



# Value Added Service Cloud

Merchants, NSP and Acquirer

# Challenges @ POS

## No / almost no value added Services for POS devices



**Highly regulated** payment market; **few innovations** due to regulatory barriers



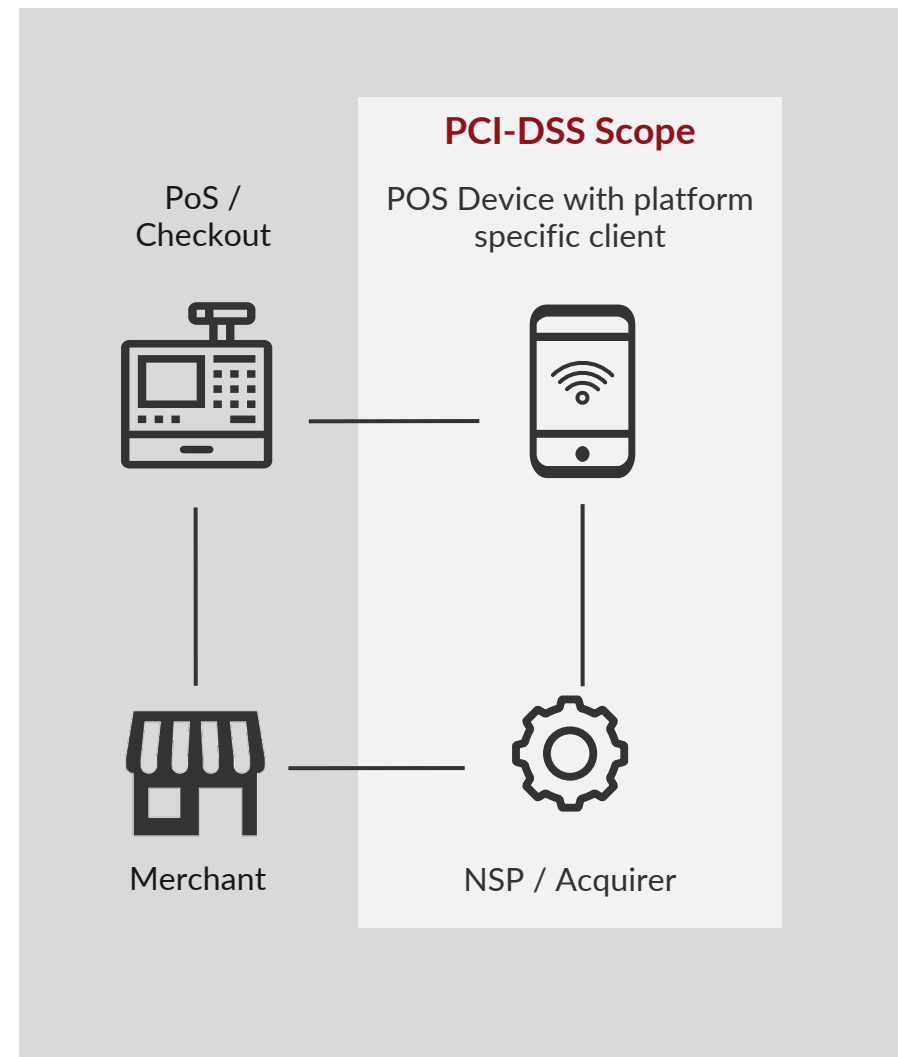
**High complexity** in the setup and the introduction of value-added services. Usually at least 4, often more parties to synchronize



