



The Payment Possibilities Company™

Payments - Create and Protect Recurring Revenue Opportunities



Who are we?

Our payment solutions enable businesses to engage with their customers in ways that are more compelling, meaningful & profitable. We are continuously developing new ways for businesses to unlock the power of payments.



Leading innovator of payment technologies and merchant services



HQ in Boston, MA with offices in Belfast, Northern Ireland and Scottsdale, AZ



Over 400 dedicated and experienced team members, over 125+ dedicated to technology and product development



Providing services to more than 80,000 businesses worldwide



First to reach full level Certified Payments Professionals status with the most certified employees in the industry



Cayan was the first to offer processing on the iPhone

The tide is only getting stronger



2004
PCI DSS 1.0 debuts



2005
Nokia releases first NFC capable cell phone, more than 1,000 mobile commerce companies funded,



2008
Contactless payments starts gaining adoption



1950s

2009
First bank credit card produced
Square is founded, launches mobile card reader



1970s

2010
ACH introduced
Blockchain introduces non-telephone mobile operators, retailers, prepaid gift card (replacing gift certificates)
The next wave is coming and will progress current innovations



1980s

1998
Credit card mag stripe reader, integration with POS, Debit card
Internet era begins, MasterCard goes global, Dublin Amendment passes, limiting fees charged to retailers for debit card processing
PayPal launches



2011
Google Wallet debuts, smartphone adoption ubiquitous



2014
Apple Pay debuts



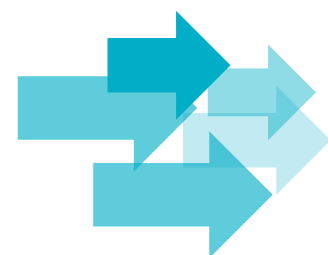
2015
EMV rolls out in US, Android Pay debuts, mobile payments industry worth \$906 Billion

Harnessing the waves

The current state



Security concerns at all time high



Payment changes are faster and more complex



Multi-faceted challenges for VARs, MSPs and integrators

The solution

1

Remove sensitive card holder data from POS – multi-level security

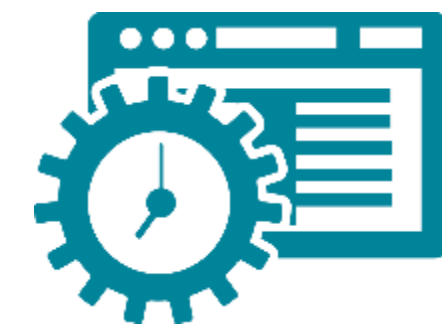
2

Offload management of hardware to cloud based software

3

One solution that integrates a wide variety of services

Flexibility is Key



01.

Supports any OS

02.

Unique kernel
development

03.

Processor, POS
and hardware
independent

04.

