client application allows using a customer's mobile phone as a payment tool, mobile wallet or as loyalty scheme management instrument with geo-targeting, push notifications and other innovative services. Payments can be conducted using QR codes. Mobile wallets can be charged using a linked plastic card. In addition mobile wallets can be easily used for P2P money transfer.

Apple Store

Google Store

Mobile Merchant Acquiring Service

Internet Cyber Source MIGS

Mobile POS Host

HSM

NFC

Mobile Wallet/NFC Issuing Service

WEB/Service Https://SOAP

Wallet Host

WEB/Service Https://SOAP

ISO8583

WEB/Service Https://SOAP

ATM/POS Switch

Middleware Enterprise Service Bus (ESB)

Https://SOAP

Core Banking System

Card Management System

Android 5.1 OS, WIFI, 3G and 4G communication. Integra-tion of NFC, Blue-tooth (BLE) and sound wave sensing 11.6" Capacitive 5 Point Touch Screen. Mag Stripe-, full size Smart Card- and Contactless Reader. 5 Mega Pixel Front and Rear Cameras for QR code pay-ments. High-protective hardware with structural safety design and PIN input protection technology.

Powerful Merchant Application
Merchant application administration is key to allowing merchants to integrate any new solution into their existing environments. Even smaller merchants have employees that might require differing user profiles managing the access to features within the overall operations. The Merchant Application is the central control- and management center of the software suite.

It includes the POS system with an intuitive user interface with integrated business management tools such as inventory management, sales- and customer analytics and loyalty schemes. It caters for various front-end devices permitting their integration in the respective payment scheme and - utilizing a powerful Terminal Management System - to sync the deployed terminals instantaneously.

Payment Acceptance Channels:

Payments can be accepted via various channels:

- Mobile Phone
- Tablet
- Android POS

Within these payment channels the actual payment method can be QR code, NFC, Bluetooth or Sound Wave Sensing or via the cloud.

Wallet Management
BGS has understood that it is critical to not only focus on a payment tool but also on the ever-growing expectations as regards to the value proposition of an application. Therefore we lay emphasis on developing a lifestyle product. A wallet is not only to be seen as an application that provides an overview over spending power and past financial transactions. It should ideally be an instrument that interprets consumer behavior and learns about its preferences based on records and statistical data and ultimately starts developing a proactive stance towards the consumer in as much as that it has the right information for him at the right time. This functionality will also be for the benefit of the merchant, who on his side will be able to target his incentives and programs more efficiently.

Loyalty Management
Where applicable, we offer a loyalty manage-ment solution that allows merchants to increase their customer offering by stream-lining offerings in a way to further attract customers in absolute numbers and to ultimately further grow the respective money/value spent per consumers.

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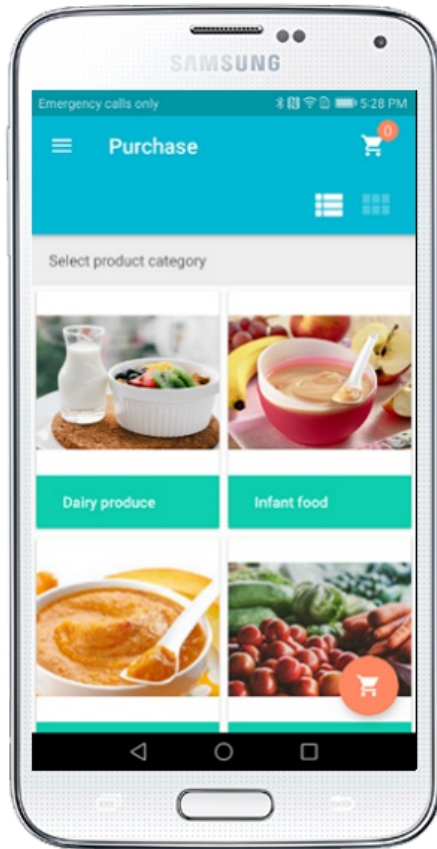
Order Entry Screen