**Proprietary solutions** at network operators and terminal manufacturers

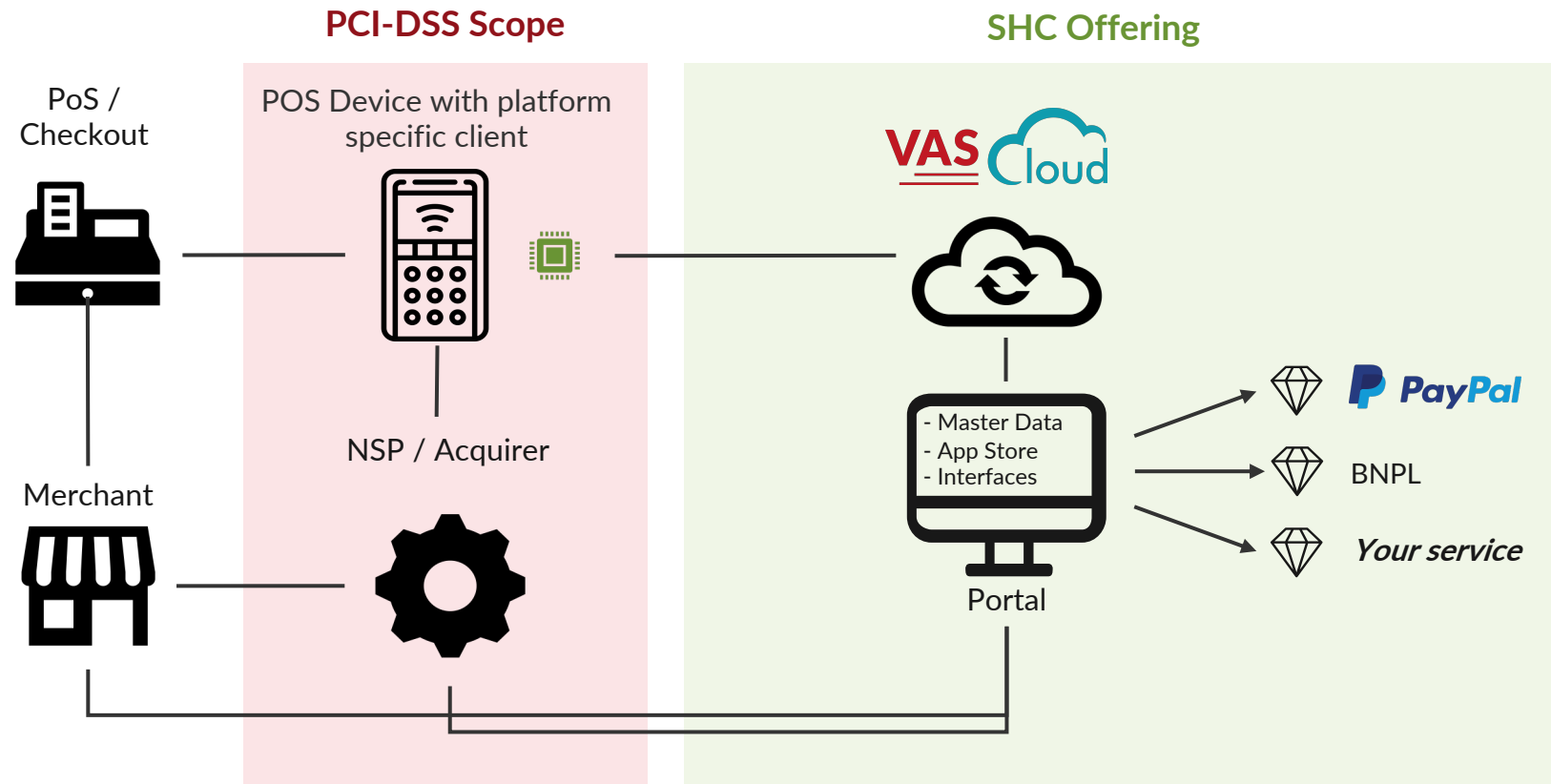


Lack of resources, lengthy time-2-market; high **implementation costs**



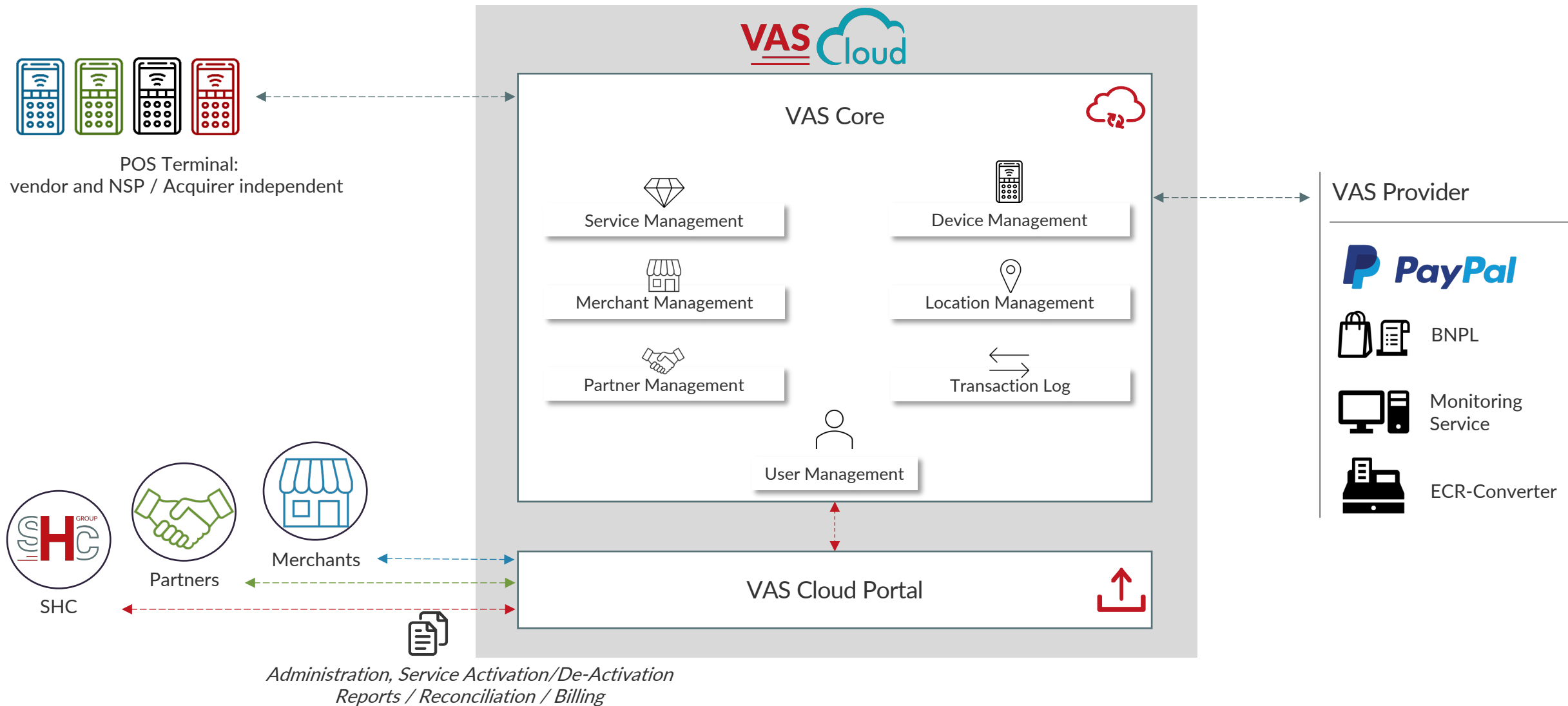
# The VAS Cloud

## Architektur – Basics



# The VAS Cloud

The fast track to POS – one platform for all parties





# The VAS Cloud makes the difference @ POS

## Our USP



**De-couples** Value Added Service applications from payment software on the POS device.



**Development, deployment and operation** of applications on a **central system** in the **cloud**



**One central application system** with **state-of-the-art architecture**, (micro service) code and development processes



Services **not in scope** of PCI-DSS or local payment procedures - **no certification required**



Services are **independent of hardware / vendor** and **operating system** and require **only a single integration** with the VAS Cloud Platform