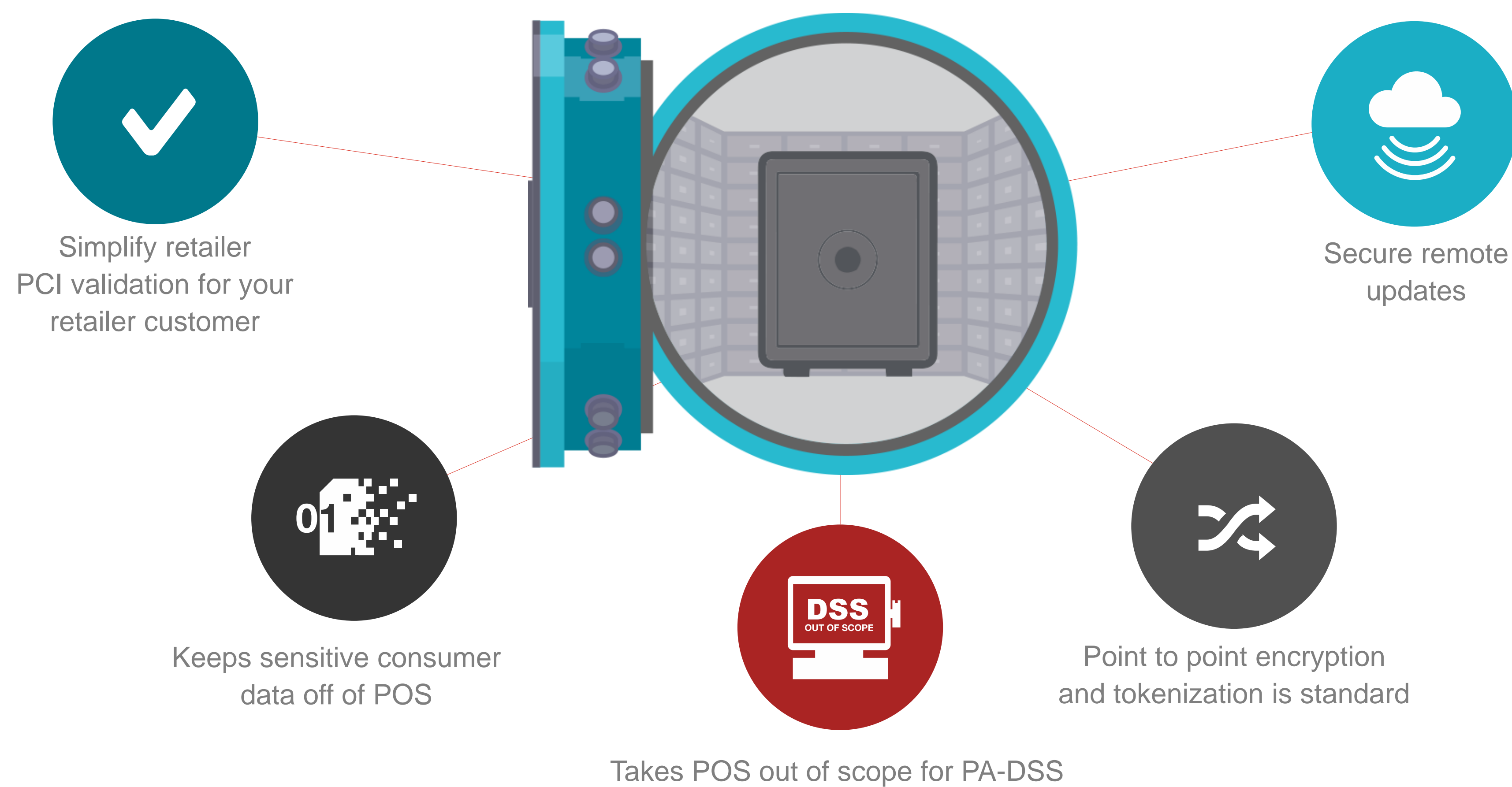
Supports any
tender type

05.