The merchant order entry screen in allows for an intuitive addition of products/services to the customers checkout basket. The format of the display is flexible and the merchant is able to categorize products in categories in order to facilitate the handling in the case of large number of different inventory items. Once all the items have been added to the basket the merchant selects to move to the check-out screen.
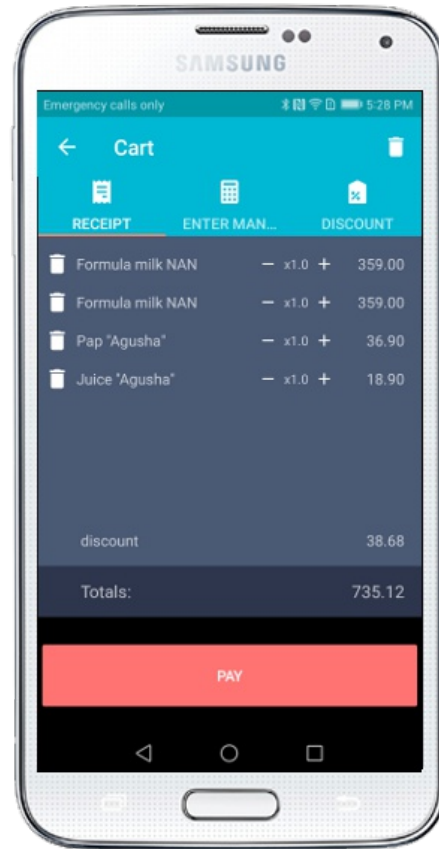
Check-Out Screen

At this stage the merchant is provided with the itemized summary of the basket. This provides for the final review of the transaction enabling the merchant to adjust quantities if necessary or to apply special additional discounts to the purchase. With the final confirmation of this screen, the merchant is directed to the payment screen.
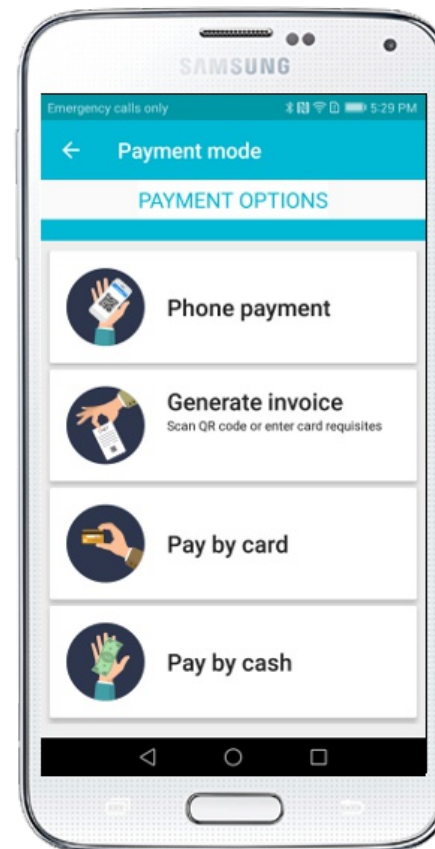
Payment Screen

At this stage the merchant is asked to indicate the mode of payment. The above diagram depicts possible options. It is possible to adjust this screen depending on the actual modes of payment chosen by the scheme operator. This allows for the flexibility to include innovative technologies/processes to facilitate the payment transaction and thus hopefully add a unique value proposition to the scheme.
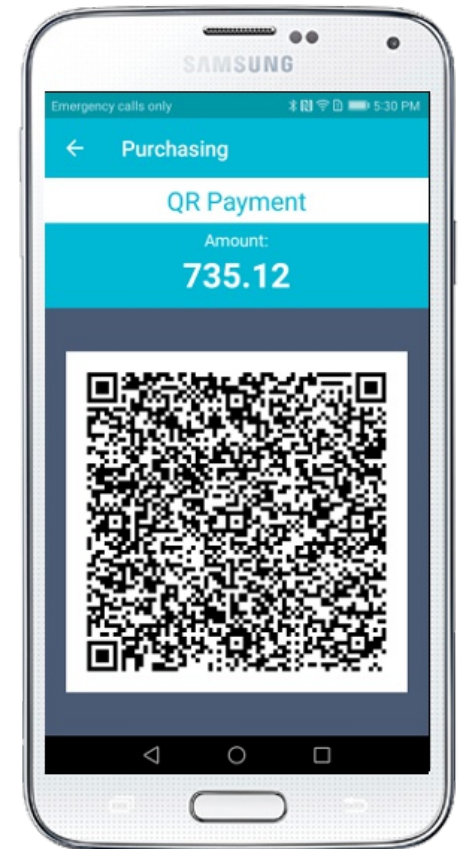
Payment Acceptance Channel

QR code is one of the data transmission methods for the "Phone Payment" option. All necessary transaction data to process the payment is presented on the merchant screen in the form of a QR code, which can then be scanned by the customer. This provides transaction data relevant to completing the financial transaction (merchant id, amount) using value from the customer's wallet for example and provides the customer with an electronic receipt.

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