**One integration per terminal platform** for all services through **terminal client architecture**

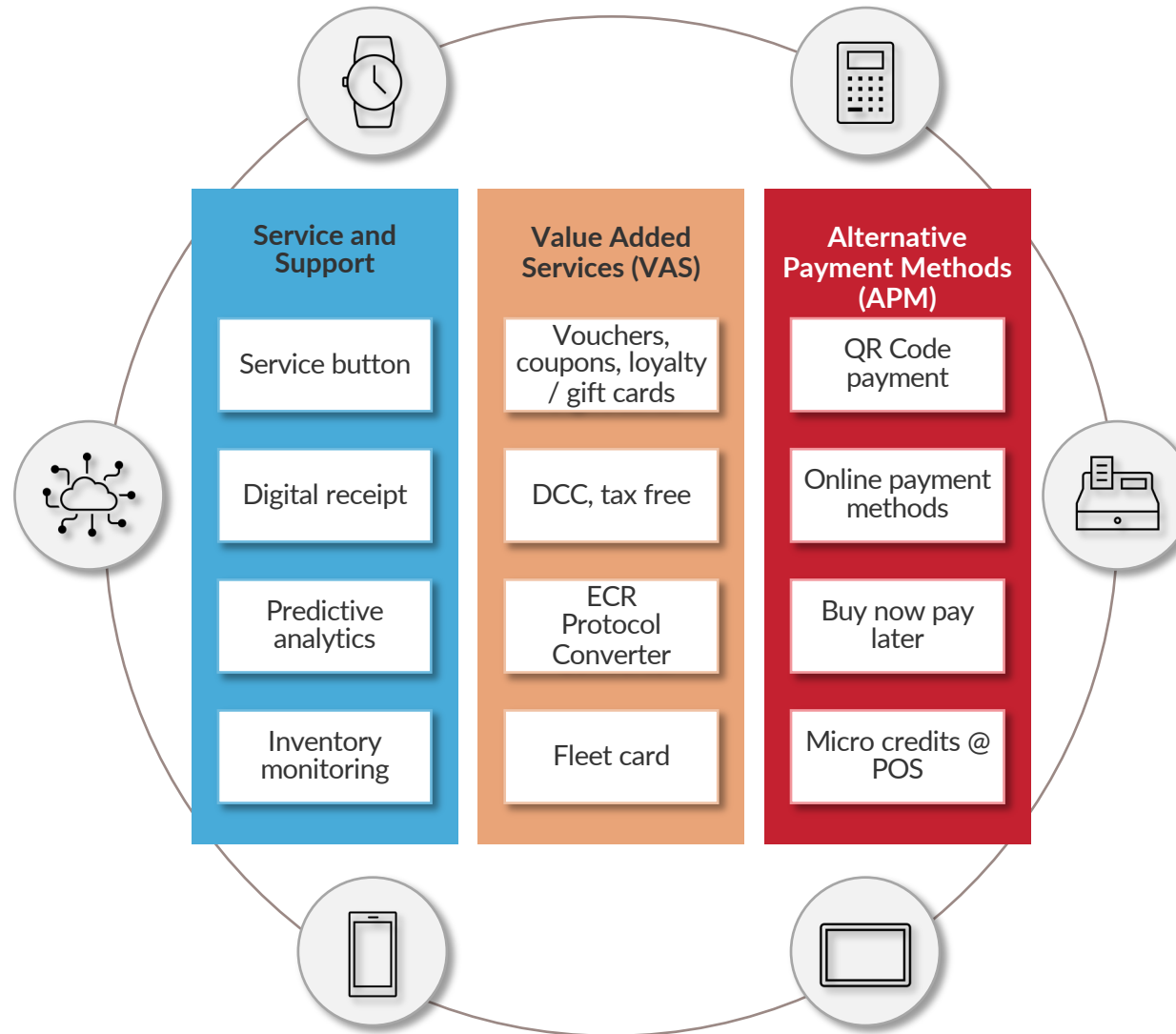


**Inventory management** via the VAS Cloud Portal

# The VAS Cloud Universe

Highly scalable services - available on all modern frontends

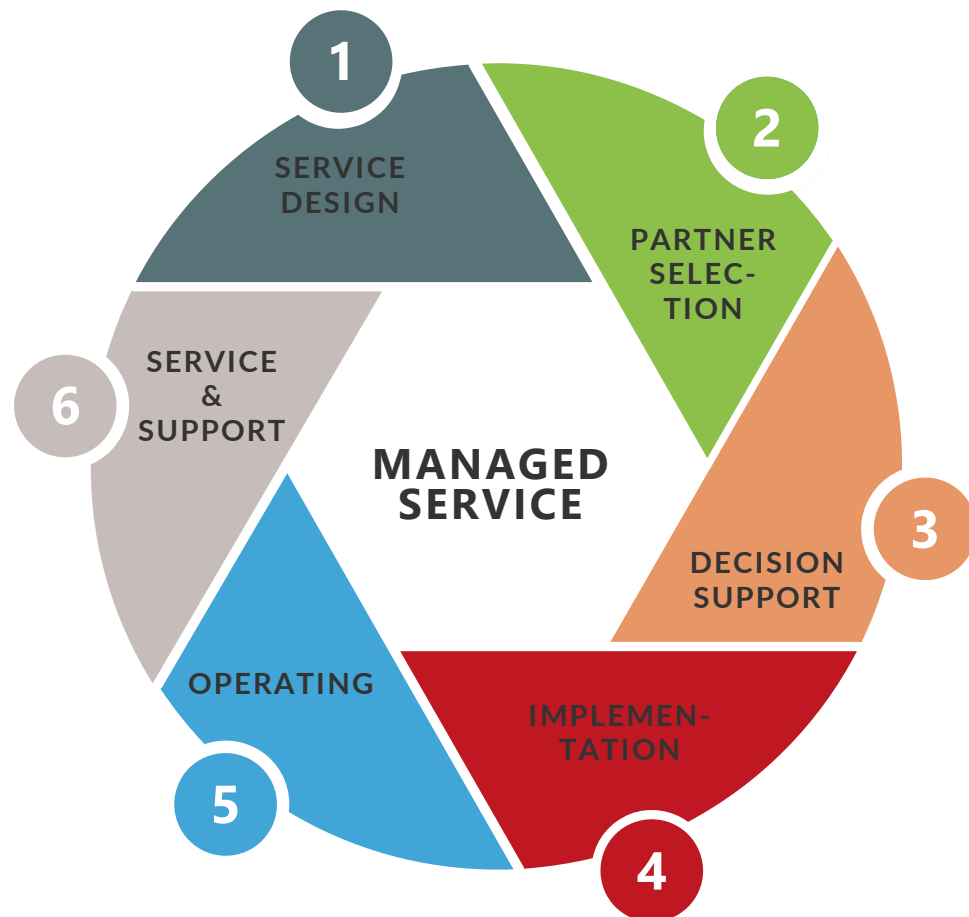
All Frontends...



...many Services

# VAS Cloud – „as a Service“

## Managed Service



## WE TAKE CARE OF

### SERVICE DESIGN

Design and productization of new services

### DECISION SUPPORT

Business planning and performance reporting

### OPERATING

Hosting and application maintenance

### PARTNER SELECTION

Selection and management of 3<sup>rd</sup> party service providers