API enables easy
integration

**Flexibility in payments means flexibility
across the entire organization**

Secure & Compliant



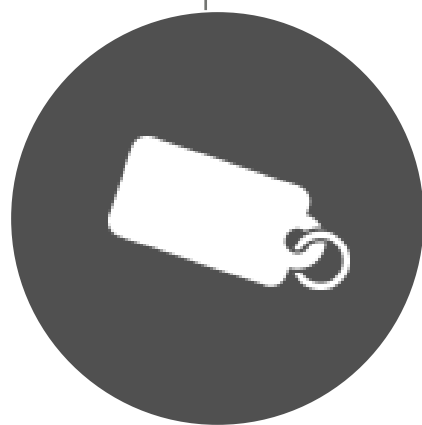
Enable all types of transactions



Credit/Debit



Gift
Plastic or Digital



Loyalty
Plastic or
Mobile



Chip Card
EMV



NFC
Apple Pay,
Android Pay,
Samsung
Pay



QR codes
Level Up,
Paydiant



Magnetic
Samsung Pay

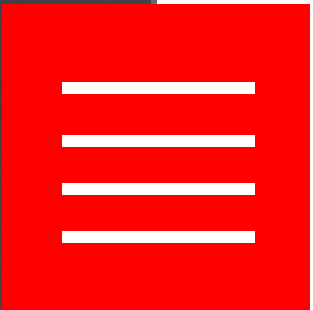


What's
Next

Genius creates Customer interactions



Create revenue generating messages with custom screen management



Scrolling Line Item Display



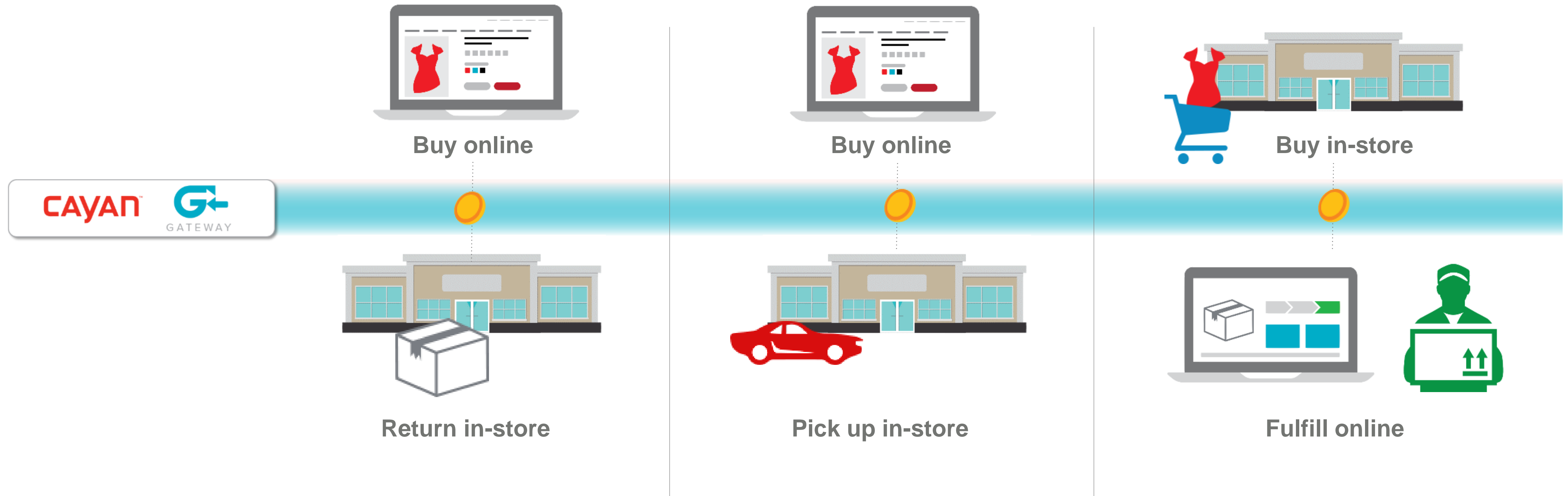
Influence desirable consumer behavior at the register



Foundation for unified commerce capabilities

What does all this value mean for your retailer customer?

Link all sales environments with a single token and enables a true unified commerce experience regardless of processor.