### IMPLEMENTATION

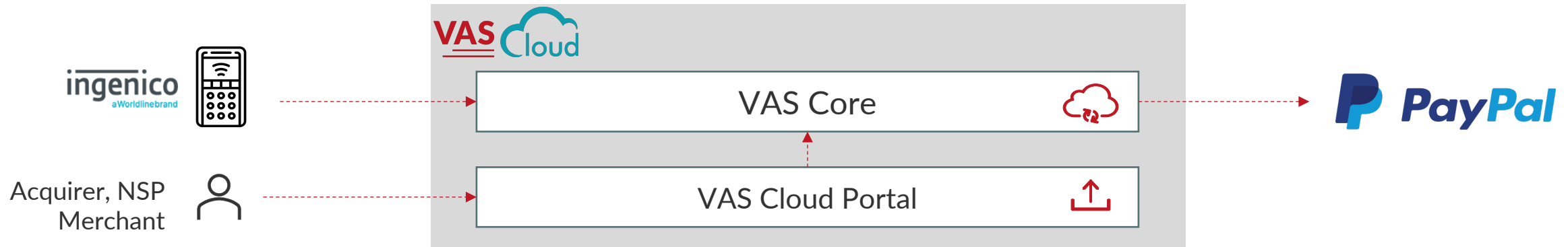
Client implementation and merchant rollout

### SERVICE & SUPPORT

1<sup>st</sup> and 2<sup>nd</sup> level support

# The First VAS Cloud Iteration

Day One:  **PayPal** goes POS



- Services are managed via the VAS Cloud Portal
- Portal includes:
  - live transaction history
  - flexible activation and deactivation of PayPal service



- First Service:
- day one Potential:
- Future Potential:

PayPal for Ingenico terminals  
~ 300.000 Ingenico terminals (Germany)  
all other POS devices, also Android

# How it works: PayPal payment

## PayPal @ POS:



1

"May I pay with PayPal, please?"



2

"Yes, of course"



3

Cashier activates PayPal payment on terminal or via ECR



4

Terminal shows QR Code



5

Customer scans QR Code with his PayPal App



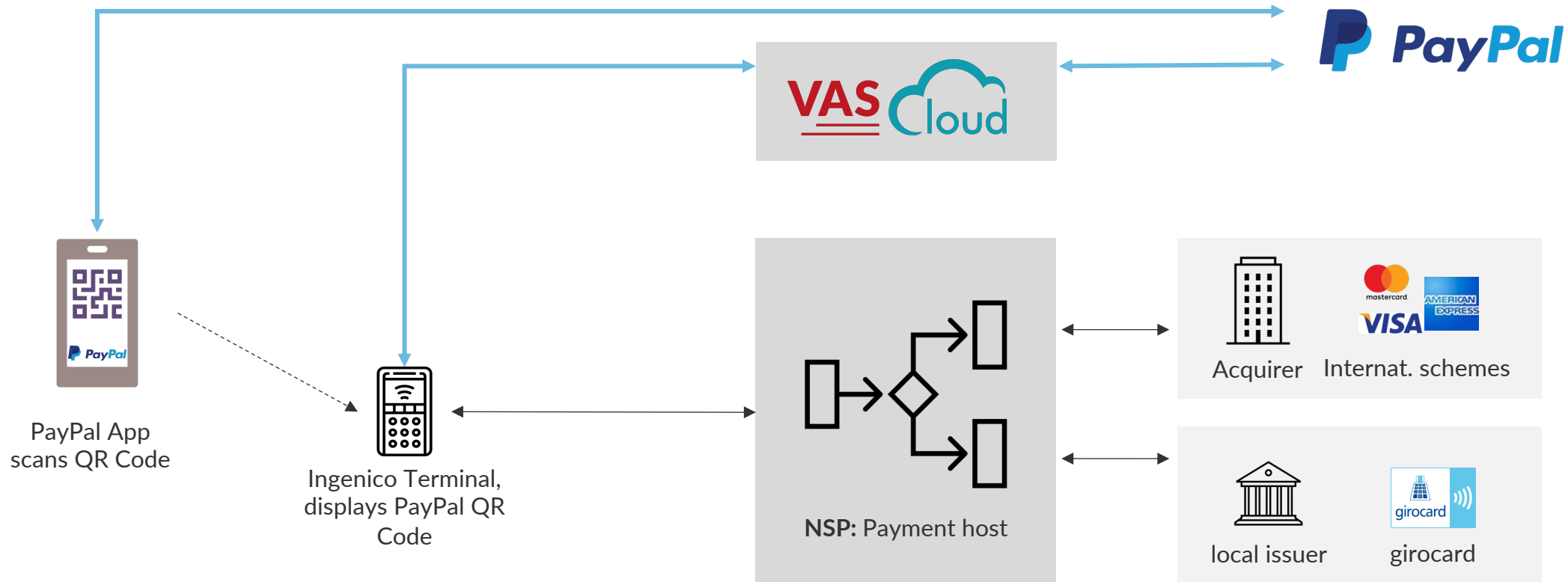
6

Full control: Customer confirms payment in PayPal App



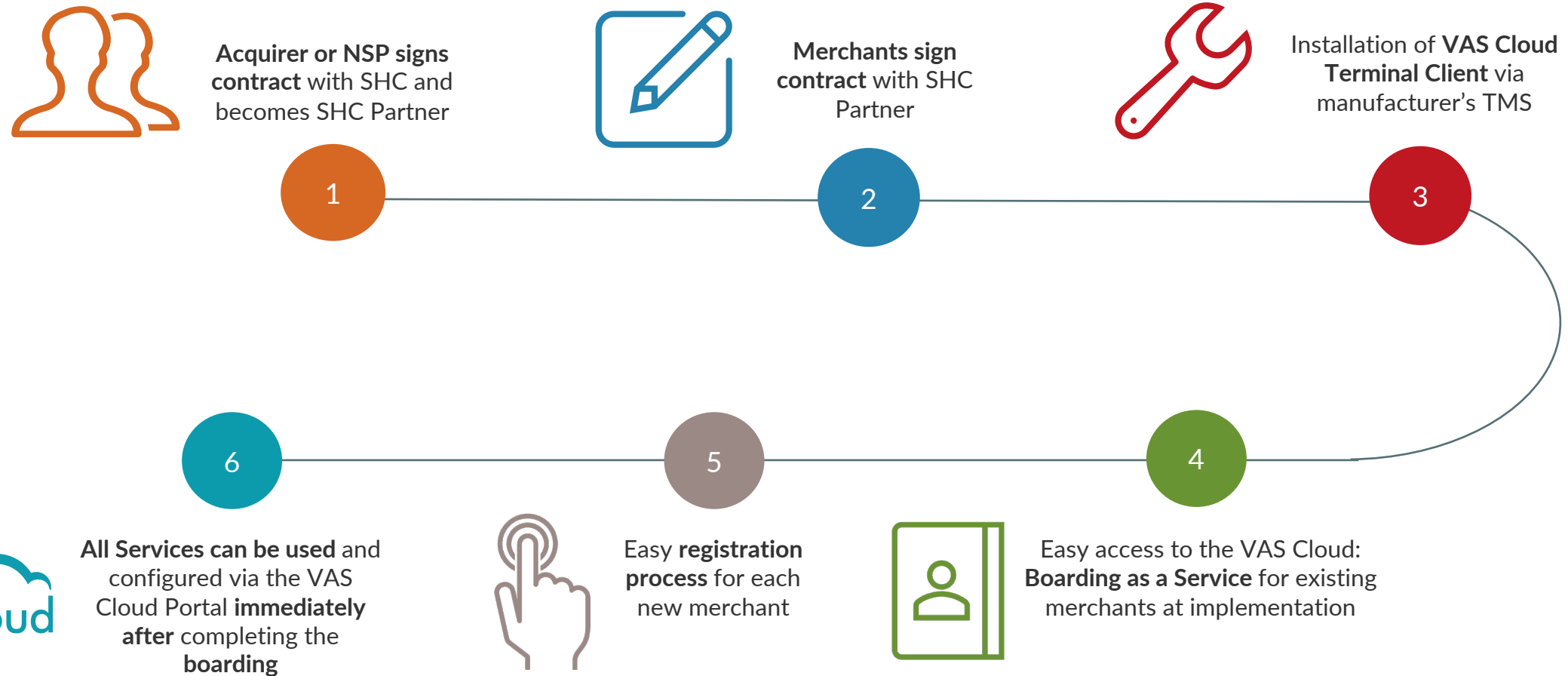
# PayPal QR Code @ POS

## The Fast track: A Multi-Host Architecture with the SHC VAS Cloud



# Implementation has never been easier

Easy Implementation for existing customers



# Stay tuned: Next Services @ **VAS** Cloud

## What you can expect from the VAS Cloud Universe



**Buy-now-pay-later:**  
Availability of BNPL payment solutions at the POS



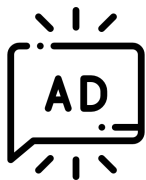
**ECR Protocol-converter:**  
Protocol-agnostic communication between POS system and terminal via VASC



**Monitoring Service:** Data Analytics Service based on all available data from the VASC



**Loyalty:** Enabling payments and more (loyalty points, etc.) with loyalty cards at the POS



**Logos & Ads:** Display logos and / or advertising on terminals



**Digital Receipt:** Digital receipts for customers, as well as archiving for merchants