Introducing

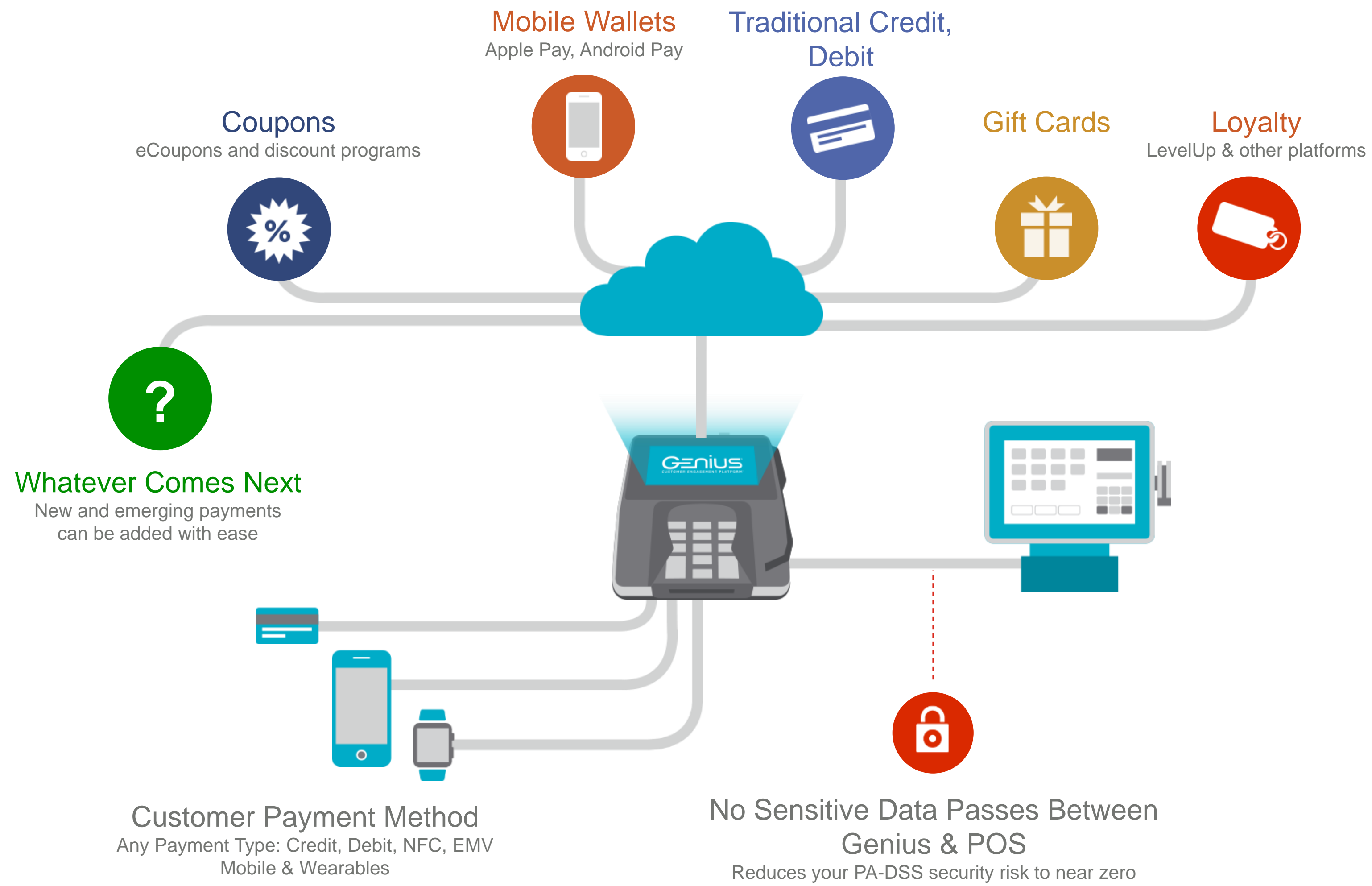
Genius[®]

CUSTOMER ENGAGEMENT PLATFORM[®]

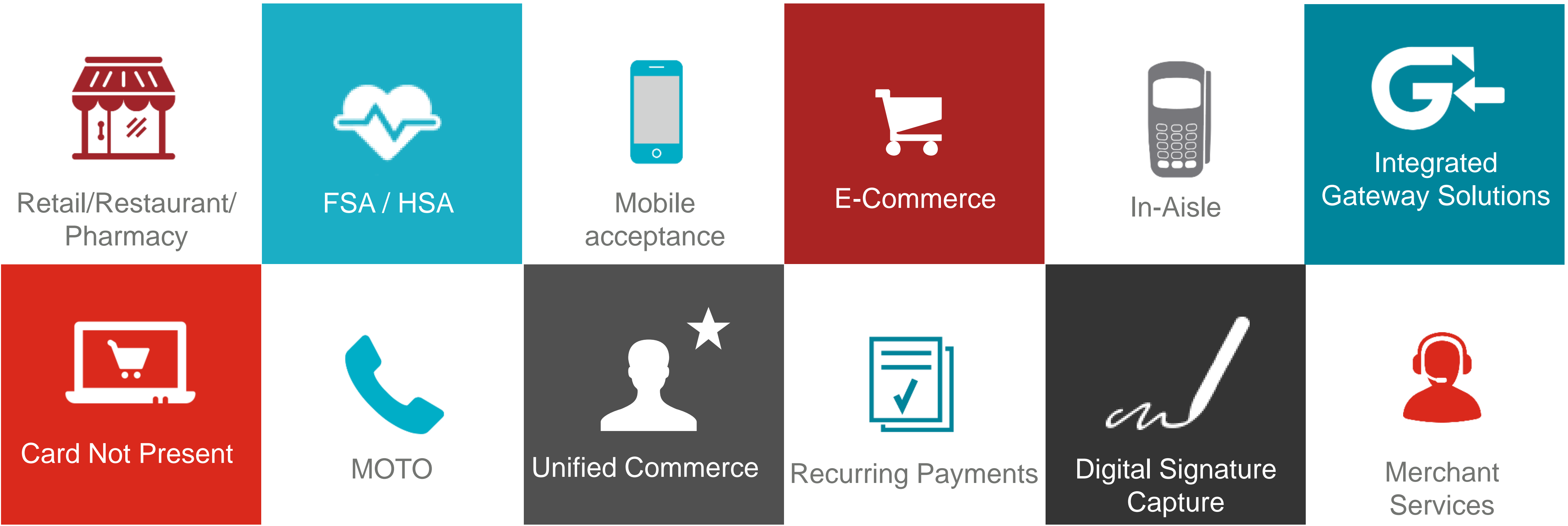
- Scalability
- Compliance
- Security
- Cloud-based architecture



Genius platform



Businesses environments go beyond retail



Some of our customers



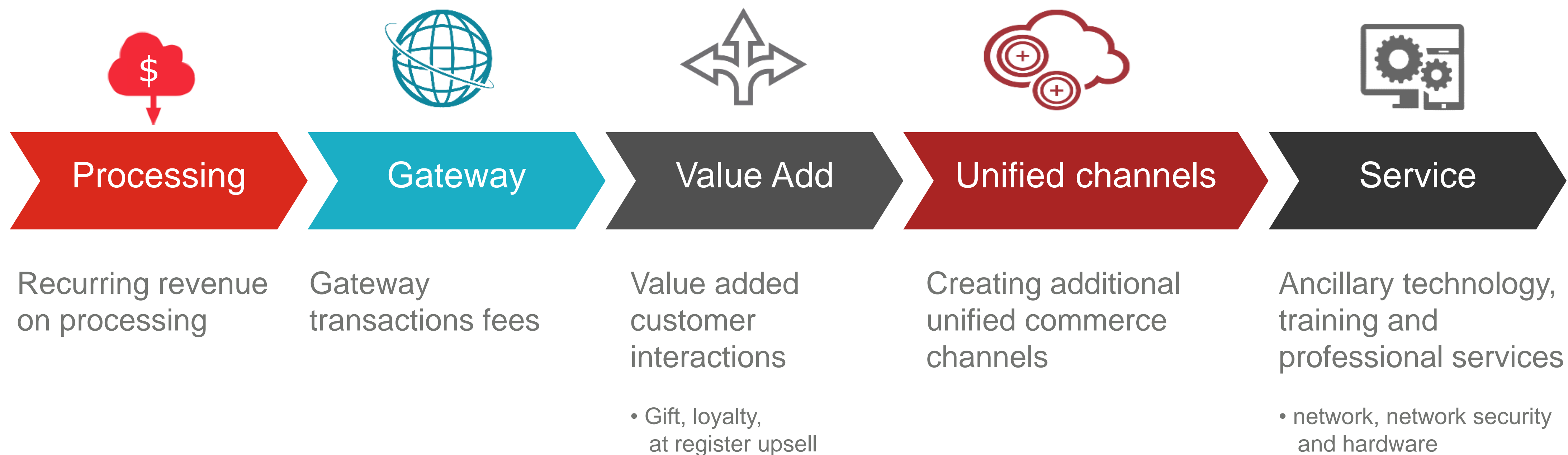
Trusted partners



Partner support is in our DNA



Revenue generating opportunities with payments



Thank you